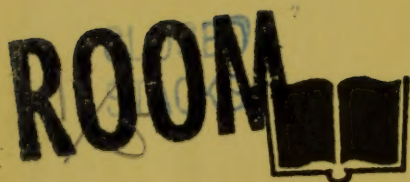


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APPENDIX TO THE JOURNALS

OF THE

SENATE AND ASSEMBLY

OF THE

FORTY-FIFTH SESSION

OF THE

LEGISLATURE OF THE STATE OF CALIFORNIA

VOLUME IV



CALIFORNIA STATE PRINTING OFFICE
FRANK J. SMITH, Superintendent
SACRAMENTO, 1923

APPENDIX TO THE JOURNALS
OF THE
SENATE AND ASSEMBLY
OF THE
FORTY-FIFTH SESSION

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TWELFTH ANNUAL REPORT

OF THE

Superintendent of Banks

OF THE

State of California

VOLUME IV.

- 1—Report of Superintendent of Banks, 1921.
- 2—Report of Superintendent of Banks, 1922.
- 3—Report of Division of Water Rights, 1920-1922.
- 4—Report of Special Legislative Commission on Agricultural Education.
- 5—Report of State Board of Forestry, 1920-1922.
- 6—Report of Division of Land Settlement, 1920-1922.
- 7—Report of Commission of Immigration and Housing, 1923.
- 8—Report of Building and Loan Commissioner, 1921.
- 9—Report of Building and Loan Commissioner, 1922.
- 10—Report of Industrial Accident Commission, 1920-1921.
- 11—Report of Industrial Accident Commission, 1921-1922.



TWELFTH ANNUAL REPORT

OF THE

Superintendent of Banks

OF THE

State of California

1921

Showing the Financial Condition of State Banks
at the Close of Business June 30, 1921

JONATHAN S. DODGE

Superintendent of Banks



CALIFORNIA STATE PRINTING OFFICE

SACRAMENTO, 1921

TWELFTH ANNUAL REPORT

OF THE

Superintendent of Banks

OF THE

State of California

SUPERINTENDENTS OF BANKS OF CALIFORNIA.

ALDEN ANDERSON :

Appointed July 1, 1909; appointment terminated February 20, 1911.

W. R. WILLIAMS :

Appointed February 20, 1911; resigned November 30, 1918.

CHARLES F. STERN :

Appointed December 1, 1918; resigned June 20, 1921.

JONATHAN S. DODGE :

Appointed June 20, 1921; incumbent.



INTRODUCTORY LETTER.

October 31, 1921.

His Excellency, WILLIAM D. STEPHENS,
Governor of the State of California,
Sacramento, California.

DEAR SIR: I herewith submit the annual report of the Superintendent of Banks of the State of California, pursuant to section 140 of the Bank Act as enacted by the twenty-eighth session of the Legislature, and effective July 1, 1909. This is the twelfth annual report under the present law, and the first of the present Superintendent of Banks.

California is economically sound and its banks are safe. The state has passed successfully through the crisis of deflation and its banks, having met the enormous credit strain of the period, are distributing new credits, upon which is being built new prosperity. Our wonderfully varied wealth of the field and farms and orchards, of the mines and products of our industries and manufactures, of our domestic and foreign trade, is upon a firmer and sounder foundation than since the beginning of the World War.

We are richer than when the war ended. We are free from the speculations of war finance. We are going forward clearly to a realization of our great opportunities. Our primary problems are not now those of financial and economic readjustment, but of normal, rapid development; of tremendous physical advantages. Our producing and distributing communities are entitled to the full confidence of our banks and our banks merit the complete reliance of those who demand a just and an adequate distribution of credit.

After the fever of war speculation and fictitious profits we are returning to the inevitable operation of the law of supply and demand. Our farmers are now liquidating voluntarily and not by compulsion as they did a year ago. They are not now seeking, as they did then, to hold for higher prices.

It has been a year of noteworthy achievements in financial, economic and banking readjustment. Production fell off and prices declined. There were vital changes in the distribution of labor from wartime activities to the pursuits of peace and in our banks there was a gradual retirement of long term speculative paper and the substitution therefor of paper based upon actual business transactions and the con-

sumption of our products. Complicating our situation and influencing our export trade, in which California is so deeply interested, was the indubitable evidence of a returning productive power in the European nations. With violent reduction in prices, heavy decrease in production, of widespread unemployment, of business reaction and a general period of reorganization, we suffered all of the distress of the transition from war to peace finance and economics.

THE MOST REMARKABLE YEAR IN OUR ECONOMIC HISTORY

California, however, in the year under consideration, produced a volume of varied products greater than the year before. The critical test of financial banking and economic health is the volume of commodities available for consumption and the volume in the present year was above the average of many years.

As we must establish a distinction between productive changes and trade changes, among the latter being the movement of goods from the producer to the consumer, we must take into consideration that in the current year there were serious disturbances; a congestion in transportation and arrested movement of crops to the market. There was an endeavor on the part of some of our producers to hold commodities for higher prices. It was a period of general readjustment in business, in prices, in manufacturing activities and a reduction in buying power, together with a credit liquidation and a demoralization in exchange rates. All of these influenced the state and as the year closed we exhibited a material increase in our banking assets; a more normal activity in our varied pursuits and a realization that we were again upon a firm economic foundation.

The period, the history of which I record, begins a new business career for California; a career with lessened costs and larger production; a decline in the cost of living; a return to normal consumption and employment, and a reestablishment of trade and industry upon a new plane.

We have reached this enviable position after the most eventful and remarkable year in our economic history. It has been a year of strange vicissitudes. It began with an absolute demand for contraction and liquidation in all our business, financial, industrial, economic activities. Our living costs, wages, profits, labor efficiency, transportation, all our expenditures, were abnormal. There was a general slowing up of business that could not in any fashion be attributable to seasonal changes. There was the beginning of a reduction in our foreign trade that later was to find very serious expression.

Heavy cancellations between the jobbers and the retailers, as well as between the wholesalers and the manufacturers, disturbed our

banks and forced upon them the absorption of grave losses. There was cautious buying for the future because of very definite expectations of lower prices, but labor and manufacturing costs were still high, and there was in them very little of any suggestion of reduction. Stocks were at a very low ebb, but there were no replacements. The consuming public refused to buy only the bare necessities, but as our crop reports and predictions came, our outlook became clearer. This was modified by a threat of labor shortage on our farms that excited distress and the foreign exchange situation left doubt as to the prices for our products. It was seen that the foreign demand for our fruits and grains might be smaller, but at the same time the domestic problems of readjustment were beginning to be clearly seen and a solution was in prospect. The public's resistance to high prices was teaching everyone a lesson. We were reaching forward to a new basis upon which buyers and sellers could deal with each other in confidence and base their operations upon a new standard of value.

It has been a year of very marked stabilization in all our activities. Our banks have passed through a fire that has taught them the value of sound policies. They have a better vision of our financial needs. There is a more efficient management and service, both to their depositors and their borrowers.

Our readjustment, however, has been orderly. While we have gone to a lower price level, the process has not been drastic. While we are deflating rapidly, we at the same time are gaining an estimate of the unsound elements that crept into our financial banking and economic condition. It is extremely fortunate for the state that practically all of the elements that enter into our progress and prosperity realize that there must be not an irregular deflation, but a normal one, of commodities, securities and labor before we can recover fully from the war. Our retail merchants are understanding that the economic reaction is upon them as well as upon others, and that they must adjust their prices to meet new conditions. Deflation must not only be in production, but in distribution as well; in capital as well as in labor. The process is an inevitable one.

With this new understanding of new responsibilities our confidence rests in the immense crops of our state; in the restoration of adequate transportation. For the first time in ten years the railroads are on a sound financial and operating basis. Our banks have withstood the greatest credit strain in their history, and they are sound.

The tremendous surplus of prosperity which we acquired during the war period is stored and ready for our use as we progress along new lines of relationship. The markets of the world demand the products that we have to sell. Our state is neither over-built nor over-extended

in any of its basic activities. We are as sound financially, industrially and economically as any state in the nation. We are recovering from inflation, extravagance and unsound economics.

WE HAVE REACHED THE FINAL STAGE IN READJUSTMENT.

We have passed splendidly through a year of contrasts; of labor shortage, then unemployment; of a scarcity of commodities, then an oversupply that could not be sold; of railroads congested, and then asking for tonnage; of corporate and private extravagance and then of economy; of difficulties of adjustment of our foreign credit and cancellations, and then recovery from stagnation; and now we have reached the final stage in readjustment, preparatory to the substantial and sustained new business activity that will be the reward of our endeavor.

We have seen our foreign trade diminished. We have suffered a tremendous deflation in the prices of our raw material. Our ships have been tied up or idle. We have suffered in the transformation from a non-competitive basis to a competitive basis with the other nations of the world, but we know that for several years Europe needs and must have our foodstuffs and industrial crops, and in them rests the assurance of our prosperity. As we face the new fiscal year, the general credit situation is sound and under control. Losses that were due to deflation and falling prices, while they have been great, they are widely diffused, a fact almost unique in this state as compared with others. We have the intelligent cooperation of our banks, a reliance upon each other, and through the Federal Reserve System, a wonderful reserve source of strength. Credit is being given freely to solvent business enterprises which have been permitted to pledge their slow assets to meet their quick liabilities. While stagnation is still in a measurable degree with us, and unemployment still a problem, we are increasing our production and our consumption. While certain elements of prices and costs must be leveled, the equilibrium between the two will be established. While there is resistance in retail business and in finished manufactures as against raw material, there is an increasing distribution of goods from the producer to the consumer.

At the end of the year the money strain was over because of the tremendous inflow of gold into the United States. The drastic liquidation of commodities had, for technical purposes, been accomplished and there was a slowing down of business requiring a smaller volume of bank accommodations. Some of our banks found themselves with frozen loans which had been acquired during the period of war inflation; these had taken the form of enormous inflated loans, but they are being written down in the portfolios of these institutions to repre-

sent more closely the new and normal values now ruling. Other banks that were conservatively managed are showing a material liquidation of assets, accompanied by a lowering of deposits representing a decreased volume of business and less activity in credit.

Our business now is concerned primarily in minimizing inventory losses. The jobbers are fearful of another slump in prices and manufacturers need more credit to hold goods for the jobbers. Every important industry in the state is being surveyed, but with us trade and industry are on the up grade. Employment is measurably improved; there is a larger increase in shipment of citrus fruits than last year; there is an increased activity among the millers; canners are curtailing their pack, obedient to the condition expressed by the distributors; retail merchandise stocks are lower than they have been in years. It is highly significant that at the closing of the fiscal year, and since then, the influences tending to force down the cost of living are stronger than those that are governing wholesale prices. For the first time in the history of the state the public, by discrimination and reduced buying power, is actually fixing the retail price of goods.

We want cheaper money and more loans, but cheaper money can come only after liquidation and the increase of funds through this liquidation. Cheap money as a substitute for capital is dangerous. Those who want it most want it to delay, and not advance, liquidation and readjustment. Such money is simply banked money for speculation on future prices and has no place now in our economics.

Our banks have credit information they never possessed before and they are using it. The situation is distinctly strong, even though there be weak spots in it. The banks are helping splendidly in what is necessarily progressive liquidation. Behind them is the Federal Reserve System, establishing an equilibrium in our financial structure. This system is helping our banks and our business in the distribution of credit.

WE STAND AT THE BEGINNING OF A NEW ECONOMIC LIFE.

The Federal Reserve Bank of San Francisco has proved itself to be a shock absorber for the banks of the state. The year now under consideration is the first to see the normal workings of the Federal Reserve System. We have now in complete visualization the first decisive test of the efficiency of this system. Before the war the Federal Reserve Banks were not called upon to finance crop moving by supplying either credit or currency because of the tremendous release of credit by new and reduced requirements and the great influx of gold.

During the war the dominant position of the federal government in agricultural staples made a resort to ordinary or customary methods

of crop financing unnecessary because prices were rising. There was a governmental stabilization of prices and generally the establishment of artificial credit conditions. Now the Federal Reserve System is functioning so as to shift funds quickly from financial centers to crop moving sections, to create additional credit where it is needed, and without delay to supply necessary currency. The strain that was formerly on city banks is now on the Federal Reserve Bank in California. In this state we see this admirable plan working out; as the proceeds of the crops of one district or section are realized, they are made immediately available for the needs of another.

The Federal Reserve Bank of San Francisco in the last year has lessened the evils of inflation as these evils found their antipodal expression in deflation. This bank, by making credit more difficult to obtain, by maintaining high rediscount rates, prevented a new inflation after the lull that followed the first post-war downward movement which we all know was the severest in the financial history of the state.

The Federal Reserve Bank of San Francisco is now lowering these rediscount rates. It is making credit easier, but not by any means easy enough to continue the high level of prices. Stabilization can not be established at our present price level, and only when the conviction is absolute and general that prices are finally stabilized on a new and reasonable trading basis will credit be easy. The demand for credit this fall will be less than it was a year ago. I believe that the severest under-statement of the facts will establish the Federal Reserve Bank of San Francisco as one of the outstanding beneficial institutions in the financial and economic life of the state.

At the session of the Legislature this year the Bank Act of California was amended so as to permit our commercial banks and commercial departments of departmental banks to enter the field of acceptance credit upon a parity with national banks. It is wise, therefore, for them to understand thoroughly the meaning of these credit instruments, and the only legitimate part they can play in credit extension. Many of these acceptances represent simply frozen loans, the carrying of goods for speculative purposes.

We find in the national system that, both in foreign and domestic trade, banks are carrying an immense stock of goods on the strength of a short time acceptance credit, but which now means simply a long term obligation in grain, cotton, sugar, wool, raisins and other products. An immense and unnecessary burden has been placed upon our banks.

Bankers, unfortunately in many cases, have offered acceptances too freely to represent credit which would not have been granted in the form of loans. These credits are technically only notes collaterated by

warehouse receipts and endorsed by banks. This is not sound financing or good banking. The practice of receiving these acceptances is most dangerous. When acceptance credits are granted they should be liquidated at maturity by the payment of the obligation they represent. In this legitimate financing we have the most complete support of the Federal Reserve Bank of San Francisco. We have, therefore, many reasons for congratulation. The banking structure of the state is sound; it is devoted to public service; the state is not suffering from over-production, and we have an admirable community of interests between national and state banks, and behind them both, the correcting influence of the Federal Reserve Bank. This bank and its wonderful machinery averted a panic by governing the conditions which accompanied the rapid commodity price fall. It protected economic reserves and credits, mobilized our commercial activities and indubitably averted financial disaster.

We must not forget, however, that as we stand at the beginning of a new economic life and prosperity, we are still in the readjustment period. We are waiting for the completion of the liquidation of credit and a readjustment of costs. There must be an ample supply of credit and a definitely established price level before we reach the wonderful reward of our varied activity.

OUR RETURN TO SOUNDER BUSINESS FUNDAMENTALS.

As the year under consideration advanced, governmental finance and its problems were disappearing in our affairs and we found our major interest in an effort to restore normal conditions in business and banking affairs. We have realized an expectation of commercial and financial revival; a clearing up of commitments based on wartime price levels, a more permanent relation between supply and demand, and the shifting of industry from a war basis to one of peace. Our banks have been striving seriously and earnestly to liquidate their frozen credits, a most important consideration to them and to the productive energies of the state. Our banks must be relieved of their wartime loans in order that they may be able to enter the new field upon new conditions. I am glad to record that with the recession in wholesale prices there began an orderly movement of our crops, the creation of markets on a new foundation, and the absorption by our banks of losses necessarily sustained.

During the year supply and prices became gradually coordinated to demand. The liquidity of credit improved, but not in such sufficiency as to leave us either satisfied or complacent. Wages and labor became realigned to new conditions and business began to absorb the losses due to a required deflation. Our year is to be judged, not by the volume of business transacted, but by our return to sounder business funda-

mentals and our conservative response to better conditions affecting our agricultural, industrial and manufacturing life. We have gradually and surely been changing from a period of unsettled relative values to a period of real values; from temporary distorted conditions to intrinsic facts in our economic life. The story of the year is that we have been willing to receive a fair recompense for the economic service we render. The artificial expansion that was due to the war is disappearing and normal expansion, due to economic demand, is making its appearance. The first process has been the liquidation of commodities; slowly, to be sure, and not yet thoroughly accomplished. We must now complete the liquidation of credits.

There is unquestioned evidence, and the people of the state may place absolute reliance in it, that the commercial and industrial condition of the state is vastly improved, and our banks must remember that in the new order of things the bank that maintains too high a reserve, that refuses to loan to legitimate, necessary, enterprise, is as dangerous as the bank that indulges overextension; that loans too freely to speculative projects.

Our banks, fortunately, are realizing that loans to our own producers, manufacturers and merchants to carry unsold stocks bought at the higher prices of two years ago, must be eliminated, as they are the instrumentalities freezing credit. Our banks must know, also, that the purchase of foreign bonds is gambling; that when that purchase is made, it is a bet that the issuing government will return to a gold basis. We are concerned now dominantly with our own affairs, and not with those of European nations. We have the immense obligations of our own state in the development of its remarkable natural advantages.

Our farmers need help; they are seeking to adjust their expenses and to take advantage of lowering prices and to recover from the forces of reaction that have affected them so acutely.

It is the purpose and the mission of our state banks to give courage to the energies of our productive people. The Federal Reserve System is very properly demanding liquidation in banks. The purpose of this system is to mobilize gold and to expand and to contract credit as occasion may demand. As long as banks owe the Federal Reserve System, then rates of interest will be high. A lower rediscount rate will simply revive inflation and high prices. A higher reserve does not mean lower rates. That is the philosophy of the Federal Reserve System. Lower rates of interest necessarily will stimulate business, but business must pay off its old debts before it receives new stimulation. The relations between our banks and our producers must be stable and foreseeable; that is the normality toward which we must strive.

LIQUIDATION AND DEFLATION OF LOANS AND CREDITS

While our economic situation is fundamentally sound, depression is being felt in many directions. There is a disturbance both in our foreign and domestic market, but one outstanding fact corrects any thought of pessimism in connection with this situation, for we know, our banks, our producers and our distributors, that the era of easy profits has ended. While the precipitous price decline is now slowing up and buyers are beginning to regard the present price levels as worth trading on, nevertheless business recovery is slow. The general feeling is improved, and the dangerous stimulants to business are being taken away. The expansion of the currency, the over-extension of credit facilities, the indiscriminate lowering of rediscount rates, will not face us again. Gradually there is being accomplished a proper reestablishment of the relation between the Federal Reserve discount rates and the open market rate for money. With these inevitable signs of returning health, with a deflation of loans and credits, with a reduction in price of raw material, with a lowering of operating expenses, with a moderate reduction in building costs and a correction of the fear of capital because of governmental competition, with an improvement in the trade balances of foreign nations and sufficient increase of bank reserves to prognosticate a decline in the price of capital, nevertheless the Federal Reserve System is still committed to a policy of contraction until again we are moving forward without disturbance.

In this process of liquidation only those banks will lose who loaned to tenant farmers that have only now the crops at a greatly reduced price on which to realize. Payment of borrowers necessarily will be slow and our seasonal financing must proceed, but the outcome of all of this is not speculative. The banks will be paid their loans and the economic career of the state will not be interrupted. The procession back to the land has started again; our crops are immense this year. We find the net sales in our retail trade increasing within the state, particularly in the department stores. The workingmen are using their savings; the salaried men are taking advantage of reductions in price. There is a notable discrimination on the part of the public in favor of a better quality of goods and as we see the immense productivity of the state we must look to and be intimately concerned in foreign trade. Much of our rice, our manufactured products, our agricultural and fruit products and the result of our industrial labor, are now in warehouses and not in the hands of the ultimate consumer. We must develop a foreign market for our surplus production and our outlook now is greater than ever it was before to justify a plan of industries that will turn our raw materials into manufactures for foreign export.

The year showed a marked decline in our export trade and a lack of established machinery to finance that trade. Our problem has been

acute. We were unable to dispose of our goods because of high prices and no machinery to finance them. One of the immense foreign trade banks closed; another had to receive assistance. Our foreign trade, in association with that of the Atlantic seaports, had to be financed on a cash basis. The tremendous inflow of gold to the United States proved that this is so. Sales abroad became increasingly difficult; accumulations could not be disposed of; business conditions were essentially unfavorable in South America; foreign exchange problems are still dominant difficulties. New refunding schemes appear to offer but failure, and financing upon an investment basis obviously is not a remedy. It will require intimate study to evolve some scheme that will finance our varied products into the hands of foreign consumers. It is axiomatic that we must find the means of extending liberal credit to European and other foreign buyers without further inflating our own credit structure.

The duty of facilitating foreign trade on a long term basis is not an obligation of the banks of this state, either savings or commercial. It is the province, exclusively, of the investment market; of importers and exporters. The Edge Act corporations in their investment features suggest many and apparently insurmountable difficulties for our banks because of the grave doubts of the solvency of the borrowers who have availed themselves of the privileges extended by these corporations. Our national banks are not investing in the stocks of these corporations as they are fearful of the hazards involved, and if this feature of investment is not inviting to commercial banks it is manifest that it is impossible for savings banks.

WE SUPPLY MANY OF THE NECESSARY NEEDS OF THE WORLD.

As a measure designed simply to meet abnormal conditions the War Finance Corporation is again functioning to relieve the needs of agricultural communities with particular reference to livestock necessities. I recognize distinctly that foreign merchants and manufacturers are unable, or are unwilling, to purchase for the year immediately following harvest, as is customary in normal times, and the failure of merchants and manufacturers to carry normal stocks makes it necessary to market our staples over a longer period. The War Finance Corporation is designed in its present activities to accomplish the purpose these requirements involve, and our savings banks must not be subjected to a new and very dangerous kind of dubious long term paper that arises out of abnormal, and not normal, conditions. The expanded credit and currency structure of Europe demands that the people of European nations shall do something for themselves. The very securities that will underlie the debentures of foreign trade corporations are not now

available for savings banks in this state, and the Legislature in amending the Bank Act of California has done so unquestionably with the thought that governments that need economic help must do something to help themselves. The great objective of the commercial banks of California during this year of strange transitions was to stop the inflation of credit without permitting the deflation of credit to interfere with our progress in new endeavor. No device of foreign bond investment, either direct or indirect, should be allowed to disturb or destroy that objective.

California begins the new era of economics and of finance with an ability to supply many of the necessary needs of the world. We have new standards of living; we are producing splendidly; our resources are expanding, and we have before us immense new opportunities for our industry and our trade. Our bankers recognize that dead assets should be written off; they are liabilities. The people of California know now as they never knew before, that when production is at its height and exchange is equable, prices are of no concern.

We recognize clearly what we must do. We know that we need a readjustment of our agricultural situation because of a lack of a present market and declining foreign markets. We need a realignment of agricultural, commercial and business interests in the state; we must develop our industries still more and find markets for our surplus production. Our difficulty is not overproduction, but under-consumption. We are very much more than an agricultural state, and in that relationship which is to be established between us and other communities, we should have free zones which do not injure our industries but promote our trade.

California banks possessing more than \$700,000,000 in assets are members of the Federal Reserve Bank of San Francisco, and this membership has taught, perhaps more than anything else, that gold is no longer an evil in finance. The mobilization of gold in the Federal Reserve Bank of San Francisco prevents its vicious use in the hands of hundreds of banks creating an inflation by unwise credit. Gold now is used to manufacture credit, and when credit is not needed, gold is not used. The rediscount privilege of the Federal Reserve Bank of San Francisco is the lever that turns on or shuts off the credit of the banks of California. It is an insurance that before now we neither understood nor enjoyed.

California was among the last of the states of the American Union to feel the depressing influences of deflation and it is among the first to sense the new and normal correlation of production and distribution. During the year all of our large cities enjoyed a good retail trade. This was notable in the southern part of the state. A feeling of confidence

came to us after the close of the fiscal year under discussion. Increased production and industrial energy, widely exercised, resulted in an increase in employment. A remarkable development in seasonal activities, in road constructions, in reclamation work, in power and irrigation products, in improvements in all of our chief industries, demonstrated to us, and particularly to our banks, that we were again on the high road of sane development. Our great cooperative marketing associations, controlling the citrus, apricots, prune and raisin industries, added in a notable degree to the restoration of our equilibrium. These associations are the model of the world; they are being copied in every other civilized trading community; they perform a service that is inestimable in the state, and their encouragement should be the purpose of every individual in California who has the welfare of the state as his concern.

Since the fiscal year has closed we note the volume of goods moving at retail is greater than it was during the fiscal period. Increased prices have begun to show in many of our basic products. In clearings, while they are less in amount of value, they are far greater in volume than they were during the fiscal year. While there is a deflation in price, there is an increase in output, a sign of health and progress. While our retail business is twenty-five per cent less in price, it is greater in volume than in our year of vicissitudes. The wholesale trade is larger in volume, although about forty per cent less in price. Building activity, particularly and very noticeably in the southern part of the state, is increasing. Building prices are decreasing. Failures during the year were more numerous than in the preceding year, but they were less in liabilities. The poorer and more loosely organized firms were being forced out.

We are the fourth state in the United States for farm products. Our basic agricultural products of field and farm and orchard make us the most diversified agricultural area in continental United States. The composite condition of all crops in California now is only five and two-tenths per cent below a ten-year average, which is distinctly a far better showing than that of the year before. In considering this percentage average we must, however, take into consideration that in ten years the crop value of California increased from \$146,526,151 to \$587,600,951 in the fiscal year I have under discussion. This tremendous increase is due to our use of water and water power; to irrigation, to intensified farming, to increasing the improved cultivation of our soil. Ten years ago there were 88,000 farms in California; now there are 117,000. The big concentrated areas of California are being broken up into small farms. The small farmer is multiplying. Out of 100,000,000 acres in California, 29,364,000 are being farmed, and these farms have increased from a valuation of \$1,614,000,000 in 1910 to \$3,431,000,000 in the fiscal year of 1920-1921.

ENORMOUS PRODUCTS OF OUR FIELDS AND FARMS.

The facts of our remarkable condition of wealth, in the products of our fields, farms, orchards, forests and mines, are of intimate concern to every producing community and every bank distributing credit in the state. With the thought that our present situation is of value as expressed in the details available for our major or key products, I have attempted to make, briefly, an economic survey of the state.

In making this analysis I have segregated the products of our state into those of the fields and farms, into deciduous fruits, into citrus fruits, into livestock, dairy products, wool, fish, lumber and mining. The facts and figures and percentages are for the fiscal year 1920-1921.

California produced this year 30,200,000 bushels, or 700,000 tons of barley. The producers must face pre-war prices and an immense carry-over from the preceding year, but they have the advantage of knowing that already we have terminal receipts 530 per cent greater than the year before and exports of this commodity 566 per cent greater than the preceding fiscal year. The stocks at San Francisco, Port Costa and Stockton are 36 per cent less than they were a year ago. While the price for the fiscal year 1920 was \$1.52 and for 1921 57¢, nevertheless our producers are selling their commodity, reaping their rewards with lower costs, particularly in exports. The close of the fiscal year under consideration justified, both in price and in movement, the enterprise of the producers of this immense commodity.

In cotton we produced very much less than the year before, and the average production was 73 per cent as against 92 per cent of normal for a ten-year average. While the production was less, the price is higher, and while we produced on only 131,000 acres as against 278,000 acres of the year before, the industry is certainly upon a more firmly established basis. Through the port of Los Angeles an additional 34,000 bales, grown in lower California, contribute to the market condition. Our net production of cotton for the year is 41,000 bales.

In grain sorghum we produced 123,000 tons on 145,000 acres, disclosing 91 per cent of a normal output as compared with 92 per cent of the year before and a normal average of 87 per cent on a ten-year basis. Prices fluctuate so greatly that an estimate of values cannot at this time be given.

The annual yield of oats was less in the fiscal year under consideration than in the year before. The product this year was 4,740,000 bushels, representing 86 per cent of a normal product. The production of hay was 4,200,000 tons, produced on 2,100,000 acres. This product, of course, includes alfalfa, grains of various descriptions, clover, timothy and other cattle feeds. It does not include the production of 192,500 tons of wild hay.

Our production of hops was 78 per cent of normal as compared with 93 per cent of normal of the preceding year and 94 per cent on a ten-year average. Our output was 16,000,000 pounds as against 21,000,000 pounds of last year. We utilized 12,000 acres of land and we produced one-seventh of the entire product of the United States. There is an immense shortage in the United States and all of the other producing hop countries of the world. We have a heavy carryover from 1919-1920 and the price will range from 28¢ to 35¢ as against 55¢ to 65¢ in the preceding year.

In Indian corn Sacramento and San Joaquin valleys were the primary producers. The output is 2,362,000 bushels as against 3,150,000 in the year before; only 72,000 acres were utilized as against 92,000 in the year before. The annual productivity was 85 per cent as against a ten-year normal of 88 per cent.

In the production of lima beans we have dropped to 75 per cent of normal and produced on 112,000 acres as against 150,000 acres of the year before, giving a total production of 950,000 centals. Even in this production there will be a favorable price. In Ventura there was a marked decline of productivity because conditions were essentially unfavorable at planting time and Los Angeles fortunately contributed to help the general situation. The production in beans other than lima beans will aggregate approximately 2,500,000 centals, a production on 170,000 acres as against 135,000 acres of the year before. There is a record crop in blackeyes, only half a crop of small whites in Santa Maria and Lompoc, a reduced acreage in Sacramento and San Joaquin valleys and spotted even there, but the situation may be attributed to the unfortunate experiences of bean growers during and immediately subsequent to the war.

The production of potatoes is 83 per cent of normal in contrast to 85 per cent on a ten-year average. We have produced more than thirteen and a half million of bushels on 98,000 acres of land and we find that the United States crop, outside of this, is 25 per cent less than it was the year before. We have, therefore, an optimistic outlook for this product. The output of sweet potatoes was 89 per cent of normal as contrasted to 91 per cent of a ten-year average. In the neighborhood of 1,196,000 bushels were produced and 8000 acres of land were under cultivation for this product.

The production of rice developed certain very marked distressing incidents.

Flood conditions in Colusa County accomplished a loss of 800,000 bags, but notwithstanding that fact the year's production will be 83 per cent of normal as compared with 88 per cent of the year before and a nine-year average of 92 per cent. If the acreage is harvested and the present condition maintained until then, there will be a pro-

duction of 3,500,000 bags, or 175,000 tons, Cold weather materially interfered with the ripening of the crops; a falling market disturbed all price conditions, but it would seem that the value that will be realized from the product will be in the neighborhood of \$11,700,000.

Our production of sugar beets this year is greater than that of last year. It will aggregate 958,000 tons that will bring in the neighborhood of \$5.50 to \$6 a ton. The product is 85 per cent of normal as against a ten-year average of 89 per cent. There are now under cultivation in this state in sugar beets, 292,000 acres.

I regard the outlook for our wheat production as most optimistic. More than 8,500,000 bushels were produced during the year on 505,000 acres. This was something less than one-half million bushels for the preceding year, but there was a greater product to the acre this year and the crop is being moved to the seaboard cities in volume 126½ per cent greater than last year. Our present export is 442 per cent greater than it was a year ago. The millers show increased domestic and foreign demand over the previous year. The stocks of flour now on hand are less than they were at a corresponding period last year and the carryover of wheat is less than it was at a corresponding period a year ago. The price of wheat to the grower in 1919-1920 was \$2.38 a bushel while in 1920-1921 it is \$1.29, but producing costs are reduced, normality is almost restored and the new condition is one upon which the producer may trade with profit.

TREMENDOUS WEALTH IN DECIDUOUS AND CITRUS FRUITS.

All deciduous fruits and stoned fruits matured satisfactorily. Shipments were practically of equal volume as those of the year before, although the price was less. We are assured a splendid market for our apples, as the crop estimate for this fruit in the United States is approximately one-half of what it was for the preceding year, assuring our growers of substantial returns. We produced 5,992,000 bushels, an aggregate less than the year before, but under conditions now existing more valuable than the year before. Our output was 65 per cent of normal as compared with 72 per cent for the preceding year and 78 per cent of a ten-year average.

The raisin season of the year opened with 50,000 tons carryover from the year before when prices were abnormally large and their repetition could not under any circumstances be expected. A new low quotation of nine cents a pound was established to remove the immense carryover and the result was a substantial reduction in these stocks. Lower freight rates from \$1.66½ to \$1.25 a hundred pounds for packed fruit and \$1.45 a hundred pounds for sacked fruit, assisted materially in the movement of the crop. A very heavy eastern movement followed and the condition of the entire situation became brighter. The value

of the crop this year, based upon current quotations, will be in the neighborhood of \$56,000,000. The output will be 128,000 tons as against 180,000 tons for the year before. The normal product is approximately 200,000 tons.

The value of the year's product in peaches is \$26,220,000. The output is 320,000 tons. Heavy and serious winds in the Sacramento Valley injured the crops and the percentage was only 73 per cent of normal as against 86 per cent of the year before and the normal average for the past six years of 83 per cent. The product of figs was 83 per cent of normal as against 98 per cent of the preceding year.

The current year prices for prunes was practically one-half of what they were a year before. There were sharp deflations in this commodity and a necessary readjustment to the new condition. The heavy purchases by middle western Europe marketed a very heavy carryover from the 1919-1920 crop. The percentage of output was 73 per cent as compared with 74 per cent for the preceding year and of 80 per cent of a ten-year average. The product was 94,000 tons as against 95,000 tons for the year before. The industry is essentially upon a new and permanent basis.

The growers of apricots will realize \$9,775,000 for their year's product, which is 55 per cent of normal as against the same percentage of the year before, and as against 76 per cent on a ten-year average. The dried and canned product is 115,000 tons. The almond crop shows no difference from the year before, but prices are materially less.

The price that will be realized from pears is the lowest since 1913. The output is 60 per cent of normal as against 76 per cent for the preceding year, and 83 per cent on a ten-year average. There have been very large shipments out of the state and the comparatively small product of 75,000 tons will have its major consumption in foreign markets.

The production of table grapes is below normal. It will approximate 120,000 tons and will average in price \$75 a ton. The production is 67 per cent of normal as against 85 per cent of the preceding year.

Ventura, Los Angeles and Orange counties produce practically all of our walnuts. A blight cut down this year the average production to 21,000 tons, which was 72 per cent of normal as against 82 per cent on a ten-year average. The price will approximate \$8,600,000.

The production of plums was 66 per cent of normal as against 70 per cent for the preceding year. The product of olives was badly spotted as to condition, and was only 63 per cent of normal as against 70 per cent for the preceding year, and a ten-year average of 75 per cent.

In citrus fruits, California this year establishes a new high record of production. The crops of oranges and of lemons are the largest in

the history of the state. The Los Angeles territory produces 87 per cent of oranges, and 90 per cent of lemons, of the state. The output for oranges is 21,500,000 boxes, 2,800,000 boxes greater than the year before and that year was the greatest, up to that time, in the history of the state. It is estimated that 49,000 cars will represent the shipment of the citrus fruits for the year. The product is 86 per cent of normal, as against 82 per cent of last year, and a ten-year average of 78 per cent. Marketing costs are less than they were last year and, while prices are less, it is safe to conclude that the profit will be greater.

The product of lemons is 4,663,000 boxes, as against 3,750,000 boxes the year before, a gain of 917,000 boxes. The percentage of production was 86 as against 82 of the year before, and 83 on a ten-year average. There is an estimated shipment of 11,400 cars. There were serious difficulties in connection with the production of this fruit. The interjection of foreign competition demoralized the market. There was a rapid, sharp recovery and while there was a big carryover from the preceding year, the profits for the producers will be substantial. It is estimated that the total value of lemons and of oranges for the year will be in the neighborhood of \$80,000,000.

RICHES ON OUR RANGES, THE SEA, OUR FORESTS AND OUR MINES.

The livestock industry of the state progressed to its conclusion in the year under conditions entirely favorable. The average of production was 83 per cent of normal. Five hundred thousand cattle were slaughtered. During the height of the season it was reported that sheep men were reducing their flocks, but low prices for mutton lambs acted very substantially to check this tendency. The production of wool in the state, therefore, was not as great as that of the year before. Its percentage average was approximately 90 per cent of the clip of the preceding year, and something over 10,000,000 pounds is the estimated clip for the year. Seventy-five per cent of the preceding year's clip is still unsold, and this year's clip is of finer grade. Prices receded to those of 1915, but the product was a heavier fleece and better quality. There was a substantial reduction in labor costs and a significant advantage was observed in the fact that shipments from the inter-mountain countries to San Pedro increased greatly in volume because of an immense saving in shipment from the port of from seventy to eighty cents a hundred pounds by water. Conditions in pasture were very much better for the current fiscal year than for the preceding year, showing 98 per cent of normal as against 73 per cent for the year before, and 78 per cent on a six-year average.

The dairying industry in the state is enormous, but during the year there was a large falling off in production because of a strong consum-

ing demand and a marked reduction in storage stocks. Notwithstanding its own enormous production, California absorbs large shipments of butter from outside markets. Los Angeles and San Francisco are two of the four principal markets for this commodity on the Pacific Coast. There was a sharp decline in prices made to milk producers as compared with the preceding year. The state enjoyed a steady Eastern demand for dairy supplies and unexampled prosperity marked this element of our industry.

The fish industry of the state showed a marked decrease as compared with the preceding year. The catch of tuna of all varieties was about 8,000 tons as against 33,800 tons for the preceding year. The industry is confined primarily to sardines, tuna and salmon. In the sardine catch the decrease was very material, as there will be this year only 1,000,000 cases. In salmon the catch will be 31,000 cases. Prices in all of these varieties have decreased.

The lumber industry of California languished during the year, but at the conclusion of the fiscal period, and now, there is every evidence of the return of the industry to normal levels of consumption. Price levels are lower, practically by one-half, than they were a year ago, and while the prices for California redwood and white and sugar pine are declining or stationary, there is a very reasonable hope for future substantial business. The present market for lumber of every kind produced in this state is showing activity and stability. The demand is increasing, both in local and Eastern consuming centers; while the average wholesale price for all varieties and kinds of soft wood is now a little more than 50 per cent below the prices of one year ago, there is good reason to believe that these prices will advance. This decline is noticeably larger than the general decline of wholesale prices and a reaction may be expected. Our production now is greater than it was a year ago. Shipments are larger. While shipments to Europe, to the west coast of South America, to Australia, and China have decreased, there is a pronounced increase in the shipment to Japan. The anticipated resumption of buying by railroads and an early and continuous marketing by our farmers has stimulated rural consumption of lumber and a reduced railroad rate to the market east of the Mississippi has given every suggestion for a return to normality in production and sale. There is increased building in our cities, pronounceably so in Los Angeles, which in building activity is now the third city in the United States. As wages and materials decline, there will be an improved domestic and import condition. There are limited supplies of stocks in the hands of distributors and we are entirely safe in predicting the reopening and larger output of our mills.

One of the most highly significant and profitable industries in California is that of mining. The metals of the state for the year under consideration were worth \$242,099,667. They represented fifty different kinds of minerals, and every county in the state contributed something to the aggregate. There was an increase in value during the year of \$46,269,665 over the preceding year. In petroleum, silver and lead, we had an increased output. In gold, copper and quicksilver there was a decrease. Our largest and most valuable mineral product was petroleum, but in all of the three significant groups, the structural, the metals and the industrial, there was material and very substantial results.

The significant feature of the industry during the year was the closing down of many of the largest gold and copper mines in the state. Unfavorable conditions existed for the production of gold, particularly in the mother lodes of California, where many of the mines that ranked as the largest in the state were compelled to cease operations. Without dredging, gold mining would now be in a very serious condition in this state. The dredgers, fortunately, have been operating at full capacity, while the total reporting deep gold mines of the state represented not more than 70 per cent of normal output.

For many months in the year the production of petroleum was greater than consumption, and stored stocks were increased. Approximately seventy-five new wells were completed during the year and there are now more than six hundred active drilling wells in the state, the largest number since 1911. Activity in development is greater than it has been in ten preceding years. The industry is of vital importance to California and one of its aspects I shall discuss later in this report in connection with the absolute demand for the exploitation, development and use of hydro-electric power in California.

WE ARE FIFTH STATE IN THE UNION IN BANKING POWER.

In our trade, retail, wholesale and general, we are placing our house in order. In the retail sphere sales are greater than a year ago, but the selling price is approximately 25 per cent less. In the wholesale trade the net value of sales decreased approximately 40 per cent, but retailers are again stocking their shelves. Collections are good, although in some features the range is from excellent to poor. Unemployment is still serious and complicated by an influx of workers from outside sources. There is a distinct improvement in the acceptance market; money rates are lower; the customers of city banks are paying off their loans rapidly enough to permit these banks to care for the seasonal demands of the state, and provide for the payment by big banks of their indebtedness to the Reserve Bank of San Francisco.

As the new fiscal year progresses, there is a partial but material liquidation of farmers' loans. There is an increase in freight movements and stabilization of raw material prices; an increasing and developing foreign trade; an improvement in retail distribution; a distinct indication of better buying by farmers; general sales are becoming larger; the railroad situation is improving; our manufacturing industry is expanding; we are facing better business, independent of the customary seasonal fall inspiration. The demand by foreign peoples for our products has shifted from manufactures to raw materials, as these foreigners can manufacture cheaper than we. It is significant that foreign countries bought 35 per cent more of our raw materials from March 1 to July 1, 1921, than for the same period in 1913. When the forces of distribution are fully reorganized, our tremendous production will bring the state and its people their full reward.

As we progress toward normality in production, in diversity of enterprise and in the development of the remarkable natural resources of the state, we have at our command a banking power of \$2,425,000,000, the representative combined assets of our state and national banks, making us the fifth state in the Union in this regard. On the state side, we have banking assets of \$1,511,000,000, as the largest aggregate in the history of the banks of California, and on the national side we have a total of \$914,597,000. This is a material increase of \$17,595,000 since the close of the fiscal year under discussion. This increase is represented by \$15,320,000 in the state banks and \$2,275,000 in the national banks in California.

Since the close of the fiscal year under consideration, the banks in the state system have been reduced by one, leaving the aggregate 422, but the branch offices have been increased by fourteen, making the total 207, each of them a significant, highly organized and important banking institution in the territory in which it exists. The number of national banks remain as they were at the close of the fiscal year under consideration, 313. There are in the state, therefore, 735 banks and 207 branch offices, giving us an aggregate of 942 banking institutions, each of which performs the highly significant service to the community that is demanded by commercial and thrift needs.

During the year, which was one of astonishing danger and difficulty, our state banks have performed their double duty with conspicuous success. Our commercial banks and commercial departments of departmental banks have grown amazingly in their progress to their highest objective, the financing of the trade of the state and in supplying the credit necessary to production and distribution. Our savings banks have contributed immense sums to our endeavor to develop the state in

its natural resources; to inspire new and legitimate enterprises, industries of agriculture, manufacture and commerce.

The advancement of these institutions on their commercial side is one of the signal features of the banking year. Three controlling facts, representing three distinct outstanding movements in our financial growth, have ruled the expansion of our commercial banks, and the commercial departments of our departmentalized banks. An increased membership in the Federal Reserve Bank of San Francisco, a manifest tendency of national banks within the state to become state banks, either by conversion or sale, and the establishment of our banking laws upon a parity with those of the national banks, have brought our commercial state banks out on the highway, the end of which is dominance in the commercial banking of the state.

FEDERAL MEMBERSHIP AND GAINS FROM NATIONAL BANKS.

At the beginning of the fiscal year under consideration the membership of California state banks in the Federal Reserve Bank of San Francisco represented a capital of \$28,126,100, a surplus of \$14,411,100; assets of \$578,429,366 and a deposit liability of \$494,730,992. At the end of the fiscal year this representation in membership had increased to involve a capital of \$36,761,900, a surplus of \$16,998,600, assets of \$659,392,535, and a deposit liability of \$552,638,607. During the year there was an increase in membership reflected by \$8,635,800 in capital, \$2,587,500 in surplus, \$80,963,169 in assets, and \$57,907,615 in deposits.

Since the close of the fiscal year on June 30, 1921, the tendency to membership is even more marked than it was during the fiscal year. Since June 30, 1921, to September 6, 1921, there has been an increase in membership in the Federal Reserve Bank of San Francisco represented by \$2,625,000 in capital, \$624,228 in surplus, \$47,774,781 in assets, and \$42,451,540 in deposits. In the two months that have followed the close of the fiscal year under consideration, considerably more than half the aggregate of the entire preceding fiscal year has been added to the assets of the member banks operating from the state side, while in the same period of two months the deposits taken in to membership were four-fifths as great as those that were involved in the transition during the entire preceding fiscal year. This, essentially, is the contribution of the banks of California to the Federal Reserve System. It is not a contribution of commercial assets only; the outweighing resources of these member banks are those of savings banks, but these through their capacity to hold a literal secondary reserve, rediscountable with the Federal Reserve Bank of San Francisco, are lending an immense measure of strength to the great American banking system of mobilized credit reserves.

The second vital influence affecting the rapid growth and importance of the commercial banks and the commercial departments of departmentalized banks in the state system during the year and since, was the tendency of national banks resident in the state to sell their assets and transfer their deposit liabilities to state institutions and also to enter the state system through the process of merger. These tendencies have been increasingly marked and are indubitably more in characteristic evidence in this state than in any other of the Union. Our state banks are offering many advantages that the national banks do not possess. The laws of California, providing for departmentalized banking, for segregated assets and liabilities for each of the departments, are very attractive to the banking community. So pronounced has been this movement on the part of the national banks that even the National Congress has indicated its desire to departmentalize the national institutions and perhaps grant to them some of the branch office privileges now enjoyed by state banks of California.

In the state system we have, for all practical purposes, a parity of authority and functioning with the national banks. The extension of some of our major state institutions has resulted in the sale of national banks and in another aspect, perhaps even of more importance, we have the merger of dominating state banks with smaller national banks in the same economic territory. This merging of assets and of banking power in a territory that has the same economic objectives is unquestionably a splendid development of banking capacity. It has been displayed more particularly in the southern part of the state and there is now pending a transaction that will give to that part of California one of the largest banks functioning in a single economic territory in the United States. It is extremely desirable that a large institution, covering the same field now occupied by many smaller ones, should command that field with a centralized, organized government. In the distribution of credit with a knowledge of the needs of every part of the territory involved, far better results may be accomplished than through the agency of many smaller institutions consuming much of their profits in overhead expense.

During the year ending June 30, 1921, nine national banks sold their assets and transferred their deposit liabilities to state institutions. The national banks thus ending their affairs and preserving a continuity of banking functions in the state system possessed a capital of \$4,225,000, a surplus of \$2,020,000, assets of \$59,848,000, and deposits of \$46,000,000. During the same period six state banks went into the national system. These state banks, finding their expression in the Federal system, possessed a capital of \$330,000, a surplus of \$85,500, assets aggregating \$4,337,000, and deposits of \$3,704,000. The net contribution of

national banks to the state system during the fiscal year, therefore, represented an aggregate of capital of \$3,895,000, of surplus \$1,934,500, of assets \$55,511,000 and deposits of \$42,296,000.

Since the close of the fiscal year of June 30, 1921, the movement of national banks in the state into the state system has continued. As a net result, we have in the state system since June 30, 1921, to September 6, 1921, an increased capital of \$450,000, an increased surplus of \$192,000, an increase of assets of \$5,713,000, and an added deposit liability of \$4,780,000, giving for the entire period from June 30, 1920, to September 6, 1921, an increase of \$4,345,000 in capital, an increase of \$2,126,500 in surplus, an increase in assets of \$61,224,000, and an increase of \$47,076,000 in deposits.

The third fact that gave direction and impulse to the expanding influence of our commercial banks was the amendment of that part of the Bank Act that has application to our commercial banks. This amendment broadened the scope of our commercial banks, gave them opportunity to avail themselves more completely of the privileges of the Federal Reserve Bank of San Francisco, and placed them upon an equality with the national banks in the state. There is yet, of course, a disadvantage under which our state banks suffer because of the restrictions placed upon rediscountable paper held in the pouches of state banks. There is indication, however, that the Federal Reserve Act will be amended in that particular so as to give the institutions operating under the laws of this state the same privilege now enjoyed by national banks in this regard.

AMAZING GROWTH OF OUR COMMERCIAL STATE BANKS.

In analyzing the condition of our state commercial banks and the commercial departments of departmentalized banks, in those relationships that mean solvency, liquidity and ability to distribute properly the credit of the communities in which they exist, we find that these institutions have made major increases in capital; that they have reduced their aggregate of bills payable and rediscounts with banks other than the Federal Reserve Bank; that, although they have increased their bills payable with the Federal Reserve Bank of San Francisco, this is because of the policy of a single state institution to borrow rather than discount; that they have, in general, reduced rediscounts with the Federal Reserve Bank; they have increased their net balances with other banks and the Federal Reserve Bank; that there is an immense increase in their aggregate of assets, in loans, and in stock of the Federal Reserve Bank. It is interesting to observe that the stock held by state banks in the Federal Reserve Bank of San Francisco is very largely supplied by the savings banks or savings departments of

departmental banks, rather than by the commercial banks and the commercial departments of departmentalized banks. There has been in our commercial banks and commercial departments of departmental banks a large increase in bond investments, but this represents one of the inevitable features of the inflation that is not yet altogether out of our banking assets, and is expressed in United States government securities.

An analysis of the salient features of our commercial banks and the commercial departments of departmentalized banks is highly interesting. On June 30, 1921, the combined assets of these institutions were \$479,340,514.36, an increase over the previous year of an aggregate of \$31,494,913.27. On September 6, 1921, practically two months after the close of the fiscal year under consideration, the assets of our commercial banks and commercial departments reached an aggregate of \$501,759,847.46, an increase of \$22,419,333.10. This is a very illuminating illustration of the rapidity with which the assets of our commercial banks are increasing.

At the close of the fiscal year June 30, 1921, the aggregate of loans and discounts in our commercial banks and commercial departments was \$289,727,139.42, an increase of \$22,207,591.61. In the two succeeding months the aggregate of these loans and discounts has advanced to \$292,655,083.57, an increase of \$2,927,944.15. At the close of the fiscal year June 30, 1921, cash on hand in these institutions was \$18,871,279.46, a decrease of \$3,129,682.08. In the two months following, this aggregate had advanced to \$19,003,725.70, an increase of \$132,446.24. The aggregate of sums due from banks had decreased during the fiscal year in the sum of \$5,322,573.43, reaching an aggregate of \$38,650,794.52. In the item due to banks, there was an increase of \$5,139,799.62. These two items represented the seasonal demands of the interior banks upon those of our leading cities and was a necessary consequence of the demand for crop financing. In the two months succeeding the fiscal year that closed on June 30, 1921, the item due from banks increased \$11,363,736.24, reaching an aggregate of \$50,014,530.76, while the item due to banks increased only in the sum of \$2,725,707.24, reaching an aggregate of \$26,574,471.54, showing that the seasonal demands of the interior banks had been successfully met and that they again were depositing in heavy sums with their city correspondents.

During the fiscal year our commercial banks and commercial departments of departmental banks had an aggregate of \$15,796,771.40 due them from the Federal Reserve Bank of San Francisco, an increase of \$4,169,638.31 for the fiscal period. During the two months succeeding the aggregate of due from Federal Reserve Bank of San Francisco was advanced to \$17,108,883.15, an increase of \$1,312,111.75, a splendid

showing for the period covered. During the fiscal year, individual deposits in these institutions reached an aggregate of \$329,783,562.15, an increase of \$12,614,290.32; in the two following months these deposits mounted to \$346,429,942.66, an increase of \$16,646,380.51, approximately \$4,000,000 increase in two months as against the preceding twelve months.

During this period our commercial banks, realizing the new and enlarged call upon their facilities and their service, increased their capital in the sum of \$7,679,925, making an aggregate of capital in these institutions of \$51,062,145. At the same time the surplus in the commercial banks and commercial departments of the state system was increased in the sum of \$3,786,649.59, giving an aggregate of \$18,050,028.43. In the two months succeeding this fiscal period, the capital of these banks and departments was increased in the sum of \$879,550.

One of the most characteristic features of the expansion of the commercial side of our state banking system is the increase in the depositors in our commercial banks and in the commercial departments of departmentalized banks. At the end of the fiscal year, on June 30, 1921, there were 673,284 depositors, an increase of 97,419 for the fiscal year. In the two months succeeding that fiscal year the depositors had increased in number to 709,218, an increase in this short period of 35,934 commercial depositors.

These facts and figures demonstrate the wonderful growth of the commercial side of the state banking system. We are going forward upon an established line of immense progress. We are seeking with enlarged capacity to meet the immense demand of production and distribution. The facts and figures, summarized and tabulated, of our commercial banks and commercial departments of departmental banks for the fiscal year that ended on June 30, 1920, as compared with the fiscal year that ended on June 30, 1921, are as follows:

Commercial Banks and Commercial Departments.

	June 30, 1920	June 30, 1921	Increase	Decrease
RESOURCES.				
Loans	\$267,519,547 81	\$288,727,139 42	\$22,207,591 61	
Overdrafts	812,536 64	802,192 79		\$10,343 85
Customers' liability account of drafts paid under letters of credit	144,194 06	450,313 76	306,119 71	
Liability of customers and foreign banks and bankers account of acceptances executed by or for account of bank	4,008,300 58	3,208,123 55		800,177 03
Bonds, warrants and other securities	59,146,724 71	70,207,865 47	11,061,140 76	
Stock of Federal Reserve Bank	167,250 00	220,250 00	53,000 00	
Bank premises, furniture and fixtures, safe deposit vaults	10,482,674 62	10,196,414 00		286,260 62
Other real estate owned	521,461 13	435,574 91		85,886 22
Due from banks	43,973,367 95	38,650,794 52		5,322,573 43
Due from Federal Reserve Bank	11,627,133 09	15,796,771 40	4,169,638 31	
Cash on hand	22,000,961 54	18,871,279 46		3,129,682 08
Exchanges for clearing house	7,540,452 65	10,129,563 30	2,589,110 65	
Checks and other cash items	3,601,274 09	6,447,785 11	2,846,511 02	
Other resources	16,290,722 23	14,196,446 67		2,103,273 56
Totals	\$447,845,601 09	\$479,340,514 36	\$31,494,913 27	
LIABILITIES.				
Capital paid in	\$43,382,220 00	\$41,062,145 00	\$2,320,075 00	
Surplus	14,263,378 84	18,050,028 43	3,786,649 59	
Undivided profits	6,863,468 80	7,481,225 49	617,756 69	
Reserved for interest, taxes and expenses	643,053 47	1,011,968 30	368,914 83	
Bills payable other than with Federal Reserve Bank	6,086,998 95	9,233,429 04	3,146,430 09	
Bills payable with Federal Reserve Bank	4,491,725 00	8,573,000 00	4,081,275 00	
Deposits due to banks	18,708,964 68	23,848,764 30	5,139,799 62	
Individual deposits	317,169,271 83	329,733,562 15	12,614,290 32	
State, county and municipal deposits	10,593,251 82	12,386,492 92	1,793,241 10	
United States and Postal Savings deposits	3,551,102 65	423,341 38		\$3,127,761 47
Letters of credit and travelers' checks sold for cash	265,018 50	440,323 33	175,304 83	
Acceptances executed by or for account of bank	3,997,472 89	3,854,733 97		142,738 92
Other liabilities	17,826,673 46	13,191,500 05		4,635,173 41
Totals	\$447,845,601 09	\$479,340,514 36	\$31,494,913 27	
Contingent liabilities (not included in totals):				
Liabilities for rediscounts excluding those with Federal Reserve Bank, acceptances of other banks guaranteed and foreign bills or drafts endorsed	\$3,460,522 76	\$2,459,163 50		\$1,001,356 26
Liabilities for rediscounts with Federal Reserve Bank	1,998,983 64	9,011,965 99	\$7,012,982 35	
Totals	\$5,459,506 40	\$11,471,129 49	\$6,011,623 09	
Number of depositors	575,865	673,284	97,419	

HIGH ECONOMIC AND SOCIAL VALUE OF SAVINGS BANKS.

While the state system on its commercial side is organized for the one characteristic purpose of financing our agriculture, industry, manufactures and trade, the savings banks are established for a very different, although an equally vital accomplishment. These banks are to develop the state in its natural resources; to give financial support and direction to the immense problem of irrigation; to assist in the subdivision of large real estate holdings; to help in plans of drainage and reclamation; to encourage those great public utilities that harness the natural water power of the state; to give reality to natural avenues for transportation, and, in brief, to contribute to the success of every agency that is vital to the welfare and the orderly advancement of California. We are still a state in the making, and our first and most direct support is to the expansion of our natural advantages.

The Bank Act of California in its savings bank sections has two outstanding points of view: the first, to encourage thrift; to establish absolute safety in investment, and to direct that investment into channels of economic and social welfare. It is my purpose to insist upon a scrupulous recognition of the restrictive features of the savings bank law of California, and, in my authority, to certify certain kinds of bond issues for these institutions, to make very sure that these issues are designed for an economic value and not for private convenience or profit.

The source of the economic development of California is the small savers of the state, the men and women whose individual margin between receipts and expenditures is small. It is these people, the thrifty wage earner, the farmer, the small shop keeper, the country merchant and the professional classes, who are the real owners of the savings banks of this state. These are the people who are supplying the great fund of money for the exploitation and development of our irrigation, hydroelectric and transportation systems. The vast fund accumulated in the savings banks of California through the contribution of individuals must be administered in wisdom. The savings bank is not organized to sustain the vicissitudes of commerce; it is created to develop the state, slowly, surely and safely. Those that expect financial assistance from savings banks must be able to show that the projects for which they ask for financial aid are to be financed scientifically and administered properly. These projects are valuable to the savings banks and to the people of the state only as they yield the greatest value to the public. In railroad finance, in public utility finance and in industrial finance, there must be, exclusively, an economic purpose. Every enterprise financed by our savings banks must serve a public end and not a private profit. Our savings banks are of the highest social significance as they are necessary to industrial progress and to repair

the ravages of war. Through these institutions we must solve our housing problems. Every bond issue that is certified must be for social gain and not personal advantage.

The certification of bond issues as eligible for savings bank investments is one of the serious duties, therefore, of this department. These bond issues must be such as to recommend them to the people of the state as of financial, economic value in the development of California. The great public utilities of transportation and of water power should command our sympathetic attention. Both project their importance far into the future for dependent upon both is the potential development of millions of nonproducing acres of land in this state.

HYDROELECTRIC DEVELOPMENT OF FIRST IMPORTANCE.

The development of our water power will solve two gigantic problems: those of transportation and of oil, both affecting most intimately our economic life and its future. We need, incontestably, a substitute for oil in our industries. The whole United States, at the present rate of the consumption of oil, has under ground only a natural current of oil for twenty years more. California has already used more than one-third of the oil underneath its surface. The approximate consumption of oil for the fiscal year under consideration was 100,000,000 barrels, which is 10,000,000 barrels more than the state produces. We need, therefore, a consistent, progressive, expanding development of our water power. At the beginning of 1920, there was in this state through the agency of hydroelectric conservation, one million horsepower. This was increased twenty-five per cent in the fiscal year 1920-1921, and it is expected that within another year this will be raised to one and one-half million horsepower. What this hydroelectric power means to the industrial and agricultural wealth of California is admitted, and it requires no discussion to suggest the association of this development of hydroelectric power to our prosperity in the future. California has now the third largest hydroelectric company on the American continent. The potential capacity of this state is 9,250,000 horsepower; we have much, therefore, to do, and our savings banks are to perform this service through the agency of this tremendous public utility, organized under the principles of scientific, modern, corporate finance, and administered as an economic and social possession.

In irrigation we have the same splendid outlook. We have done much to reclaim the arid lands of California, but we have much more to do before we have made productive the millions of acres that are waiting for this assistance. It is part of my duty to participate as a member of the commission organized under state law to certify irrigation projects as eligible for savings bank investments. These projects

demand sympathetic consideration. They involve so much that is of prime importance to the state.

Even some of our mistakes have demonstrated the value of irrigation. The economic history of the year I have under discussion shows that in some localities, productive localities, where stock was raised, dairying was profitable and where there was a normal rotation of crops, everything was abandoned to the lure of one product. A speculative rush on inflated values followed and collapse was inevitable. In the process of this development, however, large areas, involving thousands of acres, were placed under irrigation and drainage systems. Without the one crop industry, years would have elapsed before the development would have been a reality such as we now have. In this placing of large areas under irrigation and drainage we have visualized the immense intrinsic value of getting water on the land. A new vision has opened for more conservative treatment, for a diversification of agricultural activity, and irrigation will do what before was impossible.

In real estate bond issues we have another immense field for legitimate savings bank investments, but these issues must again be for social and not private purposes. They must be contrived to assist in subdivision into small farms. Such issues have no place in savings banks if they are simply for refunding purposes, or if they are to pay the debts of the owners of large acreages of land; such plans should be financed by private funds and not by savings bank funds.

In my certification of bond issues that are expected to find major residence in our savings banks, I am insisting upon the principle of amortization. The theory of a sinking fund is obsolete in our present day finance. All highly developed finance in foreign countries is upon the principle of amortization. It has been adopted by many of the states and municipalities in the United States. It has the sanction of the highest scientific authorities and it is mandatory in the Federal Farm Loan statutes. It is expected that a bond issue will be paid and not refunded at its maturity; provision, therefore, for that payment must be made throughout the life of the bond issue. When we ground ourselves firmly in the theory that a bonded indebtedness is simply a capitalization of earning power, then the existence of a bond issue can be justified; otherwise it cannot. The revenues of the property underlying the bond issue must be sufficient to pay that issue within the life of the issue. The fallacies of the sinking fund theory are widely known and I am very firmly committed to the system of serial payments in bond issues.

During the fiscal year that ended on June 30, 1921, the Superintendent of Banks certified as legal for investment by savings banks an aggregate of \$153,630,700 in bond issues. In addition to that, the commission that examines and certifies as legal for investment irrigation

bonds, certified to an aggregate issue of \$10,438,000 in these bonds, making a total of \$164,068,700 in bond issues certified as legal for our savings banks. Of the aggregate certified by the Superintendent of Banks, \$2,521,200 represented district bond issues for roads, reclamation, drainage, municipal improvements and streets. Of the total there were certified \$24,895,000 in real estate bonds, and \$126,214,500 represented the certified bond issues of the year for the public utilities of this state. Of these utilities the outweighing part was for the development of hydroelectric power.

Since June 30, 1921, I have certified to an aggregate of \$19,920,008 in bonds thus made eligible for savings bank investments; of these bonds \$1,316,008 were for various districts in the state, for roads, drainage, local improvements and county development. Of the total for the three months since June 30, 1921, \$3,725,000 was for real estate bonds and \$14,879,000 represented the total of public utility bonds, certified as legal. Of these utility bonds the major part was for the development of hydroelectric energy. I have also, as a member of the commission authorized to certify irrigation bonds for savings bank investments, participated in the certification of a total of \$3,780,000.

As our savings banks automatically have the right to invest in bonds of the United States, of certain of the states of the union, and of this state and its political subdivisions and as practically half of their investment in bonds is in such securities they have a wonderful opportunity to contribute to the wellbeing of this state by investing their available funds in bonds that are intended to be of economic value to California. It is interesting in this connection to note that the minister of finance of Canada placed an embargo a year ago upon all imported securities upon the ground that these securities very measurably and unwisely were the cause of the improper diversion of savings bank funds in Canada. That embargo was maintained until there was a readjustment of a very serious condition reflecting upon the prosperity and potential growth of the dominion. The action of this high official would seem to suggest very pertinently a lesson to the savings banks of California, even in the purchase of governmentals.

GIGANTIC AGGREGATE OF SAVINGS BANK ASSETS.

During the year under consideration, deflation from the inflated values and money expression of the war period began its irresistible certain course in the savings banks of the state. Notwithstanding the fact that the assets and deposits of the savings banks of California were greater than they ever were before in their history, they had begun to decline in actual value. The rate of tremendous increase had stopped; the decline had begun. Involved in the deflation was the diversion of savings bank deposits to home building and the purchase of Liberty

Bonds. The differences expressed in the rapid mounting of both assets and deposits are illustrated by a comparison of the figures as between the fiscal year 1919-1920 and 1920-1921.

In the fiscal year 1919-1920 there was an increase in savings bank assets of \$163,931,263. In the fiscal year 1920-1921 there was an increase of \$62,588,508, a difference of increase of \$101,342,755 in a single year. While the assets themselves had increased in an enormous figure, the tremendous rate of increase had stopped and the difference of over \$100,000,000 in one year represents the actual process of deflation.

In July, 1920, this movement was entirely apparent, and as the months passed it grew in strength until at the close of the year the immense sum of deflation was disclosed. The process was orderly and occasioned no distress. It was one of the inevitable consequences of post-war reaction expressed in terms of money. The peak of inflated savings bank values was reached in June, 1920, and the decline to normality has not yet been concluded.

This tendency is expressed with equal force in the deposits of the savings banks. The rate of increase in these deposits reached its peak in June, 1920, when the increase for the fiscal year that ended on June 30 of that year was \$155,587,371. In the fiscal year that ended on June 30, 1921, the increase was \$54,327,321, a runoff of \$101,260,050 during the year; while there was in deposits as well as in assets an immense increase, the rate of decline had commenced and was progressing without interruption. It is still in existence, but is showing evidence of slower progress. The rate of decrease for the two months following the close of the fiscal year under consideration is thirteen and a half millions dollars.

The facts that are disclosed as incidents in the functioning of the savings banks of California during the fiscal year 1920-1921 are of prime importance. During this year these savings institutions increased their loans in the sum of \$73,026,180.25, having at the close of the fiscal period an aggregate of \$575,394,379.94; added to this aggregate of loans \$19,232,617.04 representing the investment by savings banks in bankers' acceptances and notes, drafts or bills of exchange made eligible by the savings bank sections of the Bank Act. It is notable that during the year this investment ran off in the sum of \$23,529,525.47. This runoff was the elimination of commercial paper. Our savings bankers, alive to the mutations and dangers of commercial banking, not only ceased in a large measure to purchase commercial paper, but disposed of such as they had at maturity. Fortunately there were very few and minor defaults in these investments. The banks now have in their pouches bankers' acceptances which necessarily are to be looked upon as the highest credit instruments in our system of finance. Since the close

of the fiscal year that ended on June 30, 1921, and to include September 6, 1921, there has been an increase in loans of \$3,623,187.84 and a further decline in commercial paper of \$1,166,755.75, leaving our present aggregate in the savings banks in loans of \$579,017,567.78 and in bankers' acceptances and commercial paper of \$18,065,861.29.

During the fiscal year the savings banks increased their holdings in bonds in the sum of \$15,601,546.35, making the aggregate \$290,413,900.24. Since the close of the fiscal year, these banks have increased their bond holdings in the sum of \$597,270.19, making the aggregate on September 6, 1921, \$291,011,170.43.

As I have heretofore indicated, the burden of membership of state banks in California in the Federal Reserve Bank of San Francisco is upon the savings banks and savings departments of departmental banks, and not upon the commercial banks, although the Federal Reserve system is exclusively a commercial banking system. At the close of the fiscal year June 30, 1921, the savings banks of California had invested in the stock of the Federal Reserve Bank of San Francisco \$1,590,850, and since then, up to and including September 6, 1921, there is an additional investment of \$35,750. The increase for the fiscal year in the ownership of this stock was \$556,350, and since the closing year, up to and including September 6, 1921, the increase is \$35,750.

One of the substantial static items in the resources of the savings banks of the state is their investment in banking premises. At the close of the fiscal year it represented an aggregate value of \$26,730,778.83, an increase of \$6,932,089.87. Since the close of the fiscal year this has been increased by \$653,088.80.

The investment of these banks in other real estate, most of which has been taken for defaulted debts, was at the close of the year \$4,542,054.33, a decrease of only \$263,522.72. This is far too great an aggregate, but conditions have prevented its liquidation and we may expect during the present fiscal year a more substantial progress. Since the close of the fiscal year, to and including September 6, 1921, there has been an increase in this item of \$126,828.05.

The savings banks of California find their liquidity and substantially all of their liquid reserves in their balances with the Federal Reserve Bank of San Francisco, with their correspondents, in their investments in bonds, practically half of which are governmentals of the United States, and in cash. The balance due to savings banks from other banks in the state on June 30, 1921, was \$48,058,721.87, and from the Federal Reserve Bank of San Francisco \$13,954,274.38. Since the close of the fiscal year and up to and including September 6, 1921, the credit balances of these banks with their correspondent banks has fallen off \$8,662,225.21, representing the major part of the decrease in

deposits, but the balance with the Federal Reserve Bank of San Francisco has increased \$895,260.81, a very admirable showing.

In the item cash on hand, which is so essential to the liquidity of the savings banks, there was in the actual possession of the banks themselves the sum of \$18,363,799.74 at the close of the fiscal year. This represented a decrease of \$3,893,053.74 and was a significant part in the withdrawal or decline of deposits. Since the close of the fiscal year the cash on hand has run off an additional sum of \$2,011,660.52, leaving cash on hand in the sum of \$16,352,129.22. This, added to the reserve with the Federal Reserve Bank of San Francisco, and the credit balances with correspondent banks, represents a highly liquid condition.

Savings banks in California can borrow money only to meet the immediate demands of their depositors. It is a matter of the highest congratulation, therefore, that at the end of the fiscal year on June 30, 1921, all of the savings banks in California owed only \$33,000. Since the close of the year they have been required to borrow an additional \$10,000, making an aggregate of borrowed money of only \$43,000, an entirely negligible amount.

At the close of the fiscal year ending June 30, 1921, the savings banks of California were capitalized in the sum of \$36,609,100, an increase of \$3,141,266.04 for the fiscal period, an immense increase in the sum contributed by the stockholders of these institutions as security for their functioning as savings banks. At the close of the same fiscal period the savings banks had in surplus \$23,666,044.12, an increase of \$1,188,270.96. These figures combined represent the splendid background of security for the depositors of the savings banks of California. The assets of these institutions are so rigidly restricted that it is impossible for them to be even doubtful, much less worthless. Added to their value is the aggregate of the capital and surplus supplied by the owners or stockholders of the banks. At the close of the fiscal period these banks had an aggregate of \$5,043,893.16 in undivided profits, an increase of \$33,344.12 for the fiscal year. This is not truly representative of the profit of the institutions as there is deducted from the aggregate the payments in dividends and interest. This is shown by the condition of the undivided profit accounts on September 6, 1921, when this account had increased to \$8,743,165.56, an increase of \$3,699,272.40 in something more than two months.

The deposits in the savings banks increased during the fiscal period \$54,327,321.97, showing a credit balance to the depositors of the bank of \$912,449,472.47.

I have explained the meaning of this increase and its relation to the process of deflation which is now in progress. The resulting figure on September 6, 1921, was \$898,871,966.13, a decrease of thirteen and

one-half million dollars, which is a sum less than the normal decrease for the first two months of the fiscal year under consideration.

In the enormous number of deposits in the savings banks of California there is included something more than one million dollars in school savings deposits. The collection of school savings deposits, now made more interesting and more important by that mandatory provision of the Political Code which requires instruction in thrift, should be one of the vital activities of our savings banks. I can conceive of no better method of inculcating practical lessons of good citizenship, of thrift, of business intelligence, of development of individual character, than this system of collecting from school children of California their savings. We are the first in the aggregate of these savings of the states of the union, yet we are only beginning this splendid course that ultimately should reach great proportions.

It is to be regretted that only a negligible number of our savings banks are functioning in the field of school savings. Every savings bank in California should indulge this privilege of its existence. A wonderful field for the betterment of the banks themselves, as well as for the advantage of the many thousands of school children in the state, is open to these banks. It is my earnest hope that they will see the wisdom of encouraging school savings. There is from this encouragement the opportunity for the finest reaction possible in our social life. We shall have from it better, more responsible citizens, men and women with a finer knowledge of their responsibilities to the government and of the part they play in it.

During the fiscal year under consideration the depositors of the savings banks of California increased in the number of 163,695, giving an aggregate of savings depositors in the state of 1,593,090. In the period succeeding the fiscal year only 2744 savings accounts have been closed, leaving now the aggregate of 1,590,346. This is a splendid representation for a state with the population of California. It shows the thrifty habits of our people and is a guaranty of substantiality in our government.

Compared with the report of June 30, 1920, the condition of the savings banks and of the savings departments of departmental banks of the state system, at the close of business on June 30, 1921, expresses the following facts:

Savings Banks and Savings Departments.

	June 30, 1920	June 30, 1921	Increase	Decrease
RESOURCES.				
Loans -----	\$502,368,199 69	\$575,394,379 94	\$73,026,180 25	
Bankers' acceptances and notes, drafts or bills of exchange -----	42,762,142 51	19,232,617 04		\$23,529,525 47
Bonds, warrants and other securi- ties -----	274,812,353 89	290,413,900 24	15,601,546 35	
Stock of Federal Reserve Bank -----	1,034,500 00	1,590,850 00	556,350 00	
Bank premises, furniture and fix- tures, safe deposit vaults -----	19,798,658 96	26,730,778 83	6,932,089 87	
Other real estate owned -----	4,805,577 05	4,542,054 33		263,522 72
Due from banks -----	54,385,160 00	48,058,721 87		6,326,438 13
Due from Federal Reserve Bank -----	13,127,449 16	13,954,274 38	826,825 22	
Cash on hand -----	22,256,853 48	18,363,799 74		3,893,053 74
Exchanges for clearing house -----	2,647,174 34	1,052,738 13		1,594,436 21
Checks and other cash items -----	1,884,910 71	4,383,737 28	2,498,826 57	
Other resources -----	3,580,364 46	2,334,031 88		1,246,332 58
Totals -----	\$943,463,374 25	\$1,006,051,883 66	\$62,588,509 41	
LIABILITIES.				
Capital paid in -----	\$33,467,833 96	\$36,639,100 00	\$3,141,266 04	
Surplus -----	22,477,773 16	23,633,044 12	1,188,270 96	
Undivided profits -----	5,010,549 04	5,043,893 16	33,344 12	
Reserved for interest, taxes and expenses -----	264,495 93	295,317 34	30,821 41	
Bills payable other than with Fed- eral Reserve Bank -----	30,000 00	33,000 00	3,000 00	
Bills payable with Federal Reserve Bank -----	18,180 00			\$18,180 00
Deposits due to banks -----	526,420 53	454,187 88		72,232 65
Individual deposits -----	858,122,150 50	912,449,472 47	54,327,321 97	
State, county and municipal de- posits -----	17,828,879 27	23,571,695 66	5,742,816 39	
United States and postal savings deposits -----	1,492,845 07	1,522,314 55	29,469 48	
Other liabilities -----	4,224,246 79	2,406,858 48		1,817,388 31
Totals -----	\$943,463,374 25	\$1,006,051,883 63	\$62,588,509 41	
Contingent liabilities (not included in totals):				
Liabilities for rediscounts exclud- ing those with Federal Reserve Bank, acceptances of other banks guaranteed and foreign bills or drafts endorsed -----	\$8,500 00			\$8,500 00
Number of depositors -----	1,429,395	1,593,090	163,695	

EXPANSION OF STATE AND NATIONAL TRUST COMPANIES.

Trust companies and trust departments of departmental banks continued during the fiscal year 1920-1921 the notable success that they have established in their career. There are only ten institutions in the state that confine their functioning exclusively to a trust company business and only twenty-six more that are departments in departmental state banks. These institutions, however, have an aggregate of more than ten and a half millions in dollars in assets, and they have under their direction and in their care more than \$100,000,000 in court

trusts and in those private trusts that through the initiative of the trustors have been placed in the category of court trusts.

The progress of the trust company business in this state is slow, but it enjoys the utmost confidence of the people of California. A corporate condition has vindicated itself as against any other, and the scrupulous exactitude with which the institutions under the supervision of this department have conducted their affairs has given to them a substantial character that is not excelled by the institutions of any other state.

In California the trust companies, or trust departments of departmental banks, are devoted exclusively to fiduciary relationships. They are not banks of deposit and they can indulge no banking privileges. They are, therefore, immune from the hazards of commercial banking in a departmental institution and for that very reason, where there is an absolute assurance of the safety of the trust and its conscientious administration, our trust companies are going forward very surely. Of necessity they are of slow growth, but in their private trust department they handle tremendous aggregates of property with perfect fidelity to the trusts involved.

During the fiscal year under consideration there was a reduction in the court trusts and in the private trusts that are within the category of court trusts, as there was a decrease of approximately ten and a half millions. This simply represented the completion of the trust and its elimination from the institution in which it was resident. This decrease simply indicates the conclusion of a very serious obligation assumed by these fiduciary institutions.

By authority of national legislation, national banks resident in this state, and having capacity to make the deposit of securities required by state law for trust companies, are privileged to establish trust departments. At the beginning of the fiscal year 1920-1921 nine national banks in the state had established such trust departments, one additional was added during the fiscal year and one more has assumed these responsibilities since June 30, 1921. All of these national banks must conduct their trust departments exactly in the same fashion that trust companies organized under the laws of this state must do. In order that our state law may be observed, these national banks have set aside \$1,559,848.73 in assets. This is not an allocation of the capital in each bank, but a segregation of assets designated by the bank act for the protection of the court and private trust business of these institutions. There is in this attractive feature of the state law a very material but only partial acceptance of the theory and wisdom of departmental banking. It represents the first step in a process which already has been under serious consideration by the national legislature and may develop into a full acceptance of the departmental

banking of this state by which each department is separate and distinct from the other and superior and immune from the hazards of any other department.

Compared with the report of June 30, 1920, the condition of the trust companies and of the trust departments of departmental banks of the state system at the close of business on June 30, 1921, expresses the following facts:

Trust Companies and Trust Departments.

	June 30, 1920	June 30, 1921	Increase	Decrease
RESOURCES.				
Loans -----	\$2,326,132 91	\$1,916,336 65		\$409,796 26
Bonds, warrants and other securities -----	6,381,748 40	6,421,294 62	\$39,546 22	
Stock of Federal Reserve Bank -----	9,000 00	9,000 00		
Bank premises, furniture and fixtures, safe deposit vaults -----	1,584,485 36	1,356,670 00		227,815 36
Other real estate owned -----	12,180 00	1,225 00		10,955 00
Due from banks -----	555,645 63	719,724 54	164,078 91	
Due from Federal Reserve Bank -----	1,867 82			1,867 82
Cash on hand -----	11,039 32	26,210 54	15,171 22	
Exchanges for clearing house -----		16,137 75	16,137 75	
Checks and other cash items -----	52,565 46	10,041 30		42,524 16
Advances to court trusts -----	90,961 61	112,188 61	21,226 97	
Other resources -----	25,713 16	55,231 91	29,518 75	
Totals -----	\$11,051,339 70	\$10,614,060 92		\$407,278 78
LIABILITIES.				
Capital paid in -----	\$7,337,900 00	\$7,737,900 00	\$400,000 00	
Surplus -----	1,941,378 22	1,639,592 81		\$301,785 41
Undivided profits -----	1,380,443 48	819,639 60		560,803 88
Reserved for interest, taxes and expenses -----	28,772 43	12,876 80		15,895 63
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees -----	216,299 58	215,708 22		591 36
Fund for advances to court trusts -----	99,066 41	106,411 60	7,345 19	
Other liabilities -----	47,479 58	111,931 89	64,452 31	
Totals -----	\$11,051,339 70	\$10,644,060 92		\$407,278 78

As compared with the report of condition as of June 30, 1920, the condition of the trust departments of national banks in California shows the following facts and figures in their report of June 30, 1921:

National Banks Authorized to Do Trust Business.

	June 30, 1920	June 30, 1921	Increase	Decrease
RESOURCES.				
Loans	\$50,000 00	\$50,000 00		
Bonds, warrants and other securities	1,370,648 68	1,515,915 43	\$145,266 75	
Due from banks	3,598 87	59,856 59	56,262 72	
Advances to court trusts	20 00	5 25		\$14 75
Totals	\$1,424,262 55	\$1,625,777 27	\$201,514 72	
LIABILITIES.				
Amount segregated for protection of court and private trusts	\$1,417,411 48	\$1,559,848 73	\$142,437 25	
Undivided profits	6,051 07	10,803 51	4,752 44	
Reserved for interest, taxes and expenses		1,979 02	1,979 02	
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees		52,345 41	52,345 41	
Fund for advances to court trusts	800 00	800 00		
Totals	\$1,424,262 55	\$1,625,777 27	\$201,514 72	

NOT A SINGLE BANK IN THE STATE SYSTEM HAS FAILED.

In the highly important element that reflects soundness, liquidity and liquidation, the expression of our banking assets, as their commercial and savings departments are combined, is an assurance that we are passing through the most critical period in our banking history with safety.

Not a single bank in the state system in California failed during the fiscal year 1920-1921, nor since. One bank, without authority, closed its doors, but an investigation and a rehabilitation with the introduction of new capital and a new management restored this institution and it is again on a solvent basis. On June 30, 1921, the combined assets of the state banks of California were \$1,496,036,458.94, an increase in resources over the previous fiscal year of \$93,676,143.90. In the two months succeeding the close of the fiscal year up to and including September 6, 1921, the aggregate of combined assets has increased \$15,320,426.86, giving the state a combined banking power of \$1,511,356,885.80 in the state system.

During the fiscal year under consideration the loans and discounts in the state system increased in the sum of \$94,823,975.60, giving to the system an aggregate of \$867,037,856.01. Since the close of the fiscal year, and including September 6, 1921, there has been added to this aggregate in loans and discounts the sum of \$6,531,219.83. These

loans and discounts, established in normal relationship to the deposit liability of the institutions of the state, represent the returning condition of gradual, progressive and healthy deflation that is so much desired by every productive interest in California.

During the year the combined individual deposits in our state banks increased in the sum of \$66,941,612.29, giving an aggregate for the state system of \$1,242,233,034.62. Since the close of the fiscal year and up to and including September 6, 1921, these individual deposits have increased in the sum of \$3,068,874.09, making the splendid total of \$1,245,301,908.71 on deposit in the banks of the state. As indicative of the purpose of our savings banking institutions to avail themselves of the mobilized reserves of the Federal Reserve System, there was an increase of \$4,994,595.71 in deposits due from the Federal Reserve Bank of San Francisco to the state banks, making an aggregate at the end of the fiscal year of \$29,751,045.78. Since the close of the fiscal year this immense sum has been increased by \$2,207,372.56, so that on September 6, 1921, our state banks had to their credit in the Federal Reserve Bank of San Francisco \$31,958,418.34.

The very vital need of establishing a reasonable relationship between capital and surplus on the one hand and deposit liability, loans and investments on the other, has been insisted upon by the state government and the Bank Act insists upon a rigid observance of statutory requirements. Frequent but futile efforts have been made by the national congress to bring about a similar condition in national banks. There is reason to believe, however, that the wisdom of the California law would justify its emulation by the national system and there will be placed upon the stockholders of banking institutions that serious responsibility which the law of this state requires. On June 30, 1921, the banks of California were capitalized in the sum of \$95,409,145, an increase of \$11,221,191.04 during the fiscal year. In the two months that have succeeded June 30, 1921, and inclusive of September 6, 1921, this capital has again been increased in the sum of \$1,655,050, making the aggregate capital of our state banks \$97,064,195. Added to this imposing sum is a surplus that on June 30, 1921, aggregated \$43,355,665.36, an increase of \$4,673,135.14 for the year. Since the close of the fiscal period and including to September 6, 1921, \$50,439.34 has been added to this surplus, making the present aggregate \$43,406,104.70.

In the state banking system of California there were on June 30, 1921, 2,266,374 individual depositors, an increase of 261,114 for the fiscal year. Since the close of this period, and including September 6, 1921, there have been added to this number 33,190 depositors, making a total of depositors in the banks of this state of 2,299,564 men, women and children.

At the close of business on June 30, 1921, there were 423 state banks with 193 branch offices distributed as to functioning as follows: Commercial banks, 74; savings banks, 105; commercial and savings banks, 208; commercial, savings and trust company banks, 26; trust companies, 10. Since the close of the fiscal year 1921 important changes have occurred in the number and character of our state institutions. There are now 422 state banks with 207 branch offices, each of which is in character and in size practically an independent institution.

These institutions are now divided as follows: Commercial banks, 72; savings banks, 104; commercial and savings banks, 209; commercial, savings and trust company banks, 27; trust companies, 10.

During the fiscal year under consideration 21 new banks were added to the system. Since the close of the fiscal period 5 more have begun operation. During the fiscal year 35 new branch offices were opened and since the close of the fiscal year, between June 30, 1921, and to the present time, 16 new branch offices have been opened, illustrating very well the rapid development of this form of banking in the state system. During the fiscal period 1920-1921, 9 national banks were purchased, and since the close of that period 7 more of the national institutions have entered the state system through the process of an agreement of sale and purchase by which their assets have been transferred to the state banks and their deposit liabilities assumed by these institutions. During the year new departments were added as follows: Commercial departments, 2; savings departments, 4; trust departments, 2. Since the close of the fiscal year an additional commercial department, 2 new savings departments and 1 trust department have been added to the system.

During the year 6 state banks were nationalized. Since the close of the fiscal period there has been no change with this reference. In the fiscal period under discussion 4 branch offices of state banks were voluntarily closed, and since then another has ceased to operate. These changes represent simply a further concentration in the centralized energy of our state banks. Eleven banks sold their assets and transferred their deposit liabilities to other state banks, the process being representative of the development of the branch office banking theory. Since the close of the year 2 more banks were sold in obedience to the same process.

As an incident in the development of the system, 64 banks in the state system increased their capital during the year, and since then 3 more have followed in this admirable path. One bank decreased its capital during the year, and that is the only incident of this character. Two banks became extinct by consolidation during the fiscal year and 4 since the close of that period, the proceeding representing a further development in the movement to concentrate banking power

to handle identical economic problems. Twelve state banks joined the Federal Reserve Bank of San Francisco during the fiscal year 1920-1921 and 2 withdrew because of consolidation with institutions that were already member banks. Since the close of the year two more of our state institutions have joined the Federal Reserve Bank of this district.

We have adopted the policy, having found it contributory to the best interests of the state banks of California to demand call reports from them coincidentally with the calls required by the comptroller of the currency. This coincident demand upon the banks gives to this department and to the United States officials a far more comprehensive understanding of banking and financial conditions in the state than would be if separate dates were chosen for the call. During the year, therefore, this department issued calls as of September 8, 1920; November 15, 1920; December 29, 1920; February 21, 1921; April 28, 1921, and June 30, 1921.

As compared with the report of June 30, 1920, the combined condition of the state banks at the close of business on June 30, 1921, expresses the following facts:

State Combined.

	June 30, 1920	June 30, 1921	Increase	Decrease
RESOURCES.				
Loans	\$772,213,880 41	\$867,037,856 01	\$94,823,975 60	
Bankers' acceptances and notes, drafts or bills of exchange	42,762,142 51	19,232,617 04		\$23,529,525 47
Overdrafts	812,536 64	802,192 79		10,343 85
Customers' liability account of drafts paid under letters of credit	144,194 05	450,313 76	306,119 71	
Liability of customers and foreign banks and bankers' account of acceptances executed by or for account of bank	4,008,300 58	3,208,123 55		800,177 03
Bonds, warrants and other securities	340,340,827 00	367,043,067 33	26,702,233 33	
Stock of Federal Reserve Bank	1,210,750 00	1,820,100 00	609,350 00	
Bank premises, furniture and fixtures, safe deposit vaults	31,865,848 91	38,283,862 83	6,418,013 89	
Other real estate owned	5,339,218 18	4,978,854 24		360,363 94
Due from banks	98,914,173 58	87,429,240 93		11,484,932 65
Due from Federal Reserve Bank	24,756,450 07	29,751,045 78	4,994,595 71	
Cash on hand	44,268,854 34	37,261,289 74		7,007,564 60
Exchanges for clearing house	10,187,626 99	11,198,439 18	1,010,812 19	
Checks and other cash items	5,538,750 26	10,841,563 69	5,302,813 43	
Advances to court trusts	90,961 64	112,188 61	21,226 97	
Other resources	19,905,799 85	16,585,710 46		3,320,089 39
Totals	\$1,402,360,315 04	\$1,496,036,458 94	\$93,676,143 90	

State Combined—Continued.

	June 30, 1920	June 30, 1921	Increase	Decrease
LIABILITIES.				
Capital paid in-----	\$84,187,953 96	\$95,409,145 00	\$11,221,191 04	
Surplus -----	38,682,530 22	43,355,665 36	4,673,135 14	
Undivided profits -----	13,257,461 32	13,344,758 25	87,296 93	
Reserved for interest, taxes and expenses -----	936,321 83	1,320,162 44	383,840 61	
Bills payable other than with Federal Reserve Bank-----	6,116,998 95	9,266,429 04	3,149,430 09	
Bills payable with Federal Reserve Bank -----	4,509,905 00	8,573,000 00	4,063,095 00	
Deposits due to banks-----	19,235,385 21	24,302,952 18	5,067,563 97	
Individual deposits -----	1,175,291,422 33	1,242,233,034 62	66,941,612 29	
State, county and municipal deposits -----	28,422,131 09	35,958,188 53	7,536,057 49	
United States and Postal Savings deposits -----	5,043,947 92	1,945,655 93		3,098,291 99
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees -----	216,299 58	215,708 22		591 36
Letters of credit and travelers' checks sold for cash-----	265,018 50	440,323 33	175,304 83	
Acceptances executed by or for account of bank-----	3,997,472 89	3,854,733 97		142,738 92
Fund for advances to court trusts -----	99,065 41	106,411 60	7,345 19	
Other liabilities -----	22,098,399 83	15,710,290 42		6,388,109 41
Totals-----	\$1,402,360,315 04	\$1,496,036,458 94	\$93,676,143 90	
Contingent liabilities (not included in totals):				
Liabilities for rediscounts excluding those with Federal Reserve Bank, acceptances of other banks guaranteed and foreign bills or drafts endorsed-----	\$3,469,022 76	\$2,459,163 50		\$1,009,856 23
Liabilities for rediscounts with Federal Reserve Bank-----	1,998,983 61	9,011,965 99	7,012,982 35	
Totals -----	\$5,468,006 40	\$11,471,132 49	\$6,003,126 09	
Number of depositors-----	2,005,260	2,266,374	261,114	

CHANGES IN THE LAW ASSIST OUR PROGRESS.

I have at this time no suggestion of amendment to the Bank Act that may be desirable. We are now testing the practical value of those amendments that were adopted at the session of the Legislature this year. Among those that have appealed with particular force to me is that which amends section 80 of the Bank Act, the controlling statute which governs the loans that may be made by commercial banks of the state system and which I have already discussed.

That amendment which permits a small bank to act as a broker or agent in securing for other and larger banks loans on realty within a radius of 100 miles of the broker bank has already justified its existence. Our large banks have capacity to assist small communities, and through the medium of a small banking institution immediately concerned with the prosperity of its own territory and intimately acquainted with values in that territory have fine opportunities to render that

public service for which they are organized. The great values of the state, even in the smallest communities, can find expression in the immense resources of metropolitan banks. Advantage of this statute has already been taken and I have adopted rules and regulations under which the brokerage may function.

The amendment to section 13 of the Bank Act in removing the conduct of so-called immigrant banking that frequently assumes the aspect of a dealing in exchange has resulted in distinct good. The great transportation companies, telegraph companies, tourist companies of long standing, trans-atlantic and trans-pacific steamship companies, have accepted the amendment with alacrity, and this very precarious form of banking is now in their keeping; licensed, directed and supervised. Irresponsible persons had been reaping an extortionate profit from ill-informed persons in this business and the change in our law has contributed very well toward the destruction of the evil.

The adoption of section 31*b*, under authority of which banking institutions in the state system may merge their affairs, has become a medium for two major consolidations or mergers now in progress. The merging of important institutions operating and distributing the credit of the same economic territory is unquestionably to the advantage of the state, and shortly we shall have, as a result of the adoption of this change in the Bank Act, two institutions that will rival in importance the largest and the best in the United States.

The introduction of section 56*b* into the Bank Act, within the terms of which a national bank in this state may convert into a state institution, has already borne results. One national institution is in process of conversion, as an incident in a more general tendency of national banks in California to avail themselves of the privileges of the departmental banking theory.

The enactment of the amendment to section 23 and the allied sections of the Bank Act has been justified. In those cities of the state, particularly in Los Angeles, where the territory is very large and divided into many small concentrated communities, having at their command a prosperous contributory territory, it is unnecessary either economically or financially to demand of banks that should be organized there that capitalization which is required in a metropolitan area. The amendment which permits smaller capitalization, therefore, is desirable and will work excellently in practice.

THE STORY OF WRECKED BANKS IS CLOSED.

I am pleased to report that, for the first time in the history of the State Banking Department of California, the liquidation of dead banks is no longer of concern. All of the assets of state banking institutions that failed in the last ten years have been distributed and their obliga-

tions, as far as they could be paid, have been satisfied. It is a matter of congratulation that I have now remaining only the payment of a dividend to the creditors of one institution and the completion of the formal procedure that will accomplish the elimination of these institutions from our contemporary records. When the fiscal year 1920-1921 began there were four banks in process of liquidation. The first of these, Kimmon Ginko (The Golden Gate Bank), was closed on March 29, 1909, and for twelve years, until September 30, 1921, it dragged the slow course of its liquidating affairs through this department. The disposition of a small area of real estate of practically negligible value, delayed the concluding incidents of liquidation, but on February 10, 1921, a final dividend of 3 per cent, making a total dividend of 28 per cent, was paid, and the sum of \$18,012.36 was deposited with the state treasurer.

On October 18, 1909, the Japanese-American Bank of San Francisco was closed by order of the department. Ever since then this bank has been in liquidation, but I am happy to report that not later than a month from now the final dividend of approximately 13 per cent will be paid, making an aggregate of 46 per cent of creditors' claims, and the bank will be simply a matter of unsavory history.

On May 12, 1911, the Kern Valley Bank was closed; a final dividend of 25.6 per cent was paid on May 16, 1921, making a total dividend of 77.6 per cent to the creditors of the institution. The formalities of liquidation will be taken next month.

On September 30, 1918, Union Savings Bank of Santa Rosa was closed because of disaster overtaking its affiliated national bank. The savings bank was solvent. Its relationship to the national bank made its continued life impossible. A dividend to depositors and creditors of 100 per cent was paid, however, and there remained a dividend of \$28.60 a share to the unfortunate stockholders of the institution. Liquidation was closed on September 20, 1921, and \$1005.42 was deposited with the state treasurer. It is gratifying, therefore, to report to you that the story of these wrecked institutions is closed.

Appended hereto and made a part of this report are the following:

1. Summary of condition of every state bank.
2. Summary of condition of trust departments of national banks.
3. List of new banks and branch offices.
4. Name and compensation of each person employed and the whole amount of receipts and disbursements of this department during the fiscal year.
5. Names of banks placed in the hands of the Superintendent of Banks in process of liquidation and the amount of dividends paid thereon.
6. Miscellaneous changes in banks.

7. Report of deposits in state and national banks unclaimed for more than ten years.
8. Report of deposits in state and national banks unclaimed for more than a period of twenty years.
9. Banks authorized to make collections of savings from school children.
10. Tabulated statements of condition of banks.

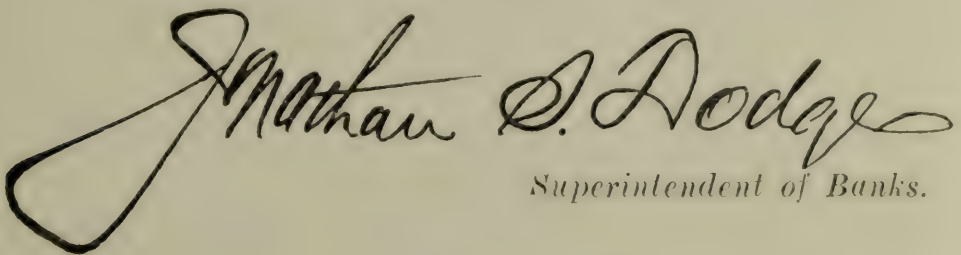
IN CONCLUSION.

In summary and conclusion, my report to you is intended to show a year of strange caprice in industry, finance and banking, a year of danger, difficulty and deflation, a period of hazard and of hardship in the world of production and distribution.

I have sought to outline the tremendous effects of reaction from the fool's paradise of inflated war profits and the splendid response California has made to an appeal for new and necessary standards in finance, banking, trade and commerce.

We live in a commonwealth of many diversified forms of wealth. We possess potentialities for prodigious new wealth. Our wonderful natural resources demand exploitation, and as we stand at the door of new opportunities we must suffer no deviation from our purpose to command for the people of the state the prosperity their energies and environment merit in the highest measure.

Yours very truly,


Nathan S. Dodge
Superintendent of Banks.

STATEMENTS

"THE HIBERNIA SAVINGS AND LOAN SOCIETY." SAN FRANCISCO.

Incorporated September 6, 1864.

2

Officers—President, E. J. Tobin; Vice-President, J. O. Tobin; Secretary and Treasurer, R. M. Tobin.

Directors—Alfred R. Kelly, R. M. Tobin, D. J. Buckley, Edward J. Tobin, Joseph O. Tobin, Joseph A. Oliver, Cyril R. Tobin, Chas. W. Clark, Thos. A. Driscoll.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$31,886,348 36	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		39,392,253 08	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		979,514 03	
Other real estate owned		836,239 13	
Due from reserve banks, excluding item 14		2,301,087 33	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		560,845 21	
Exchanges for clearing house		37,389 00	
Checks and other cash items		1,677 96	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$75,995,354 10	
LIABILITIES.			
Capital paid in			
Surplus		\$2,782,437 92	
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		73,212,916 18	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$75,995,354 10	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

**"THE SAN FRANCISCO SAVINGS AND LOAN SOCIETY."
SAN FRANCISCO.**

Incorporated February 15, 1868.

6

Officers—President, John A. Buck; Vice-Presidents, Geo. Tourny, E. T. Kruse, A. H. R. Schmidt; Secretary, A. H. Muller; Treasurer and Cashier, A. H. R. Schmidt; Manager, Geo. Tourny; Assistant Cashiers, William Herrmann, Geo. Belcher, Geo. Schammel, R. A. Lauenstein; Assistant Secretary, Wm. D. Newhouse; Branch Managers, Chas. W. Heyer, Wm. C. Heyer, O. F. Paulson.

Directors—John A. Buck, Geo. Tourny, I. N. Walter, E. N. Van Bergen, Robert Dollar, E. T. Kruse, Hugh Goodfellow, A. H. R. Schmidt, A. Haas, L. S. Sherman, E. A. Christensen.

STATEMENT OF JUNE 30 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,573,932 05	\$39,097,099 51	\$40,671,031 56
Bankers' acceptances, excluding rediscounts.....		446,977 21	446,977 21
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	483,628 44	21,763,077 19	22,246,705 63
Stock of Federal Reserve Bank.....		103,500 00	103,500 00
Bank premises, furniture and fixtures and safe deposit vaults.....		1 00	1 00
Other real estate owned.....		1 00	1 00
Due from reserve banks, excluding item 14.....			
Due from other banks.....			
Due from Federal Reserve Bank.....	240,000 00	1,950,341 59	2,190,341 59
Actual cash on hand.....	13,656 53	483,991 25	497,647 78
Exchanges for clearing house.....			
Checks and other cash items.....	1,679,198 61	3,548,025 76	5,227,224 37
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		1 00	1 00
Totals.....	\$3,990,415 63	\$67,393,015 51	\$71,383,431 14
LIABILITIES.			
Capital paid in.....	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus.....	125,000 00	2,375,000 00	2,500,000 00
All undivided profits, less expenses, interest and taxes paid.....		91,000 00	91,000 00
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	1,104,786 95		1,104,786 95
Dividends unpaid.....		150,750 00	150,750 00
Individual deposits subject to check.....	2,257,432 02		2,257,432 02
Savings deposits.....		64,146,391 06	64,146,391 06
Demand certificates of deposit.....	2,600 00		2,600 00
Time certificates of deposit.....	596 66		596 66
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		129,874 45	129,874 45
Totals.....	\$3,990,415 63	\$67,393,015 51	\$71,383,431 14
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

Note—The above statement includes the business of branch offices at San Francisco.

"DONOHUE-KELLY BANKING COMPANY." SAN FRANCISCO.

Incorporated March 2, 1891.

7

Officers—President, Jos. A. Donohoe; Vice-President, Geo. Whittell; Secretary and Cashier, John Ed. Fitzpatrick; Treasurer, Jos. E. Fitzpatrick; Assistant Cashiers, John T. Dispaux, Jos. A. Donohoe, Jr.; Assistant Secretary, John T. Dispaux.

Directors—Jos. A. Donohoe, Geo. Whittell, Jno. Ed. Fitzpatrick, R. H. Pease, Jr., Chr. de Guigne, Jos. A. Donohoe, Jr., F. P. Cole, J. C. Welsh, Arthur J. Caire, Thos. H. Kelly.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,112,645 95		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	15,236 59		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	348,295 83		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,877 57		
Other real estate owned	14,762 74		
Due from reserve banks, excluding item 14	214,002 35		
Due from other banks	23,283 12		
Due from Federal Reserve Bank	121,116 72		
Actual cash on hand	257,172 60		
Exchanges for clearing house	193,362 41		
Checks and other cash items	1,191 04		
Items with Federal Reserve Bank in process of collection	27,479 40		
Other resources	49,221 85		
Total	\$3,382,648 17		
LIABILITIES.			
Capital paid in	\$650,000 00		
Surplus	200,000 00		
All undivided profits, less expenses, interest and taxes paid	14,110 40		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	294,852 93		
Dividends unpaid	16,342 50		
Individual deposits subject to check	1,948,184 19		
Savings deposits			
Demand certificates of deposit	3,245 61		
Time certificates of deposit	77,744 91		
Certified checks	8,065 54		
Cashiers' checks	11,572 01		
State, county and municipal deposits	150,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	8,530 08		
Total	\$3,382,648 17		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,928 00		

"HUMBOLDT SAVINGS BANK." SAN FRANCISCO.

Incorporated November 25, 1869.

8

Officers—President, Alexander D. Keys; Vice-Presidents, William H. Crocker, W. A. Frederick; Secretary, Treasurer and Cashier, H. C. Klevesahl; Assistant Cashiers, P. A. Pflueger, E. H. Monroe; Attorney, A. D. Keyes; Assistant Vice-President, P. A. Pflueger.

Directors—John G. Sutton, William H. Crocker, W. A. Frederick, G. L. Payne, A. D. Keyes, R. D. Robbins, Jr., Wm. Fries, Rudolph Herold, Jr., Philip Zimmerman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$1,429,905 16	\$6,868,821 38			\$8,298,726 54
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts		580,000 00			580,000 00
Overdrafts	1,415 56				1,415 56
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances	19,241 05				19,241 05
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	548,910 90	6,782,760 19	\$100,000 00	\$100,000 00	7,531,671 09
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		1,098,746 80			1,098,746 80
Other real estate owned		7,944 01			7,944 01
Due from reserve banks, excluding item 14	422,784 95	735,821 30			1,158,606 25
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand	185,374 46	408,672 62	2,500 00	2,500 00	599,047 08
Exchanges for clearing house	12,558 07	7,256 68			19,814 75
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	26,483 92				26,483 92
Totals	\$2,646,674 07	\$16,490,022 98	\$102,500 00	\$102,500 00	\$19,341,697 05
LIABILITIES.					
Capital paid in	\$250,000 00	\$750,000 00	\$100,000 00	\$100,000 00	\$1,200,000 00
Surplus	100,000 00	350,000 00			450,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid		40,687 96	2,500 00	2,500 00	45,687 96
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid		41,720 00			41,720 00
Individual deposits subject to check	2,215,378 24				2,215,378 24
Savings deposits		14,552,157 01			14,552,157 01
Demand certificates of deposit	46,966 05				46,966 05
Time certificates of deposit		69,324 56			69,324 56
Certified checks	4,045 96				4,045 96
Cashiers' checks	1,402 32				1,402 32
State, county and municipal deposits		465,000 00			465,000 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	1,000 00				1,000 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	19,241 05				19,241 05
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	8,640 45	221,133 45			229,773 90
Totals	\$2,646,674 07	\$16,490,022 98	\$102,500 00	\$102,500 00	\$19,341,697 05
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

Note—Added trust department April 12, 1921.

YOKOHAMA SPECIE BANK, LIMITED. SAN FRANCISCO.

Incorporated in Japan February, 1880.

10

Officers—President, N. Kajwarr, Esq.; Vice-President, S. K. Suzuki, Esq.; Secretary, T. Asano; Sub-Manager, Karou Takata; Assistant Manager, H. Mori; Pro-Managers, N. Yaragesawa, K. Yamaguchi, Eji Miyamoto, Noluji Yaragesawa.

Directors—Nagatane Soma, Esq., Riyemon Kimura, Esq., Yuki Yamakawa, Esq., Tehunosuke Kawashima, Esq., Junnosuke Inoye, Esq., Kokichi Sonoda, Esq., Rokuro Hara, Esq., Masunosuke Odagiri, Esq., Baron Koyata Iwasaki, K. Tatsumi, Esq.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$2,299,567 12		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	262,891 37		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,948 29		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	628,000 75		
Due from other banks.....	8,298 27		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	408,915 61		
Exchanges for clearing house.....	125,205 23		
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	37,138 79		
Total.....	\$3,785,965 43		
LIABILITIES.			
Capital paid in.....	\$825,000 00		
Surplus.....	206,250 00		
All undivided profits, less expenses, interest and taxes paid.....	17,846 75		
Reserved for interest, taxes and expenses.....	46,375 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	64,376 33		
Dividends unpaid.....			
Individual deposits subject to check.....	813,998 80		
Savings deposits.....			
Demand certificates of deposit.....	184,491 52		
Time certificates of deposit.....	1,264,011 00		
Certified checks.....	43,244 67		
Cashiers' checks.....	25 779 26		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	294,592 10		
Total.....	\$3,785,965 43		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$12,670 50		

Note—The above statement includes the business of a branch office at Los Angeles.

SECURITY BANK AND TRUST COMPANY. SAN FRANCISCO.

Incorporated March 4, 1871

11

Officers—President, S. Waldo Coleman; Vice-Presidents, S. L. Abbot, W. F. Morrish; Secretary, Edward D. Oakley; Manager, S. L. Abbot; Treasurer and Cashier, W. F. Morrish; Assistant Secretary, Wm. T. Pagen; Assistant to President, L. W. Jenkins.

Directors—S. L. Abbot, Frank Schwabacher, F. Reis, Jr., Jos. D. Grant, Dr. John J. Miller, L. F. Monteagle, E. J. McCutcheon, S. Waldo Coleman, Jacob Stern, William Wallace Mein, J. Freuler.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$760,564 78	\$2,553,292 91			\$3,313,857 69
Bankers' acceptances, excluding rediscounts		33,868 67			33,868 67
Notes, drafts or bills of exchange, excluding rediscounts		144,907 18			144,907 18
Overdrafts	9 90				9 90
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	147,894 47	1,271,598 97	\$104,031 00	\$103,803 00	1,627,327 44
Stock of Federal Reserve Bank		32,550 00			32,550 00
Bank premises, furniture and fixtures and safe deposit vaults	4,152 80	151,000 00			155,152 80
Other real estate owned		169,230 91			169,230 91
Due from reserve banks, excluding item 14	182,275 72	73,250 92			255,526 62
Due from other banks					
Due from Federal Reserve Bank	66,000 00	135,000 00			201,000 00
Actual cash on hand	17,668 85	15,274 40	969 00	1,197 00	35,109 25
Exchanges for clearing house					
Checks and other cash items	43,785 96	3,230 75			47,016 71
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	266 46	2,152 94			2,419 40
Totals	\$1,222,618 94	\$4,585,357 63	\$105,000 00	\$105,000 00	\$6,017,976 57
LIABILITIES.					
Capital paid in	\$300,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$750,000 00
Surplus	200,000 00	125,000 00	5,000 00	5,000 00	335,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	29,367 17				29,367 17
Reserved for interest, taxes and expenses	11,870 00				11,870 00
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	16,865 27				16,865 27
Dividends unpaid	15,905 00				15,905 00
Individual deposits subject to check	621,383 23				621,383 23
Savings deposits		3,872,783 01			3,872,783 01
Demand certificates of deposit		29,385 00			29,385 00
Time certificates of deposit					
Certified checks	20,957 61				20,957 61
Cashiers' checks	2,483 41				2,483 41
State, county and municipal deposits		175,000 00			175,000 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	3,764 00				3,764 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	23 25	133,189 62			133,212 87
Totals	\$1,222,618 94	\$4,585,357 63	\$105,000 00	\$105,000 00	\$6,017,976 57
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$15,000 00				\$15,000 00
Interest earned but not collected, not included in resources or liabilities					

Note—Added trust department March 21, 1921. Changed name from Security Savings Bank May 11, 1921.

FRENCH-AMERICAN BANK. SAN FRANCISCO.

Incorporated February 1, 1860.

12

Officers—President, L. Bocqueraz; Vice-President, J. M. Dupas; Secretary, A. Bousquet; Treasurer and Cashier, W. F. Duffy; Assistant Cashiers, J. Irillarry, Chas. L. Ebner, Jr., Assistant Secretary, J. Irillarry.

Directors—Geo. Beleney, J. A. Bergerot, S. Bissinger, L. Bocqueraz, O. Bozio, C. Carpy, J. M. Dupas, J. S. Godeau, J. Ginty, R. Bocqueraz, Geo. W. McNear, Xavier de Pichon.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,210,691 86	\$5,589,594 53	\$7,800,286 39
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		412,500 00	412,500 00
Overdrafts	3,527 38		3,527 38
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	450,522 98	3,254,744 43	3,705,267 41
Stock of Federal Reserve Bank		38,250 00	38,250 00
Bank premises, furniture and fixtures and safe deposit vaults		550,950 00	550,950 00
Other real estate owned		1,500 00	1,500 00
Due from reserve banks, excluding item 14	97,728 55	149,857 82	247,586 37
Due from other banks	1,436,949 50		1,436,949 50
Due from Federal Reserve Bank	168,909 66	273,470 60	442,380 26
Actual cash on hand	59,893 33	51,723 46	111,616 79
Exchanges for clearing house	140,088 06	42,699 23	182,787 29
Checks and other cash items	54,331 64		54,331 64
Items with Federal Reserve Bank in process of collection	68,789 73		68,789 73
Other resources	64,752 73	1,809 25	66,561 98
Totals	\$4,756,185 42	\$10,367,099 32	\$15,123,284 74
LIABILITIES.			
Capital paid in	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus	125,000 00	150,000 00	275,000 00
All undivided profits, less expenses, interest and taxes paid	147,774 34	145,953 18	293,727 52
Reserved for interest, taxes and expenses	1,962 19	9,489 28	11,451 47
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	111,000 29		111,000 29
Dividends unpaid		232 00	232 00
Individual deposits subject to check	3,484,619 14		3,484,619 14
Savings deposits		9,251,195 18	9,251,195 18
Demand certificates of deposit	1,541 70		1,541 70
Time certificates of deposit	70,712 44		70,712 44
Certified checks	23,631 15		23,631 15
Cashiers' checks	62,637 24		62,637 24
State, county and municipal deposits	200,000 00	300,000 00	500,000 00
United States and postal savings deposits		10,229 68	10,229 68
Letters of credit and travelers' checks sold for cash and now out- standing	17,878 08		17,878 08
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	9,428 85		9,428 85
Totals	\$4,756,185 42	\$10,367,099 32	\$15,123,284 74
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$90,000 00		\$90,000 00
Interest earned, not collected, not included in resources or liabilities	\$11,642 30	\$38,178 00	\$49,820 30

Note—Changed name from French-American Bank of Savings, January 27, 1921.

COLUMBUS SAVINGS AND LOAN SOCIETY. SAN FRANCISCO.

Incorporated January 18, 1893.

17

Officers—President, G. Bacigalupi; Vice-Presidents, C. J. Deering, Walter J. DeMartini; Secretary, Treasurer, Manager and Cashier, W. H. Hartwell.

Directors—W. H. Hartwell, G. Bacigalupi, Annie Cuneo, W. J. DeMartini, C. J. Deering, David E. Bacigalupi, S. M. Ehrman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,267,516 67	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,512,014 89	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		109,496 78	
Other real estate owned		595 34	
Due from reserve banks, excluding item 14		276,071 59	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		74,639 02	
Exchanges for clearing house		3,801 33	
Checks and other cash items		7 00	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$3,244,142 62	
LIABILITIES.			
Capital paid in		\$130,000 00	
Surplus		155,000 00	
All undivided profits, less expenses, interest and taxes paid		21,582 90	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		6,914 26	
Individual deposits subject to check			
Savings deposits		2,916,745 46	
Demand certificates of deposit			
Time certificates of deposit		13,900 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,244,142 62	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,500 00	

UNION TRUST COMPANY OF SAN FRANCISCO. SAN FRANCISCO.

Incorporated February 6, 1893.

18

Officers—President, Charles J. Deering; Vice-Presidents, E. S. Heller, L. E. Green, Paul A. Sinsheimer; Secretary and Vice-President, H. G. Larsh; Treasurer and Cashier, F. J. Brickwedel; Assistant Cashiers, Charles Du Parc, W. C. Fife, I. J. Gay, Marion Newman; Assistant Secretary, Charles Du Parc; Trust Officer, L. E. Greene; Assistant Trust Officer, R. J. Schrader; Manager, I. W. Hellman, 3rd.

Directors—H. G. Larsh, I. W. Hellman, 3rd., John D. Spreckles, Timothy Hopkins, George A. Pope, J. L. Flood, Charles Holbrook, Jacob Stern, John Freuler, A. H. Payson, Wm. H. Talbot, William F. Herrin, E. S. Heller, Chas. J. Deering, Sidney M. Ehrman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$10,367,319 60	\$10,397,293 69			\$20,764,613 29
Bankers' acceptances, excluding rediscounts...		695,676 56			695,676 56
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	2,144 73				2,144 73
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances	5,000 00				5,000 00
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	1,142,933 10	5,277,458 57		\$101,392 52	6,521,784 19
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		826,428 10	\$500,000 00		1,326,428 10
Other real estate owned		14,500 00			14,500 00
Due from reserve banks, excluding item 14	745,609 00	2,727,254 01	9,877 68		3,482,740 69
Due from other banks	105,366 87	198,977 84	27,005 12		331,349 83
Due from Federal Reserve Bank					
Actual cash on hand	1,191,339 88	620,254 83			1,811,594 71
Exchanges for clearing house					408,253 77
Checks and other cash items	201,013 20	25,880 14			226,893 34
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			58,333 85		58,333 85
Other resources	520,827 94	17,843 56			538,671 50
Totals	\$14,689,808 09	\$20,801,567 30	\$595,216 65	\$101,392 52	\$36,187,984 56
LIABILITIES.					
Capital paid in	\$570,000 00	\$430,000 00	\$100,000 00	\$100,000 00	\$1,200,000 00
Surplus	987,500 00	587,500 00	400,000 00		1,975,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	418,938 38	88,464 54		1,392 52	508,795 44
Reserved for interest, taxes and expenses	42,443 52				42,443 52
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	1,738,240 01				1,738,240 01
Dividends unpaid	41,250 00				41,250 00
Individual deposits subject to check	9,865,566 54				9,865,566 54
Savings deposits		18,582,851 76			18,582,851 76
Demand certificates of deposit	66,338 98				66,338 98
Time certificate of deposit	249,140 91				249,140 91
Certified checks	67,812 48				67,812 48
Cashiers' checks	145,563 11				145,563 11
State, county and municipal deposits		840,000 00			840,000 00
United States and postal savings deposits		272,751 00			272,751 00
Letters of credit and travelers' checks sold for cash and now outstanding	5,240 00				5,240 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	5,000 00				5,000 00
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees			36,882 80		36,882 80
Fund for advances to court trusts			37,000 00		37,000 00
Other liabilities	486,774 16		21,333 85		508,108 01
Totals	\$14,689,808 09	\$20,801,567 30	\$595,216 65	\$101,392 52	\$36,187,984 56
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

UNION TRUST COMPANY OF SAN FRANCISCO—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$449,924 44	Personal assets received from executors, administrators, guardians, assignees, receivers, or trustees.....	\$449,924 44
Trust investments, personal property.....	10,372,887 22	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	13,300,590 30
Trust investments, real property.....	2,806,420 61	Private trusts, specially designated and construed as court trusts, under supervision.....	1,033,123 77
Due from banks.....	1,154,406 24		
Cash on hand.....			
Total	\$14,783,638 51	Total.....	\$14,783,638 51

"THE MISSION BANK." SAN FRANCISCO.

Incorporated February 7, 1903.

21

Officers—President, James Rolph, Jr.; Vice-Presidents, F. B. Anderson, Stuart F. Smith; Secretary, Treasurer and Cashier, H. H. Thayer; Manager, Stuart F. Smith; Assistant Cashier, Assistant Secretary and Assistant Treasurer, Byron G. Mobbs, Attorney, Grant H. Smith.

Directors—James Rolph, Jr., F. B. Anderson, George L. Center, William H. Crim, E. W. Hopkins, Stuart F. Smith, Warren D. Clark.

STATEMENT OF JUNE 30, 1921

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,618,611 09		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,143 30		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	636,228 19		
Stock of Federal Reserve Bank	9,600 00		
Bank premises, furniture and fixtures and safe deposit vaults	177,531 36		
Other real estate owned	3,036 92		
Due from reserve banks, excluding item 14	40,527 32		
Due from other banks	10,879 37		
Due from Federal Reserve Bank	247,696 04		
Actual cash on hand	129,298 73		
Exchanges for clearing house	108,173 03		
Checks and other cash items	14,001 24		
Items with Federal Reserve Bank in process of collection			
Other resources	27,225 36		
Total	\$3,023,951 95		
LIABILITIES.			
Capital paid in	\$200,000 00		
Surplus	120,000 00		
All undivided profits, less expenses, interest and taxes paid	34,879 13		
Reserved for interest, taxes and expenses	3,208 60		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	23,418 33		
Dividends unpaid	132 00		
Individual deposits subject to check	2,374,865 35		
Savings deposits			
Demand certificates of deposit	10 00		
Time certificates of deposit	49,850 00		
Certified checks	8,080 33		
Cashiers' checks	7,054 29		
State, county and municipal deposits	90,000 00		
United States and postal savings deposits	100,007 00		
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	12,446 92		
Total	\$3,023,951 95		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$375 00		

BANK OF ITALY. SAN FRANCISCO.

Incorporated August 10, 1904.

25

Officers—President, A. P. Giannini; Chairman of the Board, Lorenzo Scatena; Assistant to President, L. M. Giannini, Vice-Presidents, W. W. Douglas, L. M. MacDonald, A. Pedrini, P. C. Hale, A. H. Giannini, James J. Fagan, J. H. Skinner, J. A. Bacigalupi, J. L. Williams, T. S. Hawkins, R. B. Teefy, R. E. Dobbs, N. A. Pellerano, J. Lagomarsino, J. T. Grace, O. J. Woodward, J. A. Migliavacca, John G. Mattos, Jr., A. J. Gock, Secondo Guasti, Leo V. Belden, W. E. Blauer, A. J. Ferroggiaro, F. Kronenberg, Jas. E. Fickett, Roy Pulliam, E. A. Walrond, A. J. Mount, John S. Chambers; Assistant Vice-Presidents, C. W. Bell, H. A. Nater, Geo. E. Gallagher, E. N. Walter; Cashier, W. R. Williams; Assistant Cashiers, John Zaro, H. H. Scales, E. J. DelMonte, A. Massoni, Jos. F. Giannini, Carl E. Newman, E. A. Bonzani, A. Chiappari, A. Kleinbans, J. H. Dumbrell, Jule M. White, L. Sbrana, Frank Risso, H. R. Coulter, Trust Officer, W. J. Kieferdorf; Comptroller, H. R. Erkes; Assistant Comptroller, M. H. Epstein; Assistant Accountant, A. P. Slichter; Secretary, Jos. F. Cavagnaro; Assistant Secretaries, Edw. C. Aldwell, F. A. Birge, E. C. Abel, C. P. Cuneo, Carl Stamer, Miss M. B. Gibbons; Auditor, Geo. O. Bordwell.

Montgomery Street Branch—Vice-Presidents, J. H. Skinner, A. J. Ferroggiaro; Assistant Vice-President, E. N. Walter; Assistant Cashiers, A. Gamboni, V. A. Caglieri, J. H. Dumbrell, J. H. B. Perlite, J. Raggio, Umberto Olivieri; Appraiser, G. B. Cordano.

Market-Geary Branch—Vice-President, Fred Kronenberg; Assistant Cashiers, R. L. Heathcote, George Ferroggiaro.

Mission Branch—Manager, W. A. Newsom; Assistant Cashier, E. J. Mullin.

Polk-Van Ness Branch—Manager, E. S. Zerga; Assistant Cashier, R. J. Von der Mehden.

Centerville Branch—Vice-President, John G. Mattos, Jr.; Manager, F. T. Dusterberry; Assistant Cashiers, Howard B. White, M. P. Mathiesen; Vice-Chairman Advisory Board, Joseph Dias.

Fresno Branch—Vice-President, O. J. Woodward; Assistant Managers, A. S. Hays, R. S. Heaton; Assistant Cashiers, A. Sala, T. C. Arvedi, B. Kruger, Frank P. Tondel; Local Trust Officer, R. A. Flesher; Vice-Chairman Advisory Board, Dan Brown, Jr.

Fresno First National Branch—Vice-President in Charge, O. J. Woodward; Vice-Presidents, Roy Pulliam, E. A. Walrond; Assistant Cashiers, Craig Thorburn, T. E. Mellen, G. G. Bodeen.

Gilroy Branch—Manager and Local Trust Officer, Gerald Hecker; Assistant Cashiers, W. R. Pyle, Wm. P. Spratt.

Hayward Branch—Chairman of the Advisory Board, J. H. Strobridge; Manager, John Allan Park; Vice-Chairman Advisory Board, M. C. Petersen; Assistant Cashiers, Geo. H. Park, James Hargreaves.

Hollister Branch—Vice-President in Charge, T. S. Hawkins; Assistant Manager and Local Trust Officer, D. M. Paterson; Assistant Cashiers, T. W. Hawkins, O. C. Willard.

King City Branch—Chairman of Advisory Board, Lyman B. Ulrey; Vice-Chairmen of Advisory Board, A. E. Reynolds, W. C. Bennett; Manager, J. C. Bray; Assistant Cashier, E. Rianda.

Livermore Branch—Manager, Chas. A. Smith; Assistant Cashier and Local Trust Officer, M. L. Silva.

Lompoc Branch—Chairman of Advisory Board, James Sloan; Manager, R. E. Sudden; Assistant Cashiers, F. R. Lewis, M. R. Pattee.

Los Banos Branch—Chairman of Advisory Board, F. J. Arburua; Manager, S. C. Cornett; Vice-Chairman Advisory Board, E. W. Thiercof; Assistant Cashiers, E. P. Cardoza, Robt. Louis Pucinelli.

Los Angeles, Broadway Branch—Vice-President in Charge, Ralph E. Dobbs; Assistant Manager, R. E. Trengrove; Assistant Cashiers, H. J. Pyc, H. W. Parker, C. E. Robinson, Paul Bullock; Manager Trust Department Los Angeles Branches, Marc Ryan.

Los Angeles, International Branch—Vice-President, Secondo Guasti; Manager, John Lopizich; Assistant Managers, Leon Escallier, A. A. Micheletti; Assistant Cashier and Local Trust Officer, Miss P. Bordero; Assistant Cashiers, A. H. Brouse, W. G. Cuppa.

Los Angeles, Pico Heights Branch—Manager, N. M. Fraser.

Madera Branch—Chairman of Advisory Board, J. B. High; Assistant Cashier, W. S. Hillis.

Merced Branch—Manager and Local Trust Officer, E. T. Cunningham; Assistant Cashiers, Carl E. Wagner, Miss J. Oneto.

Modesto Branch—Chairman of Advisory Board, F. W. Hosmer; Manager, C. F. Wente; Assistant Cashier, R. S. Padget.

Napa Branch—Vice-President in Charge, Jos. A. Migliavacca; Assistant Cashier and Local Trust Officer, S. H. Errington; Assistant Cashier, E. R. Hennessey.

Oakland, Broadway Branch—Vice-Presidents, A. J. Mount, John G. Mattos, Jr.; Manager, S. E. Biddle; Assistant Manager, Louis J. Tesio; Assistant Cashiers, J. H. Andrade, E. M. Farrell, A. S. Kay, W. M. Fitzmaurice, Local Trust Officer, Fred L. Foster.

Oakland, College Avenue Branch—Manager, H. E. Wetzel.

Oakland, Fruitvale Branch—Manager and Local Trust Officer, L. R. Robertson; Assistant Manager, R. F. Thurston.

Oakland, Melrose Branch—Manager, R. H. Pearce.

Paso Robles Branch—Chairman of Advisory Board, W. C. Bennett; Vice-Chairmen Advisory Board, A. Pfister, Alex. Webster; Manager, Merton Belcher; Assistant Cashiers, W. A. Johnson, Paul Pfister.

Redwood City Branch—Manager and Local Trust Officer, J. P. Weller; Assistant Cashiers, F. E. Fitzpatrick, A. Rossi.

Sacramento Branch—Vice-President in Charge, John S. Chambers; Assistant Cashier, M. C. Bolts.

San Jose Branch—Vice-President, N. A. Pellerano; Vice-President in Charge and Local Trust Officer, W. E. Blauer; Assistant Manager, F. C. Mitchell; Assistant Cashiers, J. H. Russell, Manuel A. Machado, J. R. Boccardo, W. B. Kennedy

San Mateo Branch—Manager and Local Trust Officer, Linval H. Castle; Assistant Cashiers, F. A. Marianetti, Henry C. Maier.

San Miguel Branch—Assistant Cashier, F. B. Pendery.

Santa Clara Branch—Manager and Local Trust Officer, Robert A. Patjo; Assistant Cashiers, H. J. Hamilton, Baker W. Blanchard.

Santa Rosa Branch—Vice-President in Charge, Jos. T. Grace; Vice-President, Jos. A. Migliavacca; Assistant Vice-President, G. E. Murdock; Assistant Cashier and Local Trust Officer, J. A. Lombardi; Assistant Cashiers, Geo. W. Palmer, Orson H. Reeve, I. J. Andreani.

Stockton Branch—Vice-President in Charge, R. B. Teefy; Assistant Manager, F. A. Ferroggiaro; Vice-Chairman of Advisory Board, L. G. Worden; Assistant Manager and Local Trust Officer, F. W. Wurster; Assistant Cashiers, J. C. Keys, L. J. Rossi, Thos. B. Gough, A. J. Bona, J. S. Reilly.

Sunnyvale Branch—Chairman of Advisory Board, H. G. Stelling; Vice-Chairman of Advisory Board, F. B. Hughes, C. W. Shephard; Manager, C. C. Spalding; Assistant Cashier, C. H. Forehand.

Ventura Branch—Vice-President, John Lagomarsino; Manager and Local Trust Officer, J. H. Chaffee; Assistant Cashiers, Freeman R. Bliss, Neill Baker, John A. Lagomarsino.

Visalia Branch—Chairman of Advisory Board, R. E. Hyde; Vice-Chairmen of Advisory Board, J. F. Gibson, C. J. Giddings; Manager, M. S. Blois; Assistant Cashiers, L. C. Hyde, Charles T. Pool, L. Lawrence, A. A. Fluetsch, Miss Inez L. Hyde, John Nichols.

BANK OF ITALY. SAN FRANCISCO.—Continued.

STATEMENT OF JUNE 30, 1921.

25

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$49,294,807 11	\$58,803,210 52	-----	-----	\$108,098,017 63
Bankers' acceptances, excluding rediscounts..	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	567,290 69	-----	-----	567,290 69
Overdrafts.....	209,968 79	-----	-----	-----	209,968 79
Customers' liability for drafts paid under let- ters of credit.....	49,953 06	-----	-----	-----	49,953 06
Customers' liability account acceptances....	143,311 81	-----	-----	-----	143,311 81
Liability of foreign banks and bankers on account of acceptances.....	-----	-----	-----	-----	-----
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....	8,844,972 14	28,024,397 76	\$100,000 00	\$100,000 00	37,069,369 90
Stock of Federal Reserve Bank.....	-----	366,750 00	-----	-----	366,750 00
Bank premises, furniture and fixtures and safe deposit vaults.....	2,604,345 42	3,557,088 00	-----	-----	6,161,433 42
Other real estate owned.....	-----	306,609 81	-----	-----	306,609 81
Due from reserve banks, excluding item 14..	584,397 70	3,111,310 56	953 63	-----	3,696,661 89
Due from other banks.....	359,439 61	50,557 21	-----	-----	409,996 82
Due from Federal Reserve Bank.....	3,725,608 12	2,421,175 18	-----	-----	6,146,783 30
Actual cash on hand.....	173,231 73	1,940,446 47	-----	-----	2,113,678 20
Exchanges for clearing house.....	1,128,609 70	-----	-----	-----	1,128,609 70
Checks and other cash items.....	1,474,495 60	-----	-----	-----	1,474,495 60
Items with Federal Reserve Bank in process of collection.....	868,493 66	-----	-----	-----	868,493 66
Advances to court trusts.....	-----	-----	46 37	-----	46 37
Other resources.....	587,449 41	11,988 11	-----	-----	599,437 52
Totals.....	\$70,049,083 86	\$99,160,824 31	\$101,000 00	\$100,000 00	\$169,410,908 17
LIABILITIES.					
Capital paid in.....	\$7,200,000 00	\$2,600,000 00	\$100,000 00	\$100,000 00	\$10,000,000 00
Surplus.....	1,725,000 00	775,000 00	-----	-----	2,500,000 00
Amount segregated for protection of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	924,230 77	237,051 13	-----	-----	1,161,281 90
Reserved for interest, taxes and expenses....	185,401 63	5,567 59	-----	-----	190,969 22
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts.....	4,500,000 00	-----	-----	-----	4,500,000 00
Deposits due to banks.....	2,844,727 17	-----	-----	-----	2,844,727 17
Dividends unpaid.....	540,210 04	-----	-----	-----	540,210 04
Individual deposits subject to check.....	39,227,018 80	-----	-----	-----	39,227,018 80
Savings deposits.....	-----	89,108,143 29	-----	-----	89,108,143 29
Demand certificates of deposit.....	413,476 28	-----	-----	-----	413,476 28
Time certificates of deposit.....	6,740,020 05	-----	-----	-----	6,740,020 05
Certified checks.....	141,919 15	-----	-----	-----	141,919 15
Cashiers' checks.....	3,959,860 49	-----	-----	-----	3,959,860 49
State, county and municipal deposits.....	250,000 00	5,944,275 51	-----	-----	6,194,275 51
United States and postal savings deposits...	14,534 59	230,221 88	-----	-----	244,756 47
Letters of credit and travelers' checks sold for cash and now outstanding.....	48,534 69	-----	-----	-----	48,534 69
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	143,311 81	-----	-----	-----	143,311 81
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees.....	-----	-----	-----	-----	-----
Fund for advances to court trusts.....	-----	-----	1,000 00	-----	1,000 00
Other liabilities.....	1,190,838 39	260,564 91	-----	-----	1,451,403 30
Totals.....	\$70,049,083 86	\$99,160,824 31	\$101,000 00	\$100,000 00	\$169,410,908 17
Contingent liabilities—none.....	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	\$284,295 17	\$763,129 91	-----	-----	\$1,047,425 08

BANK OF ITALY. SAN FRANCISCO.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$136,785 98	Personal assets received from executors, administrators, guardians, assignees, receivers, or trustees.....	\$136,785 98
Trust investments, personal property.....	240,331 20	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	520,223 16
Trust investments, real property.....	207,862 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	72,029 96		
Cash on hand.....			
Total.....	\$657,009 14	Total.....	\$657,009 14

Note—Purchased Visalia Savings Bank and Trust Company, Visalia, April 16, 1921. Purchased National Bank of Visalia, April 16, 1921. Purchased Bank of Sunnyvale, June 4, 1921. Purchased First National Bank, Fresno, June 18, 1921.

The above statement includes the business of branch offices at San Francisco, San Mateo, Los Angeles, Santa Clara, Merced, Gilroy, Fresno, Hollister, Livermore, Napa, Modesto, Madera, Redwood City, San Jose, Stockton, Santa Rosa, Ventura, Oakland, Visalia and Sunnyvale.

THE CANADIAN BANK OF COMMERCE. SAN FRANCISCO.

Incorporated May 15, 1867.

27

Officers—President, Edmund Walker; Vice-President, Z. A. Lash, Esq.; Secretary, A. St. L. Trigge; Manager, G. W. B. Heathcote; Assistant Manager, W. J. Coulthard; Accountant, R. H. Marlow.
 Directors—John Hoskin, J. W. Flavelle, A. Kingman, Lyman Melvin Jones, W. C. Edwards, E. R. Wood, Robert Stuart, John Morison Gibson, G. F. Galt, Wm. Farwell, A. C. Flumerfelt, Geo. G. Foster, Chas. Colby, G. W. Allen, H. J. Fuller, F. P. Jones, H. C. Cox, Edmund Walker, Z. A. Lash, Esq.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$5,346,770 14		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	49,474 24		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	184,361 67		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	37,209 99		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14	566,549 57		
Due from other banks	30,447 14		
Due from Federal Reserve Bank	270,133 90		
Actual cash on hand	109,380 81		
Exchanges for clearing house	337,142 91		
Checks and other cash items	127,214 65		
Items with Federal Reserve Bank in process of collection	65,319 61		
Other resources	543 39		
Total	\$7,124,548 02		
LIABILITIES.			
Capital apportioned	\$750,000 00		
Surplus	350,000 00		
All undivided profits, less expenses, interest and taxes paid	176,205 93		
Reserved for interest, taxes and expenses	24,000 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	149,528 86		
Dividends unpaid			
Individual deposits subject to check	2,811,659 76		
Savings deposits			
Demand certificates of deposit	350 00		
Time certificates of deposit	541,119 14		
Certified checks	1,447 80		
Cashiers' checks	338,414 69		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing	28,279 94		
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	635,653 23		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,317,888 67		
Total	\$7,124,548 02		
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$900,000 00		
Interest earned, not collected, not included in resources or liabilities	\$7,100 00		

INTERNATIONAL BANKING CORPORATION. SAN FRANCISCO.

Incorporated June 14, 1901.

30

Officers—President, H. T. S. Green; Vice-President, Lawrence M. Jacobs; Secretary, Perry W. Jones; Treasurer, Lawrence M. Jacobs; Assistant Cashiers, L. I. Sharp, M. D. Currie; Local Manager, W. D. Whittemore.

Directors—Jules S. Bache, Guy Cary, H. T. S. Green, Lionel Bagenhaers, William T. Hincks, Minor C. Keith, Oliver C. Macy, C. M. Muchinic, G. H. Church, R. L. Farnham, E. W. Harden, D. S. Inglehart, A. Kavanagh, W. S. Kies, W. D. Straight.

STATEMENT OF JUNE 30 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$22,220 63		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	90,115 53		
Due from Federal Reserve Bank			
Actual cash on hand	5,169 86		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	437,851 17		
Total	\$555,357 19		
LIABILITIES.			
Capital apportioned	\$300,000 00		
Surplus	15,000 00		
All undivided profits, less expenses, interest and taxes paid	40,000 00		
Reserved for interest, taxes and expenses	7,266 45		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	193,090 74		
Total	\$555,357 19		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

ITALIAN-AMERICAN BANK. SAN FRANCISCO.

Incorporated March 16, 1899.

31

Officers—President, Andrea Sbarboro; Vice-Presidents, C. H. Crocker, M. J. Fontana, W. F. Roesti; Treasurer, Cashier and Vice-President, A. E. Sbarboro; Secretary, R. A. Sbarboro; Assistant Cashiers, R. A. Sbarboro, A. Beronio, G. J. Panario, V. L. Puccinelli; Manager Exchange Department, C. C. Peine; General Manager, North Beach Branch, M. L. Perasso.

Directors—Andrea Sbarboro, L. Boitano, L. Demartini, G. Garibaldi, M. J. Fontana, C. A. Malm, A. J. Merle, A. Gherini, C. H. Crocker, S. J. Fay, D. Ghirardelli, M. F. Roesti, H. L. E. Meyers, Jr., M. L. Perasso, I. Zellerbach, A. E. Sbarboro, J. DiGiorgio, Guido Pedvazzini.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,865,118 31	\$5,517,183 67	\$8,382,301 98
Bankers' acceptances, excluding rediscounts		96,675 03	96,675 03
Notes, drafts or bills of exchange, excluding rediscounts		116,011 27	116,011 27
Overdrafts	6,695 12		6,695 12
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	471,742 19	1,490,246 02	1,961,988 21
Stock of Federal Reserve Bank		45,000 00	45,000 00
Bank premises, furniture and fixtures and safe deposit vaults		380,911 35	380,911 35
Other real estate owned		85,403 98	85,403 98
Due from reserve banks, excluding item 14			
Due from other banks	509,902 44	179,956 70	689,859 14
Due from Federal Reserve Bank	340,895 41	225,000 00	565,895 41
Actual cash on hand	42,386 56	132,896 78	175,283 34
Exchanges for clearing house	133,619 37		133,619 37
Checks and other cash items	64,947 25		64,947 25
Items with Federal Reserve Bank in process of collection	22,943 18		22,943 18
Other resources	17,986 44		17,986 44
Totals	\$4,476,236 27	\$8,269,284 80	\$12,745,521 07
LIABILITIES.			
Capital paid in	\$750,000 00	\$500,000 00	\$1,250,000 00
Surplus	160,000 00	105,000 00	265,000 00
All undivided profits, less expenses, interest and taxes paid	49,412 28		49,412 28
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	222,958 68		222,958 68
Dividends unpaid	25,771 00		25,771 00
Individual deposits subject to check	2,801,619 11		2,801,619 11
Savings deposits		7,539,284 80	7,539,284 80
Demand certificates of deposit	93,658 52		93,658 52
Time certificates of deposit	18,630 00		18,630 00
Certified checks	19,063 39		19,063 39
Cashiers' checks	51,975 79		51,975 79
State, county and municipal deposits	256,225 69	125,000 00	381,225 69
United States and postal savings deposits	7,992 75		7,992 75
Letters of credit and travelers' checks sold for cash and now outstanding	3,581 20		3,581 20
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	15,347 86		15,347 86
Totals	\$4,476,236 27	\$8,269,284 80	\$12,745,521 07
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$42,701 62		\$42,701 62
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of a branch office at San Francisco.

THE MISSION SAVINGS BANK. SAN FRANCISCO.

Incorporated August 3, 1906.

35

Officers—President, James Rolph, Jr.; Vice-Presidents, E. W. Hopkins, Matt I. Sullivan; Secretary, Treasurer and Cashier, DeWitt C. Treat; Assistant Secretary, Assistant Treasurer and Assistant Cashier, F. E. Williams.

Directors—James Rolph, Jr., E. W. Hopkins, Matt I. Sullivan, Stuart F. Smith, Geo. L. Center, Wm. H. Crim, George A. Pope.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$4,532,287 68	
Bankers' acceptances, excluding rediscounts		95,000 00	
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,909,043 89	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		177,337 62	
Other real estate owned			
Due from reserve banks, excluding item 14		278,126 22	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		209,221 94	
Exchanges for clearing house			
Checks and other cash items		382 51	
Items with Federal Reserve Bank in process of collection			
Other resources		23,523 71	
Total		\$7,224,923 57	
LIABILITIES.			
Capital paid in		\$500,000 00	
Surplus		28,000 00	
All undivided profits, less expenses, interest and taxes paid		18,137 14	
Reserved for interest, taxes and expenses		15,000 00	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks		10,000 00	
Dividends unpaid		15,000 00	
Individual deposits subject to check			
Savings deposits		6,467,621 26	
Demand certificates of deposit			
Time certificates of deposit		9,800 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,000 00	
United States and postal savings deposits		109,102 00	
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		2,263 17	
Total		\$7,224,923 57	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,619 02	

"BANCA POPOLARE FUGAZI." SAN FRANCISCO.

Incorporated November 3, 1906.

36

Officers—President, F. N. Belgrano; Vice-Presidents, Antonio Laiolo, George M. Perine; Secretary, K. T. Soracco; Cashier, A. Laiolo; Assistant Cashiers, N. J. Baglietto, Frank N. Belgrano, Jr., G. Battaglia, P. Marini, C. F. Fury, F. M. Toscanini; Branch Managers, George W. Bruno, U. Dardi, J. L. Oliva.

Directors—F. N. Belgrano, Geo. M. Perine, Frank N. Soracco, A. Laiolo, Dr. Camillo Barsotti, Joseph L. Oliva, P. Monteverde, Giovanni Piuma, Thos. Morrin.

STATEMENT OF JUNE 30 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,388,181 48	\$8,669,995 54	\$10,058,177 02
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,496 42		2,496 42
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	198,171 06	2,190,251 83	2,388,422 89
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		303,079 78	303,079 78
Other real estate owned.....		200,088 33	200,088 33
Due from reserve banks, excluding item 14.....	346,167 42	1,416,493 52	1,762,660 94
Due from other banks.....		119,616 30	119,616 30
Due from Federal Reserve Bank.....			
Actual cash on hand.....	164,427 33	353,585 64	518,012 97
Exchanges for clearing house.....		24,882 48	24,882 48
Checks and other cash items.....	1,051 68	2,610 65	3,662 33
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	105,365 71	357 85	105,723 56
Totals.....	\$2,205,861 10	\$13,280,961 92	\$15,486,823 02
LIABILITIES.			
Capital paid in.....	\$287,000 00	\$770,000 00	\$1,057,000 00
Surplus.....	70,000 00	57,500 00	127,500 00
All undivided profits, less expenses, interest and taxes paid.....	10,530 00	48,815 55	59,345 55
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	9,088 55	4,218 83	13,307 38
Dividends unpaid.....	311 50		311 50
Individual deposits subject to check.....	1,557,534 09		1,557,534 09
Savings deposits.....		12,283,160 94	12,283,160 94
Demand certificates of deposit.....	15,901 00		15,901 00
Time certificates of deposit.....	63,938 26		63,938 26
Certified checks.....	5,712 93		5,712 93
Cashiers' checks.....	77,629 02		77,629 02
State, county and municipal deposits.....		100,000 00	100,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....	34,200 00		34,200 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	74,015 75	17,266 60	91,282 35
Totals.....	\$2,205,861 10	\$13,280,961 92	\$15,486,823 02
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$9,831 55	\$60,071 51	\$69,903 06

Note—The above statement includes the business of branch offices at Oakland, Santa Barbara and San Francisco.

PORTUGUESE-AMERICAN BANK OF SAN FRANCISCO. SAN FRANCISCO.

Incorporated November 29, 1905.

38

Officers—President, J. A. Silveira; Vice-Presidents, John Enas, M. G. Lewis, A. F. Nunes; Secretary and Cashier, V. L. De Figueiredo; Treasurer, Jose Baptiste; Assistant Cashiers, Alf. Henas, M. T. Bettencourt, Ed. R. Jerome; Attorney, James B. Feeham; Manager Oakland Branch, A. F. Nunes.

Directors—A. Avila, M. G. Lewis, John Enas, J. J. Enos, A. F. Nunes, J. M. Santana, Jose Baptista, J. A. Silveira, M. S. Frietas, J. B. Mendonca, M. M. Enos.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,176,383 43	\$1,791,731 51	\$2,968,114 94
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,798 72		2,798 72
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	181,255 72	481,418 36	662,674 08
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		200,930 32	200,930 32
Other real estate owned		4,917 61	4,917 61
Due from reserve banks, excluding item 14	102,891 09	119,989 63	222,880 72
Due from other banks	21,245 18		21,245 18
Due from Federal Reserve Bank			
Actual cash on hand	152,031 11	63,701 24	215,732 35
Exchanges for clearing house			
Checks and other cash items	2,720 94		2,720 94
Items with Federal Reserve Bank in process of collection			
Other resources	11,490 48		11,490 48
Totals	\$1,650,816 67	\$2,662,688 67	\$4,313,505 34
LIABILITIES.			
Capital paid in	\$275,000 00	\$250,000 00	\$525,000 00
Surplus	5,000 00	30,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid	15,447 49	9,622 91	25,070 40
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	100,000 00		100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	88,113 76		88,113 76
Dividends unpaid	721 07		721 07
Individual deposits subject to check	917,250 48		917,250 48
Savings deposits		2,235,680 65	2,235,680 65
Demand certificates of deposit	2,589 00		2,589 00
Time certificates of deposit	4,800 00		4,800 00
Certified checks	4,712 70		4,712 70
Cashiers' checks	15,384 17		15,384 17
State, county and municipal deposits	127,000 00	130,000 00	257,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	94,798 00	7,385 11	102,183 11
Totals	\$1,650,816 67	\$2,662,688 67	\$4,313,505 34
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—Purchased Los Banos Portuguese American Bank, Los Banos, May 3, 1921.

The above statement includes the business of branch offices at Oakland, Newman and Los Banos.

FIRST FEDERAL TRUST COMPANY. SAN FRANCISCO.

Incorporated August 23, 1907.

40

Officers—President, Rudolph Spreckels; Vice-Presidents, Jos. G. Hooper, O. K. Cushing, Clinton E. Worden; Secretary and Cashier, James K. Moffitt; Treasurer, C. H. McCormick; Manager and Trust Officer, Jos. G. Hooper; Assistant Cashier, M. R. Clark; Assistant Secretary, R. R. Pardow; Assistant Trust Officer, L. A. McCrystle.

Directors—Rudolph Spreckels, Clinton H. Kroll, Clinton E. Worden, Joseph G. Hooper, James K. Moffitt, R. D. McElroy, Thos. Jennings, Walter S. Martin, O. K. Cushing, James D. Phelan, John F. Brooke, W. T. Smith, Wyatt A. Allen, Rolla V. Watt, Geo. Whittell.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$1,723,205 32	\$9,475,921 88	-----	-----	\$11,199,127 20
Bankers' acceptances, excluding rediscounts..	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts..	-----	-----	-----	-----	-----
Overdrafts..	57 37	-----	-----	-----	57 37
Customers' liability for drafts paid under letters of credit..	-----	-----	-----	-----	-----
Customers' liability account acceptances..	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances..	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts..	1,333,805 61	8,181,559 12	\$206,567 20	\$100,000 00	9,821,931 93
Stock of Federal Reserve Bank..	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults..	-----	-----	-----	-----	-----
Other real estate owned..	17,000 00	583 63	-----	-----	17,583 63
Due from reserve banks, excluding item 14..	936,283 34	1,171,280 52	21,198 41	-----	2,128,762 27
Due from other banks..	-----	-----	3,586 08	-----	3,586 08
Due from Federal Reserve Bank..	-----	-----	-----	-----	-----
Actual cash on hand..	325,032 80	417,755 43	-----	-----	742,788 23
Exchanges for clearing house..	230,765 04	224,857 40	-----	-----	455,622 44
Checks and other cash items..	363 09	2 12	-----	-----	365 21
Items with Federal Reserve Bank in process of collection..	-----	-----	-----	-----	-----
Advances to court trusts..	-----	-----	303 63	-----	303 63
Other resources..	7,064 60	1,154 52	475 00	-----	8,694 12
Totals..	\$4,573,577 17	\$19,473,114 62	\$232,130 32	\$100,000 00	\$24,378,822 11
LIABILITIES.					
Capital paid in..	\$500,000 00	\$750,000 00	\$150,000 00	\$100,000 00	\$1,500,000 00
Surplus..	125,000 00	250,000 00	50,000 00	-----	425,000 00
Amount segregated for protection of court and private trusts, national banks only..	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid..	128,986 63	190,962 78	-----	-----	319,949 41
Reserved for interest, taxes and expenses..	2,021 09	20 83	-----	-----	2,041 92
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts..	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts..	-----	-----	-----	-----	-----
Deposits due to banks..	642,804 07	-----	-----	-----	642,804 07
Dividends unpaid..	45,000 00	-----	-----	-----	45,000 00
Individual deposits subject to check..	3,073,154 27	-----	-----	-----	3,073,154 27
Savings deposits..	-----	17,472,500 16	-----	-----	17,472,500 16
Demand certificates of deposit..	-----	-----	-----	-----	-----
Time certificates of deposit..	34,491 80	3,156 64	-----	-----	37,648 44
Certified checks..	2,862 34	-----	-----	-----	2,862 34
Cashiers' checks..	-----	-----	-----	-----	-----
State, county and municipal deposits..	-----	750,000 00	-----	-----	750,000 00
United States and postal savings deposits..	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding..	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank..	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange..	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees..	-----	-----	32,030 32	-----	32,030 32
Fund for advances to court trusts..	-----	-----	-----	-----	-----
Other liabilities..	19,256 97	56,474 21	100 00	-----	75,831 18
Totals..	\$4,573,577 17	\$19,473,114 62	\$232,130 32	\$100,000 00	\$24,378,822 11
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities..	\$1,966 69	\$14,023 12	-----	-----	\$15,989 81

FIRST FEDERAL TRUST COMPANY. SAN FRANCISCO.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$303,956 72	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$303,956 72
Trust investments personal property	714,098 09	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	1,185 655 53
Trust investments, real property	419,229 75	Private trusts specially designated and construed as court trusts, under supervision.....	
Due from banks.....	52,327 69		
Cash on hand.....			
Total.....	\$1,489,612 25	Total.....	\$1,489,612 25

Note—Voluntarily closed branch office located at 706 Market Street, San Francisco, June 18, 1921.

CANTON BANK. SAN FRANCISCO.

Incorporated October 1, 1907.

41

Officers—President Lew Hing; Vice-President and Treasurer, Mark Thue; Secretary, Yee Ling; Manager, E. F. Sager
Cashier, E. V. Spiganovicz; Assistant Secretary, Yee Dan Young.

Directors—Lee Sing Hing, Lew Hing, L. O. Lochai, Yee Dan Young, Chin Don Pock (or Chin Lain), Look Hing Fong,
Hoo Jansen (Woo Chan Soon), Yee Ling, Wong Tong, M. Q. Fong, Mark Thue.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$3,062,698 62		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,063 44		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	774,271 61		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	258,657 08		
Other real estate owned			
Due from reserve banks, excluding item 14	603,850 43		
Due from other banks	64,744 47		
Due from Federal Reserve Bank			
Actual cash on hand	426,209 07		
Exchanges for clearing house	31,799 45		
Checks and other cash items	35,797 82		
Items with Federal Reserve Bank in process of collection			
Other resources	203,342 90		
Total	\$5,463,434 89		
LIABILITIES.			
Capital paid in	\$600,000 00		
Surplus	100,000 00		
All undivided profits, less expenses, interest and taxes paid	66,493 10		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,692,314 23		
Dividends unpaid	9,095 00		
Individual deposits subject to check	1,744,510 85		
Savings deposits			
Demand certificates of deposit	54,397 43		
Time certificates of deposit	1,083,085 93		
Certified checks	8,534 04		
Cashiers' checks	80,504 17		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	24,500 14		
Total	\$5,463,434 89		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

ANGLO-CALIFORNIA TRUST COMPANY. SAN FRANCISCO.

Incorporated April 12, 1909.

43

Officers—President, M. Fleishhacker; Vice-Presidents, H. Fleishhacker, T. C. Tilden, Chas. F. Leege, R. D. Brigham, Louis Sutter; Cashier and Treasurer, Louis Sutter; Secretary and Assistant Vice-President, Fred. V. Vollmer; Assistant Vice-President, C. L. Smith; Assistant Cashier, Assistant Secretary and Trust Officer, Grant Cordrey; Assistant Cashiers, Dario Righetti, Otto C. Schulte, Herbert Blumenthal, J. M. McCarthy, C. D. de Iongh, Elmer G. Lind, Henry C. Muller; Assistant Cashier and Assistant Trust Officer, Walter Graf.

Directors—Philipp Zimmerman, T. C. Tilden, Louis Sutter, Warren R. Porter, James Tyson, Adolfo Stahl, Gavin McNab, M. Fleishhacker, Chas. F. Leege, H. Fleishhacker, J. J. Mack, Chas. C. Moore, W. B. Reis, George I. Cochran, Mark L. Gerstle.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$6,960,216 87	\$12,487,747 66			\$19,447,964 53
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	39,754 81				39,754 81
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances	116,018 56				116,018 56
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	3,684,798 93	4,500,125 16	\$63,900 00	\$102,090 21	8,350,914 30
Stock of Federal Reserve Bank	33,000 00	28,500 00		9,000 00	70,500 00
Bank premises, furniture and fixtures and safe deposit vaults	60,374 84		136,100 00		196,474 84
Other real estate owned	18,585 67	2,260 78			20,846 45
Due from reserve banks, excluding item 14	671,572 96	1,283,238 94	21,949 16		1,976,761 06
Due from other banks	288,862 46			9,259 89	298,122 35
Due from Federal Reserve Bank	832,819 98	520,763 49			1,353,583 47
Actual cash on hand	437,630 32	403,735 09		694 68	842,060 09
Exchanges for clearing house	929,747 98				929,747 98
Checks and other cash items	273,200 09			3,305 32	276,505 41
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals	\$14,346,583 47	\$19,226,371 12	\$221,949 16	\$124,350 10	\$33,919,253 85
LIABILITIES.					
Capital paid in	\$800,000 00	\$400,000 00	\$200,000 00	\$100,000 00	\$1,500,000 00
Surplus	300,000 00	550,000 00			850,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	84,048 46	42,116 82		24,350 10	150,515 38
Reserved for interest, taxes and expenses	57,777 47				57,777 47
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts	1,600,000 00				1,600,000 00
Deposits due to banks	2,050,603 26	202,936 85			2,253,540 11
Dividends unpaid	555 00				555 00
Individual deposits subject to check	7,233,621 48				7,233,621 48
Savings deposits		17,895,574 99			17,895,574 99
Demand certificates of deposit	21,164 85				21,164 85
Time certificates of deposit	1,035,750 13				1,035,750 13
Certified checks	63,555 40				63,555 40
Cashiers' checks	401,880 34				401,880 34
State, county and municipal deposits	500,000 00	125,000 00			625,000 00
United States and postal savings deposits	58,788 47				58,788 47
Letters of credit and travelers' checks sold for cash and now outstanding	5,378 50				5,378 50
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	123,304 92				123,304 92
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			21,949 16		21,949 16
Fund for advances to court trusts					
Other liabilities	10,155 19	10,742 46			20,897 65
Totals	\$14,346,583 47	\$19,226,371 12	\$221,949 16	\$124,350 10	\$33,919,253 85
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$441,634 35				\$441,634 35
Interest earned but not collected, not included in resources or liabilities	\$110,718 47	\$77,608 36		\$409 00	\$188,735 83

ANGLO-CALIFORNIA TRUST COMPANY. SAN FRANCISCO.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$5,000 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$5,000 00
Trust investments, personal property.....	2,049,815 86	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	2,621,951 96
Trust investments, real property.....	378,675 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	193,461 10		
Cash on hand.....			
Total.....	\$2,626,951 96	Total.....	\$2,626,951 96

Note—Purchased Seaboard National Bank, San Francisco, September 3, 1920.

The above statement includes the business of branch offices at San Francisco.

"THE STOCKTON SAVINGS AND LOAN BANK." STOCKTON.

Incorporated August 13, 1867.

45

Officers—President, E. L. Wilhoit; Vice-President, A. W. Simpson; Secretary, Treasurer and Cashier, T. E. Connolly; Assistant Cashiers, R. T. Holmes, T. H. Hefferman, J. H. McClory.

Directors—R. E. Wilhoit, Geo. W. Grupe, Chas. F. Holman, M. D. Eaton, Thomas F. Baxter, Albert T. Minahen, John Hancock, C. Parker Holt, A. W. Simpson, E. L. Wilhoit, Thos E. Connolly, A. F. Roberts, O. B. Parkinson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,907,466 47	\$4,461,566 38	\$6,369,032 85
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	8,095 76		8,095 76
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	118,322 52	560,260 20	678,582 72
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	32,805 19	312,796 57	345,601 76
Other real estate owned		1,961 97	1,961 97
Due from reserve banks, excluding item 14	104,565 01	155,572 74	260,137 75
Due from other banks	48,994 22		48,994 22
Due from Federal Reserve Bank			
Actual cash on hand	236,546 37	125,108 63	361,655 00
Exchanges for clearing house	36,122 85		36,122 85
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$2,492,918 39	\$5,617,266 49	\$8,110,184 88
LIABILITIES.			
Capital paid in	\$225,000 00	\$275,000 00	\$500,000 00
Surplus	275,000 00	155,000 00	430,000 00
All undivided profits, less expenses, interest and taxes paid	189,834 77	124,606 40	314,441 17
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	100,000 00		100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	6,737 99		6,737 99
Dividends unpaid	18,413 50		18,413 50
Individual deposits subject to check	1,495,170 77		1,495,170 77
Savings deposits		4,637,660 09	4,637,660 09
Demand certificates of deposit	158,898 35		158,898 35
Time certificates of deposit			
Certified checks	6,409 24		6,409 24
Cashiers' checks	17,453 77		17,453 77
State, county and municipal deposits		425,000 00	425,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$2,492,918 39	\$5,617,266 49	\$8,110,184 88
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,563 66	\$15,017 86	\$20,581 52

THE OAKLAND BANK OF SAVINGS. OAKLAND.

Incorporated August 21, 1867.

46

Officers—President, W. W. Garthwaite; Vice-President and Treasurer, J. Y. Eccleston; Secretary, J. A. Thompson; Cashier, A. W. Moore; Assistant Cashiers, Samuel Breck, F. A. Allardt; Assistant Secretary, A. E. Caldwell; Manager Berkeley Branch, W. A. Shockley; Assistant Cashier and Manager East Oakland Branch, G. W. Ellis; Assistant Manager Berkeley Branch, L. L. Hotchkiss; Attorney, A. G. Tasheira; Trust Officer, D. A. Bulmore.

Directors—W. W. Garthwaite, Wm. B. Dunning, P. J. Walker, J. Y. Eccleston, A. Borland, A. H. Breed, Ralph P. Merritt, W. K. Cole, Irving H. Kahn, James K. Moffit, H. C. Capwell.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$4,983,621 30	\$19,972,517 45			\$24,956,138 75
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts		170,000 00			170,000 00
Overdrafts	10,920 51				10,920 51
Customers' liability for drafts paid under letters of credit	63,026 67				63,026 67
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	904,630 53	14,026,039 71	\$150,000 00	\$100,000 00	15,180,670 24
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	2,648 64	1,432,860 56			1,435,509 20
Other real estate owned		189,834 64			189,834 64
Due from reserve banks, excluding item 14	221,188 67	849,777 08			1,070,965 75
Due from other banks	58,214 63		13,951 39		72,166 02
Due from Federal Reserve Bank					
Actual cash on hand	546,954 48	574,996 42			1,121,950 90
Exchanges for clearing house	178,379 45				178,379 45
Checks and other cash items	92,421 19				92,421 19
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	120,463 57	404,888 75			525,352 32
Totals	\$7,182,469 64	\$37,620,914 61	\$163,951 39	\$100,000 00	\$45,067,335 64
LIABILITIES.					
Capital paid in	\$550,000 00	\$750,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Surplus	450,000 00	750,000 00	50,000 00		1,250,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid		244,604 80			244,604 80
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	410,887 94	8,237 47			419,125 41
Dividends unpaid	75,301 00				75,301 00
Individual deposits subject to check	5,134,405 41				5,134,405 41
Savings deposits		34,820,303 08			34,820,303 08
Demand certificates of deposit	26,338 08				26,338 08
Time certificates of deposit	33,869 38	3,425 48			37,294 86
Certified checks	22,176 25				22,176 25
Cashiers' checks	195,476 23				195,476 23
State, county and municipal deposits	150,272 64	605,000 00			755,272 64
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	72,916 67				72,916 67
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			13,951 39		13,951 39
Fund for advances to court trusts					
Other liabilities	60,826 04	439,343 78			500,169 82
Totals	\$7,182,469 64	\$37,620,914 61	\$163,951 39	\$100,000 00	\$45,067,335 64
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

THE OAKLAND BANK OF SAVINGS. OAKLAND.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$323,999 94	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$323,999 94
Trust investments, personal property.....	710,627 86	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	1,105,195 62
Trust investments, real property.....	346,256 87	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	48,310 89		
Cash on hand.....			
Total.....	\$1,429,195 56	Total.....	\$1,429,195 56

Note—The above statement includes the business of branch offices at Oakland and Berkeley.

"SANTA CRUZ BANK OF SAVINGS AND LOAN." SANTA CRUZ.

Incorporated March 10, 1870.

51

Officers—President, Wm. T. Jeter; Vice-President, Bruce L. Sharpe; Secretary, Geo. S. Tait, Jr.; Treasurer and Cashier, Ed. Daubenbis; Assistant Cashier, U. M. Thompson.

Directors—William T. Jeter, Frank O'Neil, H. E. Irish, Wm. T. Sesnon, Bruce L. Sharpe, F. H. Davis, J. W. Dickenson,

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,079,601 23	
Bankers' acceptances, excluding rediscounts		26,378 68	
Notes, drafts or bills of exchange, excluding rediscounts		82,059 96	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		411,004 14	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		44,994 05	
Other real estate owned		29,029 95	
Due from reserve banks, excluding item 14		300,090 30	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		48,238 30	
Exchanges for clearing house			
Checks and other cash items		3,636 69	
Items with Federal Reserve Bank in process of collection			
Other resources		1,993 25	
Total		\$2,027,026 55	
LIABILITIES.			
Capital paid in		\$156,250 00	
Surplus		39,500 00	
All undivided profits, less expenses, interest and taxes paid		5,051 64	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		5,106 00	
Individual deposits subject to check			
Savings deposits		1,821,118 91	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,027,026 55	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"PETALUMA SAVINGS BANK." PETALUMA.

Incorporated September 7, 1870.

53

Officers—President, Frank H. Denman; Vice-President, Geo. P. McNear; Secretary, Treasurer and Cashier, A. P. Behrens, Jr.; Assistant Cashier, D. R. Madison.

Directors—Frank H. Denman, George P. McNear, E. Denman McNear, W. C. Keig, John R. Denman, John Lawler, Jr., J. T. O'Brien, J. W. Elder, N. Tomasi.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,525,383 81	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		32,892 30	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		549,625 17	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		16,000 00	
Other real estate owned		12,446 96	
Due from reserve banks, excluding item 14		58,943 19	
Due from other banks		16,203 40	
Due from Federal Reserve Bank			
Actual cash on hand		52,126 26	
Exchanges for clearing house		6,373 88	
Checks and other cash items		412 55	
Items with Federal Reserve Bank in process of collection			
Other resources		811 45	
Total		\$2,271,218 97	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		100,000 00	
All undivided profits, less expenses, interest and taxes paid		20,713 65	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,994,198 41	
Demand certificates of deposit			
Time certificates of deposit		10,575 99	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		44,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		1,230 92	
Total		\$2,271,218 97	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$14,000 00	

Note—The above statement includes the business of a branch office at Petaluma.

"COLUSA COUNTY BANK." COLUSA.

Incorporated September 15, 1920.

54

Officers—President, B. H. Burton; Secretary, Treasurer and Cashier, T. Harrington; Assistant Cashier, W. H. Harrington; Manager Maxwell Branch, W. H. Lovelace; Manager Grimes Branch, Roy Maxey.

Directors—B. H. Burton, T. Harrington, M. H. Boggs, Elliott McAllister, Alfred S. Tubbs.

STATEMENT OF JUNE 30, 1921

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$3,635,941 80		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	19,964 29		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	402,924 98		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	60,273 19		
Other real estate owned	3,470 75		
Due from reserve banks, excluding item 14	101,515 83		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	128,272 10		
Exchanges for clearing house			
Checks and other cash items	1,772 55		
Items with Federal Reserve Bank in process of collection			
Other resources	5,787 45		
Total	\$4,359,922 94		
LIABILITIES.			
Capital paid in	\$500,000 00		
Surplus	300,000 00		
All undivided profits, less expenses, interest and taxes paid	245,851 97		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	905,701 40		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	60 00		
Individual deposits subject to check	741,320 14		
Savings deposits			
Demand certificates of deposit	68,202 43		
Time certificates of deposit	1,335,852 00		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	240,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	22,935 00		
Total	\$4,359,922 94		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$100,000 00		

Note—The above statement includes the business of branch offices at Maxwell and Grimes.

"BANK OF NAPA." NAPA.

Incorporated October 5, 1871.

57

Officers—President, S. M. Chapman; Secretary and Cashier, Henry Brown; Treasurer, S. M. Chapman.

Directors—S. M. Chapman, Henry Brown, L. J. Norton, H. C. Holden, R. P. Lamdin, P. S. King, Louise M. Chapman, W. D. Mansfield, Nina C. Deweese.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$586,602 28	\$736,910 00	\$1,323,512 28
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	4,003 26		4,003 26
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	153,280 00	200,220 00	353 500 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	34,000 00		34,000 00
Other real estate owned	800 00		800 00
Due from reserve banks, excluding item 14	46,019 66	62,000 00	108,019 66
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	32,638 00	32,605 06	65,243 06
Exchanges for clearing house			
Checks and other cash items	3,763 37		3,763 37
Items with Federal Reserve Bank in process of collection			
Other resources	5,721 57		5,721 57
Totals	\$866,828 14	\$1,031,735 06	\$1,898,563 20
LIABILITIES.			
Capital paid in	\$150,000 00	\$25,000 00	\$175,000 00
Surplus	50,000 00	70,000 00	120,000 00
All undivided profits, less expenses, interest and taxes paid	104,575 87		104,575 87
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	60,000 00		60,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	359,969 18		359,969 18
Savings deposits		936,735 06	936,735 06
Demand certificates of deposit	4,775 00		4,775 00
Time certificates of deposit	67,264 00		67,264 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits	70,244 09		70,244 09
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guaratee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$866,828 14	\$1,031,735 06	\$1,898,563 20
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$7,531 24	\$21,501 35	\$29,032 59

SAVINGS BANK OF SANTA ROSA. SANTA ROSA.

Incorporated March 10, 1873.

61

Officers—President, J. R. Edwards; Vice-President, Cornelius Shea; Secretary, Treasurer and Cashier, R. A. Belden; Assistant Cashier, A. G. Wright.

Directors—N. Bacigalupi, Cornelius Shea, F. H. Denman, P. T. Hahman, A. Trembley, J. R. Edwards, C. D. Barnett, D. H. Leppo, M. L. McDonald, Jr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,434,571 31	\$1,257,919 97	\$2,692,491 28
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	8,159 68		8,159 68
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	190,452 43	508,040 50	698,492 93
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		181,862 42	181,862 42
Other real estate owned.....		10,448 38	10,448 38
Due from reserve banks, excluding item 14.....	63,723 19		63,723 19
Due from other banks.....	5,850 05		5,850 05
Due from Federal Reserve Bank.....			
Actual cash on hand.....	104,527 04	52,411 03	156,938 07
Exchanges for clearing house.....	19,331 83		19,331 83
Checks and other cash items.....	2,522 90		2,522 90
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	14,060 30		14,060 30
Totals.....	\$1,843 198 73	\$2,010,682 30	\$3,853,881 03
LIABILITIES.			
Capital paid in.....	\$225,000 00	\$75,000 00	\$300,000 00
Surplus.....	30,000 00	110,000 00	140,000 00
All undivided profits, less expenses, interest and taxes paid.....	25,217 85		25,217 85
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	223,500 00		223,500 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	27,109 42		27,109 42
Dividends unpaid.....			
Individual deposits subject to check.....	851,115 31		851,115 31
Savings deposits.....		1,811,868 30	1,811,868 30
Demand certificates of deposit.....	5,441 49		5,441 49
Time certificates of deposit.....	267,731 06		267,731 06
Certified checks.....	1,828 93		1 828 93
Cashiers' checks.....	32,565 50		32,565 50
State, county and municipal deposits.....	150,000 00		150,000 00
United States and postal savings deposits.....		13,814 00	13 814 00
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	3,689 17		3,689 17
Totals.....	\$1,843,198 73	\$2,010,682 30	\$3,853,881 03
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$181,334 73		\$181,334 73
Interest earned, not collected, not included in resources or liabilities.....	\$13,038 99	\$16,690 80	\$29,729 79

SALINAS CITY BANK. SALINAS.

Incorporated May 10, 1873.

62

Officers—President, Harry Winham; Vice-President, W. J. Irvine; Secretary, Treasurer and Cashier, Elmer P. Alexander; Assistant Cashiers, C. J. Fulle, R. E. Walsh and P. A. Smith; Assistant Secretary, R. E. Walsh.

Directors—S. P. Anderson, W. J. Irvine, J. A. Armstrong, Harry Winham, Henry Bardin, Manuel Fontes, E. P. Alexander.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$776,373 81	\$1,067,212 44	\$1,843,586 25
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		58,288 04	58,288 04
Overdrafts	620 49		620 49
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	102,444 47	447,428 21	549,872 68
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	80,517 70		80,517 70
Other real estate owned			
Due from reserve banks, excluding item 14	91,726 54	34,455 52	126,182 06
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	61,371 16	45,832 49	107,203 65
Exchanges for clearing house			
Checks and other cash items	7,336 82	10 00	7,346 82
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$1,120,390 99	\$1,653,226 70	\$2,773,617 69
LIABILITIES.			
Capital paid in	\$194,000 00	\$106,000 00	\$300,000 00
Surplus	48,500 00	44,000 00	92,500 00
All undivided profits, less expenses, interest and taxes paid	49,191 33		49,191 33
Reserved for interest, taxes and expenses	853 04		853 04
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	40,000 00		40,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	5,183 42		5,183 42
Dividends unpaid	6,206 00		6,206 00
Individual deposits subject to check	618,809 40		618,809 40
Savings deposits		1,501,823 43	1,501,823 43
Demand certificates of deposit	20,925 91		20,925 91
Time certificates of deposit	53,616 84		53,616 84
Certified checks	105 05		105 05
Cashiers' checks			
State, county and municipal deposits	83,000 00		83,000 00
United States and postal savings deposits		1,403 27	1,403 27
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,120,390 99	\$1,653,226 70	\$2,773,617 69
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,600 00	\$5,000 00	\$6,600 00

Note—The above statement includes the business of a branch office at Soledad.

BANK OF MARTINEZ. MARTINEZ.

Incorporated October 7, 1873.

64

Officers—President, W. S. Tinning; Vice-President, A. E. Dunkel; Secretary, Treasurer and Cashier, W. A. Hale; Assistant Cashiers, F. R. Jones, W. D. Dockstader.

Directors—W. S. Tinning, W. A. Hale, Jas. E. Rodgers, A. E. Dunkel, Thomas B. Fernandez.

STATEMENT OF JUNE 30 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$237,403 14	\$761,488 63	\$998,891 77
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	570 86		570 86
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	144,378 33	333,419 89	477,798 22
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	21,509 39	18,240 79	39,750 18
Other real estate owned.....		7,259 82	7,259 82
Due from reserve banks, excluding item 14.....	93,735 26	73,797 03	167,532 29
Due from other banks.....	2,538 86		2 538 86
Due from Federal Reserve Bank.....			
Actual cash on hand.....	47,773 87	28,333 37	76,107 24
Exchanges for clearing house.....			
Checks and other cash items.....	8,665 86		8,665 86
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,407 97		1,407 97
Totals.....	\$557,983 54	\$1,222,539 53	\$1,780,523 07
LIABILITIES.			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	35,000 00	90,000 00	125,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,167 65	8,846 12	13,013 77
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....	15,975 47		15,975 47
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	383,455 78		383,455 78
Savings deposits.....		1,098,693 41	1,098,693 41
Demand certificates of deposit.....	107 94		107 94
Time certificates of deposit.....			
Certified checks.....	5,039 03		5,039 03
Cashiers' checks.....	7,685 92		7,685 92
State, county and municipal deposits.....	30,000 00		30,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,551 75		1,551 75
Totals.....	\$557,983 54	\$1,222,539 53	\$1,780,523 07
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$5,997 57	\$20,762 63	\$26,760 20

"BANK OF DIXON." DIXON.

Incorporated October 30, 1873.

65

Officers—President, L. P. Hall; Vice-President, C. E. Clausen; Secretary, Treasurer and Cashier, R. Moss; Assistant Cashier, J. M. Cowden.

Directors—J. H. Peterson, H. G. Brown, C. E. Clausen, L. P. Hall, R. J. Currey, W. H. Garnett, E. D. Dudley.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$476,383 41	\$326,398 75	\$802,782 16
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,239 12		2,239 12
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	172,602 95	272,752 83	445,355 78
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	16,000 00	6,500 00	22,500 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	47,646 87	14,333 62	61,980 49
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	21 282 70	14,284 55	35,567 25
Exchanges for clearing house.....	648 69		648 69
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$736,803 74	\$634,269 75	\$1,371,073 49
LIABILITIES.			
Capital paid in.....	\$200,000 00	\$25,900 00	\$225,900 00
Surplus.....	45,000 00	35,600 00	80,600 00
All undivided profits, less expenses, interest and taxes paid.....	24,811 62		24,811 62
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	130,000 00		130,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	7,906 50		7,906 50
Individual deposits subject to check.....	247,677 81		247,677 81
Savings deposits.....		542,769 75	542,769 75
Demand certificates of deposit.....	19,200 00		19 200 00
Time certificates of deposit.....	58,018 07		58,018 07
Certified checks.....	250 00		250 00
Cashiers' checks.....	558 44		558 44
State, county and municipal deposits.....	2,856 30	30,000 00	32,856 30
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	525 00		525 00
Totals.....	\$736,803 74	\$634,269 75	\$1,371,073 49
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"THE BANK OF LAKE." LAKEPORT.

Incorporated March 19, 1874.

68

Officers—President, M. S. Sayre; Vice-President, Jos. Levy; Secretary, Treasurer and Cashier, F. A. Greene; Assistant Cashier, Assistant Secretary and Assistant Treasurer, D. W. Greene.

Directors—Wm. A. Lange, W. E. Greene, M. S. Sayre, Burt G. Sayre, Jos. Levy, Fred A. Greene, W. C. Moore.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$202,215 30		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	210 31		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	120,152 70		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	10,250 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	47,941 80		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,097 70		
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$403,867 81		
LIABILITIES.			
Capital paid in.....	\$50,070 00		
Surplus.....	20,000 00		
All undivided profits, less expenses, interest and taxes paid.....	24,016 92		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	292 50		
Individual deposits subject to check.....	151,654 18		
Savings deposits.....			
Demand certificates of deposit.....	136,825 85		
Time certificates of deposit.....	1,008 36		
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	20,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$403,867 81		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$3,900 00		

BANK OF WATSONVILLE. WATSONVILLE.

Incorporated May 11, 1874.

71

Officers—President, H. S. Fletcher; Vice-President, L. W. Sanborn; Secretary, Treasurer and Cashier, W. R. Radcliff.
 Directors—H. S. Fletcher, H. E. Fletcher, L. W. Sanborn, W. R. Radcliff, L. S. Alexander.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$340,458 61		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	26 93		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	78,550 02		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	35,000 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	130,819 42		
Due from other banks.....	23,901 41		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	35,915 04		
Exchanges for clearing house.....			
Checks and other cash items.....	2,439 27		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$647,110 70		
LIABILITIES.			
Capital paid in.....	\$100,000 00		
Surplus.....	100,000 00		
All undivided profits, less expenses, interest and taxes paid.....	26,148 23		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	6,000 00		
Individual deposits subject to check.....	410,918 70		
Savings deposits.....			
Demand certificates of deposit.....	4,043 77		
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$647,110 70		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$4,000 00		

BANK OF TEHAMA COUNTY. RED BLUFF.

Incorporated September 5, 1874.

72

Officers—President, W. B. Cahoon; Vice-President, H. C. Swain; Secretary, Treasurer and Cashier, Erle Gans.

Directors—W. B. Cahoon, F. E. Cushing, W. G. Moore, H. C. Swain, Erle Gans.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,837,627 00		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	51 88		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	527,446 58		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	84,312 18		
Other real estate owned			
Due from reserve banks, excluding item 14	275,907 46		
Due from other banks	5,055 14		
Due from Federal Reserve Bank			
Actual cash on hand	127,255 28		
Exchanges for clearing house			
Checks and other cash items	7,235 55		
Items with Federal Reserve Bank in process of collection			
Other resources	676 31		
Total	\$2,865,567 38		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus	100,000 00		
All undivided profits, less expenses, interest and taxes paid	296,179 82		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	370 94		
Dividends unpaid	5,722 00		
Individual deposits subject to check	733,010 20		
Savings deposits			
Demand certificates of deposit	67,171 68		
Time certificates of deposit	1,210,750 00		
Certified checks	100 00		
Cashiers' checks			
State, county and municipal deposits	147,762 74		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing	4,500 00		
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$2,865,567 38		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$41,000 00		

THE FARMERS BANK OF WHEATLAND. WHEATLAND.

Incorporated October 21, 1874.

74

Officers—President, A. C. Stagner; Vice-President, Price Blackford; Treasurer and Cashier, Roy Smith.

Directors—A. K. Dam, A. G. Oakley, Price Blackford, Dunning Rideout, A. C. Stagner.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$58,768 11	\$47,683 06	\$106,451 17
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	184 12		184 12
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	60,127 26	204,748 38	265,175 64
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,939 75		8,939 75
Other real estate owned			
Due from reserve banks, excluding item 14	27,210 80	9,924 31	37,135 11
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	10,030 53	6,114 40	16,144 93
Exchanges for clearing house			
Checks and other cash items	13 20		13 20
Items with Federal Reserve Bank in process of collection			
Other resources	1,273 42		1,273 42
Totals	\$166,847 19	\$268,470 15	\$435,317 34
LIABILITIES.			
Capital paid in	\$25,000 00	\$13,400 00	\$38,400 00
Surplus	2,700 00	11,300 00	14,000 00
All undivided profits, less expenses, interest and taxes paid	4,135 91		4,135 91
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,800 00		1,800 00
Individual deposits subject to check	120,800 13		120,800 13
Savings deposits		240,770 15	240,770 15
Demand certificates of deposit	411 15		411 15
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	12,000 00	3,000 00	15,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$166,847 19	\$268,470 15	\$435,317 34
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$617 28	\$1,046 27	\$1,663 55

"FARMERS SAVINGS BANK." LAKEPORT.

Incorporated December 14, 1874.

75

Officers—President, F. H. Boggs; Vice-President, H. C. Boggs; Secretary and Cashier, Geo. H. Voss; Treasurer, F. H. Boggs; Assistant Cashiers, H. C. Boggs, Geo. R. Smith.

Directors—Geo. H. Voss, H. C. Boggs, W. D. Rantz, L. H. Boggs, B. A. Price, Andrew Smith, F. H. Boggs.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$182,521 00	\$204,320 00	\$386,841 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	371 70		371 70
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	136,821 78	16,600 96	153,422 74
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	30,050 00		30,050 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	31,835 40		31,835 40
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	51,747 43	15,008 06	66,755 49
Exchanges for clearing house.....			
Checks and other cash items.....	238 29		238 29
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	877 81		877 81
Totals.....	\$434,463 41	\$235,929 02	\$670,392 43
LIABILITIES.			
Capital paid in.....	\$80,000 00	\$20,000 00	\$100,000 00
Surplus.....	20,000 00	5,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	22,222 11	6,470 16	28,692 27
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	267,149 72		267,149 72
Savings deposits.....		204,124 86	204,124 86
Demand certificates of deposit.....			
Time certificates of deposit.....		210 00	210 00
Certified checks.....	6 00		6 00
Cashiers' checks.....			
State, county and municipal deposits.....	45,000 00		45,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	85 58	124 00	209 58
Totals.....	\$434,463 41	\$235,929 02	\$670,392 43
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$5,562 25	\$4,245 18	\$9,807 43

Note—The above statement includes the business of a branch office at Kelseyville.

MERCED SECURITY SAVINGS BANK. MERCED.

Incorporated March 11, 1875.

76

Officers—President, L. R. Fancher; Vice-Presidents, M. D. Wood, Geo. S. Bloss, Jr., J. H. Simonson, J. P. Gagliardo; Secretary and Cashier, H. B. Stoddard; Treasurer, O. A. Turner; Manager, M. D. Wood; Assistant Cashiers, O. A. Turner, H. M. Hambley, F. B. Fancher, K. E. Wood.

Directors—L. R. Fancher, J. H. Simonson, Geo. Bloss, Jr., Geo. J. Hatfield, J. D. Wood, D. Lucchesi, C. P. Ralston, M. D. Wood, H. B. Stoddard, J. P. Gagliardo, A. C. Fancher.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,173,271 92	\$1,579,685 98	\$2,752,957 90
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	11,061 81		11,061 81
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	109,422 94	295,700 00	405,122 94
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		70,500 00	70,500 00
Other real estate owned.....	3,467 36	5,094 91	8,562 27
Due from reserve banks, excluding item 14.....	85,059 82	242,873 68	327,933 50
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	71,173 58	53,776 44	124,950 02
Exchanges for clearing house.....			
Checks and other cash items.....	19,836 81		19,836 81
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		10,000 00	10,000 00
Totals.....	\$1,473,294 24	\$2,257,631 01	\$3,730,925 25
LIABILITIES.			
Capital paid in.....	\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....	50,000 00	50,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid.....	52,000 00	50,000 00	102,000 00
Reserved for interest, taxes and expenses.....	5,019 69	3,182 81	8,202 50
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	200,000 00		200,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	2,416 36		2,416 36
Dividends unpaid.....	2,000 00	13,000 00	15,000 00
Individual deposits subject to check.....	927,909 83		927,909 83
Savings deposits.....		1,856,557 07	1,856,557 07
Demand certificates of deposit.....	3,001 86		3,001 86
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	4,794 74		4,794 74
State, county and municipal deposits.....	75,000 00	134,891 13	209,891 13
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,151 76		1,151 76
Totals.....	\$1,473,294 24	\$2,257,631 01	\$3,730,925 25
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$4,535 76	\$4,534 42	\$9,070 18

Note—The above statement includes the business of a branch office at Atwater.

SONOMA VALLEY BANK. SONOMA.

Incorporated June 9, 1875.

77

Officers—President, Frank M. Burris; Vice-President, F. T. Duhring; Secretary, Treasurer and Cashier, Jesse Burris; Assistant Cashier, R. E. Perkins.

Directors—Frank M. Burris, F. T. Duhring, Jesse Burris, Samuele Sebastiani, P. H. Thompson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$148,183 72	\$449,932 62	\$598,116 34
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,415 89		2,415 89
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	230,070 76	402,936 20	633,006 96
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	485 27	8,000 00	8,485 27
Other real estate owned			
Due from reserve banks, excluding item 14	78,862 78	20,562 10	99,424 88
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	49,263 80	25,168 39	74 432 19
Exchanges for clearing house	11,530 54		11,530 54
Checks and other cash items	129 75		129 75
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$520,942 51	\$906,599 31	\$1,427,541 82
LIABILITIES.			
Capital paid in	\$40,100 00	\$10,000 00	\$50,100 00
Surplus	30,000 00	80,000 00	110,000 00
All undivided profits, less expenses, interest and taxes paid	17,092 87		17,092 87
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	308,406 11		308,406 11
Savings deposits		816,599 31	816,599 31
Demand certificates of deposit	4,010 55		4,010 55
Time certificates of deposit	54,120 74		54,120 74
Certified checks	300 00		300 00
Cashiers' checks			
State, county and municipal deposits	66,912 24		66,912 24
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$520,942 51	\$906,599 31	\$1,427,541 82
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,657 76	\$16,435 42	\$23,093 18

"SACRAMENTO-SAN JOAQUIN BANK." SACRAMENTO.

Incorporated February 4, 1875.

78

Officers—President, J. M. Henderson, Jr.; Vice-Presidents, W. S. Kendall, Chas. E. Virden, A. A. DeLigne, Will E. Morris, Frank Guernsey, A. J. Zitlau, E. C. Peck, T. H. Kewin, W. A. Harter, E. D. Heron, F. L. Holland, Chas. B. Bills; Secretary, Treasurer and Cashier, Geo. W. Kramer; Assistant Cashiers, Frank H. Conn, C. S. Shaw, R. W. Cole, O. P. Miller, C. E. Wood, R. H. Mayhood.

Directors—A. Philip Scheld, W. M. Bowers, J. M. Henderson, Jr., W. S. Kendall, G. W. Kramer, Jess W. Lubin, Frank M. Helm, C. R. Puckhaber, E. C. Peck, Will E. Morris, A. A. De Ligne, T. H. Kewin, Thos. E. Virden, Frank Hickman, Wm. Ellery Briggs, Frank Guernsey, W. C. Wright, E. D. Heron, John M. Perry.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$7,137,934 40	\$15,225,690 24	-----	-----	\$22,363,624 64
Bankers' acceptances, excluding rediscounts..	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----	-----	-----
Overdrafts.....	5,026 38	-----	-----	-----	5,026 38
Customers' liability for drafts paid under let- ters of credit.....	-----	-----	-----	-----	-----
Customers' liability account acceptances.....	39,000 00	-----	-----	-----	39,000 00
Liability of foreign banks and bankers on account of acceptances.....	50,000 00	-----	-----	-----	50,000 00
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....	828,535 01	1,468,043 59	50,000 00	50,000 00	2,396,578 60
Stock of Federal Reserve Bank.....	-----	91,350 00	-----	-----	91,350 00
Bank premises, furniture and fixtures and safe deposit vaults.....	10,636 10	1,183,100 25	-----	-----	1,193,736 35
Other real estate owned.....	-----	48,070 44	-----	-----	48,070 44
Due from reserve banks, excluding item 14.....	302,574 52	319,462 63	3,300 00	3,300 00	628,637 15
Due from other banks.....	124,530 89	-----	-----	-----	124 530 89
Due from Federal Reserve Bank.....	609,315 81	550,465 71	-----	-----	1,159,781 52
Actual cash on hand.....	205,898 63	88,892 03	-----	-----	294,790 66
Exchanges for clearing house.....	174,473 25	32,256 37	-----	-----	206,729 62
Checks and other cash items.....	35,385 45	43,993 78	-----	-----	79,379 23
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----	-----	-----
Advances to court trusts.....	-----	-----	-----	-----	-----
Other resources.....	43,312 07	44,762 87	-----	-----	88,074 94
Totals.....	\$9,566,622 51	\$19,096,087 91	\$53,300 00	\$53,300 00	\$28,769,310 42
LIABILITIES.					
Capital paid in.....	\$1,400,000 00	\$1,500,000 00	\$50,000 00	\$50,000 00	\$3,000,000 00
Surplus.....	25,000 00	118,400 00	3,300 00	3,300 00	150,000 00
Amount segregated for protection of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	76,076 21	133,865 26	-----	-----	209,941 47
Reserved for interest, taxes and expenses.....	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....	703,000 00	-----	-----	-----	703,000 00
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	-----	-----	-----	-----
Deposits due to banks.....	414,438 43	1,336 91	-----	-----	415,775 34
Dividends unpaid.....	350 00	-----	-----	-----	350 00
Individual deposits subject to check.....	5,499,343 66	-----	-----	-----	5,499,343 66
Savings deposits.....	-----	16,346,474 22	-----	-----	16 346,474 22
Demand certificates of deposit.....	39,354 69	-----	-----	-----	39,354 69
Time certificates of deposit.....	287,279 43	61,118 89	-----	-----	348,398 32
Certified checks.....	12,547 29	-----	-----	-----	12,547 29
Cashiers' checks.....	529,217 22	-----	-----	-----	529,217 22
State, county and municipal deposits.....	485,000 00	910,000 00	-----	-----	1,395,000 00
United States and postal savings deposits.....	-----	12,414 61	-----	-----	12,414 61
Letters of credit and travelers' checks sold for cash and now outstanding.....	39,000 00	-----	-----	-----	39,000 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	50,000 00	-----	-----	-----	50,000 00
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees.....	-----	-----	-----	-----	-----
Fund for advances to court trusts.....	-----	-----	-----	-----	-----
Other liabilities.....	6,015 58	12,478 02	-----	-----	18,493 60
Totals.....	\$9,566,622 51	\$19,096,087 91	\$53,300 00	\$53,300 00	\$28,769,310 42

"SACRAMENTO-SAN JOAQUIN BANK." SACRAMENTO.—Continued.

STATEMENT OF JUNE 30, 1921—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank.....	\$1,908,601 00				\$1,908,601 00
Interest earned but not collected, not included in resources or liabilities.....	\$68,514 73	\$31,079 34			\$99,594 07

Note—Purchased Union Savings Bank, Modesto, July 2, 1920. Purchased First National Bank of Modesto, July 2, 1920. Purchased Farmers and Merchants Bank of Stockton, August 14, 1920. Purchased Fort Sutter National Bank, Sacramento, September 28, 1920. Changed name from Sacramento Bank, August 14, 1920.

The above statement includes the business of branch offices at Sacramento, Modesto, Stockton and Oakdale.

THE MODESTO BANK. MODESTO.

Incorporated October 28, 1878.

84

Officers—President, J. R. Broughton; Vice-Presidents, Geo. A. Cressey, W. W. Giddings; Secretary and Cashier, D. K. Young; Treasurer, J. J. McMahon; Manager, W. W. Giddings; Assistant Cashiers, W. D. Morehead, N. H. Ford.
 Directors—Geo. A. Cressey, Alvin H. Turner, J. R. Broughton, J. J. McMahon, C. R. Tillson, C. M. Maze, W. W. Giddings, W. W. Cox, Vaughn D. Whitmore.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,259,592 32		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,407 56		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	150,367 85		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	80,000 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	28,114 58		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	92,228 19		
Exchanges for clearing house.....	14,468 78		
Checks and other cash items.....	6,845 19		
Items with Federal Reserve Bank in process of collection.....			
Other resources collections on other banks in transit.....	8,579 31		
Total	\$1,642,603 78		
LIABILITIES.			
Capital paid in.....	\$250,000 00		
Surplus.....	75,000 00		
All undivided profits, less expenses, interest and taxes paid.....	42,881 86		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	250,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	34,535 26		
Dividends unpaid.....	8,735 00		
Individual deposits subject to check.....	896,974 18		
Savings deposits.....			
Demand certificates of deposit.....	34,852 48		
Time certificates of deposit.....	7,125 00		
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	42,500 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total	\$1,642,603 78		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

THE PEOPLES BANK. SACRAMENTO.

Incorporated May 23, 1879.

85

Officers—President, J. E. Huntoon; Vice-President, A. G. Folger; Secretary, Treasurer and Cashier, S. E. Pope; Assistant Cashiers, L. E. Kenny, C. E. Gruhler.

Directors—S. E. Pope, J. E. Huntoon, L. W. Nickell, A. G. Folger, A. L. Hart, B. B. Green, C. L. White.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$918,340 14	\$5,788,490 01	\$6,706,830 15
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	502 29		502 29
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	27,628 85	511,735 59	539,364 44
Stock of Federal Reserve Bank.....		27,600 00	27,600 00
Bank premises, furniture and fixtures and safe deposit vaults.....		366,982 75	366,982 75
Other real estate owned.....		23,916 60	23,916 60
Due from reserve banks, excluding item 14.....	23,981 35	95,740 84	119,722 19
Due from other banks.....			
Due from Federal Reserve Bank.....	43,678 69	210,000 00	253,678 69
Actual cash on hand.....	23,360 33	122,427 17	145,787 50
Exchanges for clearing house.....	14,389 31	16,088 23	30,477 54
Checks and other cash items.....	19,525 57	12,067 09	31,592 66
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	13,582 03		13,582 03
Totals.....	\$1,084,988 56	\$7,175,048 28	\$8,260,036 84
LIABILITIES.			
Capital paid in.....	\$350,000 00	\$450,000 00	\$800,000 00
Surplus.....	52,500 00	77,500 00	130,000 00
All undivided profits, less expenses, interest and taxes paid.....	34,239 86	55,775 34	90,015 20
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		2,303 83	2,303 83
Individual deposits subject to check.....	623,563 48		623,563 48
Savings deposits.....		6,153,388 46	6,153,388 46
Demand certificates of deposit.....	3,944 41		3,944 41
Time certificates of deposit.....		35,320 00	35,320 00
Certified checks.....	374 00		374 00
Cashiers' checks.....	14,777 90		14,777 90
State, county and municipal deposits.....		400,000 00	400,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	5,588 91	760 65	6,349 56
Totals.....	\$1,084,988 56	\$7,175,048 28	\$8,260,036 84
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank.....	\$22,092 83		\$22,092 83
Interest earned, not collected, not included in resources or liabilities.....			

BANK OF WILLIOWS. WILLOWS.

Incorporated September 2, 1880.

86

Officers—President, B. H. Burton; Vice-President, Frank Moody; Secretary, Treasurer and Cashier, P. H. Green; Assistant Cashiers, E. M. Garrison, C. R. Wickes.

Directors—B. H. Burton, Curry M. French, P. H. Green, James Boyd, T. Harrington, A. Hochheimer, Frank Moody.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,381,298 48	\$801,488 08	\$2,182,786 56
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,406 09		3,406 09
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	182,862 47	171,757 67	354,620 14
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	30,000 00		30,000 00
Other real estate owned	35,265 53		35,265 53
Due from reserve banks, excluding item 14	159,604 76	56,121 43	215,726 19
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	39,398 67	25,000 00	64,398 67
Exchanges for clearing house			
Checks and other cash items	12,148 19		12,148 19
Items with Federal Reserve Bank in process of collection			
Other resources	2,458 43		2,458 43
Totals	\$1,846,442 62	\$1,054,367 18	\$2,900,809 80
LIABILITIES.			
Capital paid in	\$250,000 00	\$50,000 00	\$300,000 00
Surplus	150,000 00	75,000 00	225,000 00
All undivided profits, less expenses, interest and taxes paid	65,859 58		65,859 58
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	550,000 00		550,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	511,034 52		511,034 52
Savings deposits		929,367 18	929,367 18
Demand certificates of deposit	19,068 74		19,068 74
Time certificates of deposit	138,742 09		138,742 09
Certified checks			
Cashiers' checks			
State, county and municipal deposits	140,741 31		140,741 31
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	20,996 38		20,996 38
Totals	\$1,846,442 62	\$1,054,367 18	\$2,900,809 80
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$80,000 00	\$55,000 00	\$135,000 00

CITY BANK. STOCKTON.

Incorporated July 10, 1882.

88

Officers—President, A. D. Rothenbush; Vice-President, George E. Catts; Secretary, W. N. Harrison; Treasurer and Cashier, W. H. Lyons; Assistant Cashier, W. N. Harrison.

Directors—George E. Catts, Fred P. Clark, Geo. W. Leistner, J. K. Wagner, R. T. Melton, A. B. Lang, A. D. Rothenbush, D. I. Waltz, G. A. Atherton, Herman C. Meyer, O. B. Parkinson, Joseph Fyfe.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,132,495 07	\$903,179 60	\$2,035,674 67
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,521 35		2,521 35
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	34,005 82	1,036,291 29	1,070,297 11
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,003 45	172,413 29	179,416 74
Other real estate owned		800 00	800 00
Due from reserve banks, excluding item 14	204,640 16	3,609 20	208,249 36
Due from other banks	8,892 23		8,892 23
Due from Federal Reserve Bank			
Actual cash on hand	116,235 10	62,975 52	179,210 62
Exchanges for clearing house	22,168 66	45 00	22,213 66
Checks and other cash items	6,047 30	35 67	6,082 97
Items with Federal Reserve Bank in process of collection			
Other resources	14,246 42	11 24	14,257 66
Totals	\$1,548,255 56	\$2,179,360 81	\$3,727,616 37
LIABILITIES.			
Capital paid in	\$250,000 00	\$150,000 00	\$400,000 00
Surplus	75,000 00	50,000 00	125,000 00
All undivided profits, less expenses, interest and taxes paid	73,101 17	6,604 77	79,705 94
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	14,310 84		14,310 84
Dividends unpaid	12,527 50		12,527 50
Individual deposits subject to check	879,341 23		879,341 23
Savings deposits		1,740,518 95	1,740,518 95
Demand certificates of deposit	8,342 33		8,342 33
Time certificates of deposit	222,242 47		222,242 47
Certified checks	6,781 26		6,781 26
Cashiers' checks	6,437 46		6,437 46
State, county and municipal deposits		210,000 00	210,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	171 30	22,237 09	22,408 39
Totals	\$1,548,255 56	\$2,179,360 81	\$3,727,616 37
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,857 36	\$10,986 88	\$15,844 24

THE BANK OF ST. HELENA. ST. HELENA.

Incorporated August 9, 1882.

89

Officers—President, M. H. Simons; Vice-President, C. H. Greenfield; Secretary, Treasurer and Cashier, Frank Pellet; Assistant Cashier, Assistant Secretary and Assistant Treasurer, L. G. Clark.

Directors—M. H. Simons, Leon Boqueraz, C. H. Greenfield, A. A. Watson, Hannah E. Weinberger, Frank Pellet, T. C. Coogan.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$144,061 00	\$214,440 00	\$358,501 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	71,978 00	295,188 51	367,166 51
Stock of Federal Reserve Bank.....	3,450 00		3,450 00
Bank premises, furniture and fixtures and safe deposit vaults.....	7,000 00		7,000 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	19,531 98	13,432 56	32,964 54
Due from other banks.....			
Due from Federal Reserve Bank.....	13,500 00	16,000 00	29,500 00
Actual cash on hand.....	9,020 32	13,217 06	22,237 38
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	605 65		605 65
Totals.....	\$269,146 95	\$552,278 13	\$821,425 08
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$35,000 00	\$85,000 00
Surplus.....	12,500 00	17,000 00	29,500 00
All undivided profits, less expenses, interest and taxes paid.....	8,249 84	9,553 76	17,803 60
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	594 00		594 00
Individual deposits subject to check.....	176,795 98		176,795 98
Savings deposits.....		490,724 37	490,724 37
Demand certificates of deposit.....			
Time certificates of deposit.....	5,250 00		5,250 00
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	15,757 13		15,757 13
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$269,146 95	\$552,278 13	\$821,425 08
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,175 00	\$3,240 00	\$5,415 00

SISKIYOU COUNTY BANK. YREKA.

Incorporated September 6, 1882.

90

Officers—President, Fred E. Wadsworth; Vice-President, J. P. Churchill; Secretary, Treasurer and Cashier, R. Lyle Holden; Assistant Cashier, Assistant Secretary and Assistant Treasurer, Karl S. Iffland.

Directors—Fred E. Wadsworth, J. P. Churchill, Claude E. Gillis, Amelia L. Huseman, Edward H. Julien.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$405,564 87		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	343 60		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	244,494 28		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	23,029 32		
Other real estate owned	13,551 27		
Due from reserve banks, excluding item 14	19,229 30		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	48,916 40		
Exchanges for clearing house			
Checks and other cash items	2,347 27		
Items with Federal Reserve Bank in process of collection			
Other resources	2,179 60		
Total	\$759,655 91		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	100,000 00		
All undivided profits, less expenses, interest and taxes paid	42,770 08		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	23,846 88		
Dividends unpaid			
Individual deposits subject to check	392,130 02		
Savings deposits			
Demand certificates of deposit	55,563 33		
Time certificates of deposit			
Certified checks	345 60		
Cashiers' checks			
State, county and municipal deposits	45,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$759,655 91		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,500 00		

THE BANK OF YOLO. WOODLAND.

Incorporated January 27, 1883.

91

Officers—President, G. N. Merritt; Vice-Presidents, R. W. Browning, E. B. Hayward; Secretary, Treasurer and Cashier, C. L. Richmond; Assistant Cashiers, F. L. Tuttle, H. B. Crego.

Directors—J. E. Bandy, R. W. Browning, T. L. Baird, C. T. Oests, E. B. Hayward, M. T. Emmert, T. R. Lowe, G. N. Merritt, G. H. Hecke.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$479,686 40	\$723,264 53	\$1,202,950 93
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	3,099 72		3,099 72
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	120,458 80	371,174 91	491,633 71
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	66,778 30		66,778 30
Other real estate owned.....	23,152 00		23,152 00
Due from reserve banks, excluding item 14.....	36,437 25	12,040 81	48,478 06
Due from other banks.....	1,893 70		1,893 70
Due from Federal Reserve Bank.....			
Actual cash on hand.....	31,060 44	25,195 58	56,256 02
Exchanges for clearing house.....			
Checks and other cash items.....		250 00	250 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	580 70		580 70
Totals.....	\$763,147 31	\$1,131,925 83	\$1,895,073 14
LIABILITIES.			
Capital paid in.....	\$200,000 00	\$130,000 00	\$330,000 00
Surplus.....	29,400 00		29 400 00
All undivided profits, less expenses, interest and taxes paid.....	19,052 63		19,052 63
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	85,000 09		85,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	325,251 97		325,251 97
Savings deposits.....		1,001,925 83	1,001,925 83
Demand certificates of deposit.....	7,840 14		7,840 14
Time certificates of deposit.....	81,085 00		81,085 00
Certified checks.....	295 75		295 75
Cashiers' checks.....			
State, county and municipal deposits.....	14,000 00		14,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,221 82		1,221 82
Totals.....	\$763,147 31	\$1,131,925 83	\$1,895,073 14
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

Note—The above statement includes the business of a branch office at Davis.

BANK OF VACAVILLE. VACAVILLE.

Incorporated April 23, 1883.

92

Officers—President, C. M. Hartley; Vice-President, E. R. Thurber; Secretary, Treasurer and Cashier, E. J. Cox; Assistant Cashier, Jas. R. McCrory.

Directors—R. E. Burton, J. H. Rogers, C. M. Hartley, H. D. Chandler, E. R. Thurber.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$245,424 95	\$253,077 40	\$498,502 35
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,018 25		1,018 25
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	130,208 17	165,439 87	295,648 04
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	52,311 93		52,311 93
Other real estate owned	1,500 00		1,500 00
Due from reserve banks, excluding item 14	46,612 69	12,643 13	59,255 82
Due from other banks			
Due from Federal Reserve Bank	12,982 77		12,982 77
Actual cash on hand	9,106 38	10,000 00	19,106 38
Exchanges for clearing house			
Checks and other cash items	1,371 35		1,371 35
Items with Federal Reserve Bank in process of collection			
Other resources		3,070 00	3,070 00
Totals	\$500,536 49	\$444,230 40	\$944,766 89
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	19,000 00	19,000 00	38,000 00
All undivided profits, less expenses, interest and taxes paid	15,947 47	11,630 88	27,578 35
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	5,115 00		5,115 00
Individual deposits subject to check	221,946 38		221,946 38
Savings deposits		375,379 52	375,379 52
Demand certificates of deposit	2,321 50		2,321 50
Time certificates of deposit	106,596 70	3,220 00	109,816 70
Certified checks			
Cashiers' checks	4,609 44		4,609 44
State, county and municipal deposits	50,000 00	10,000 00	60,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$500,536 49	\$444,230 40	\$944,766 89
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,860 09	\$9,327 66	\$14,187 75

THE BANK OF LOS GATOS. LOS GATOS.

Incorporated November 9, 1883.

93

Officers—President, J. A. Case; Vice-Presidents, J. D. Farwell, I. D. Mabie; Secretary, M. J. Vertin; Treasurer and Cashier, P. E. Curtis; Assistant Cashiers, I. D. Mabie, M. J. Vertin.

Directors—G. S. McMurtry, J. A. Case, I. D. Mabie, S. D. Balch, J. D. Farwell.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$294,339 63	\$792,434 84	\$1,086,774 47
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	821 46		821 46
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	170,946 74	153,644 76	324,591 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	5,000 00		5,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	60,416 43	54,924 56	115,340 99
Due from other banks		3,642 61	3,642 61
Due from Federal Reserve Bank			
Actual cash on hand	46,821 66	25,797 51	72,619 17
Exchanges for clearing house			
Checks and other cash items	1,061 59		1,061 59
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$579,407 51	\$1,030,444 28	\$1,609,851 79
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	20,000 00	45,000 00	65,000 00
All undivided profits, less expenses, interest and taxes paid	7,713 06	7,965 88	15,678 94
Reserved for interest, taxes and expenses		1,261 40	1,261 40
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	984 00		984 00
Individual deposits subject to check	411,380 77		411,380 77
Savings deposits		901,217 00	901,217 00
Demand certificates of deposit	4,588 41		4,588 41
Time certificates of deposit	43,536 10		43,536 10
Certified checks	180 36		180 36
Cashiers' checks			
State, county and municipal deposits	41,024 81	25,000 00	66,024 81
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$579,407 51	\$1,030,444 28	\$1,609,851 79
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,500 00	\$15,000 00	\$18,500 00

GLENDORA BANK. GLENDORA.

Incorporated December 8, 1884.

96

Officers—President, A. E. Engelhardt; Vice-President, J. J. West; Secretary, Treasurer and Cashier, W. F. Boye.

Directors—N. J. Ashby, A. E. Engelhardt, W. F. Boye, J. A. Lewis, J. J. West, J. W. Cullen, Martin Killingsworth.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$192,375 33	\$56,370 00	\$248,745 33
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	619 14		619 14
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,504 59		38,504 59
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	13,583 79		13,583 79
Other real estate owned.....	5,492 28		5,492 28
Due from reserve banks, excluding item 14.....	11,588 37	4,418 69	16,007 06
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	10,698 64	2,954 23	13,652 87
Exchanges for clearing house.....			
Checks and other cash items.....	69 15		69 15
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$272,931 29	\$63,742 92	\$336,674 21
LIABILITIES.			
Capital paid in.....	\$42,000 00	\$25,000 00	\$67,000 00
Surplus.....	5,000 00	1,500 00	6,500 00
All undivided profits, less expenses, interest and taxes paid.....	4,748 33	1,409 28	3,157 61
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	12,000 00		12,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	134,673 61		134,673 61
Savings deposits.....		31,714 28	31,714 28
Demand certificates of deposit.....			
Time certificates of deposit.....	53,603 98	4,119 36	57,723 34
Certified checks.....	6 00		6 00
Cashiers' checks.....	971 67		971 67
State, county and municipal deposits.....	19,900 00		19,900 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	27 70		27 70
Totals.....	\$272,931 29	\$63,742 92	\$336,674 21
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,860 00	\$650 00	\$2,510 00

Note—Added savings department, January 3, 1921.

THE BANK OF ARCATA. ARCATA.

Incorporated September 11, 1886.

103

Officers—President, Wesley W. Stone; Vice-President, Sylvester Myers; Secretary, R. L. Oak; Treasurer and Cashier, Frank H. Tooby; Assistant Cashiers, R. L. Oak, W. C. Pritchard.

Directors—Frank H. Tooby, N. H. Falk, Sylvester Myers, Lorens Peterson, Wesley W. Stone, H. W. Jackson, Henry F. Brizard.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$470,240 46		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	38,968 58		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	38,435 00		
Other real estate owned	993 05		
Due from reserve banks, excluding item 14	68,981 18		
Due from other banks	1,894 06		
Due from Federal Reserve Bank			
Actual cash on hand	34,952 01		
Exchanges for clearing house			
Checks and other cash items	477 92		
Items with Federal Reserve Bank in process of collection			
Other resources	22 08		
Total	\$654,964 34		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	100,000 00		
All undivided profits, less expenses, interest and taxes paid	14,785 61		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	25,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	7,000 00		
Individual deposits subject to check	370,187 34		
Savings deposits			
Demand certificates of deposit	19,944 50		
Time certificates of deposit			
Certified checks			
Cashiers' checks	12,592 86		
State, county and municipal deposits	5,454 03		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$654,964 34		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,700 00		

FIDELITY TRUST AND SAVINGS BANK. FRESNO.

Incorporated February 26, 1887.

106

Officers—President, Wylie M. Giffin; Vice-Presidents, Leslie Einstein, W. T. Mattingly, W. A. Sutherland, Walter Shoemaker; Secretary, S. C. Enos; Manager Savings Department, Wick W. Parsons; Treasurer and Cashier, C. E. Hamilton; Assistant Cashiers, H. C. Wilson, S. C. Enos; Trust Officer, H. Z. Austin.

Directors—C. H. Cobb, W. T. Mattingly, Leslie Einstein, C. E. Hamilton, Chas. W. Barrett, Wick W. Parsons, D. H. Trowbridge, K. Arrakelian, E. J. Bullard, A. W. Bernhauer, W. O. Blasingame, Edwin M. Einstein, A. Emory Wishon, J. C. Forkner, Wylie M. Giffin, William Glass, M. B. Harris, E. G. Hughson, Ward B. Minturn, Arthur Perkins, Milo L. Rowell, W. Shoemaker, W. A. Sutherland, F. P. Black, F. H. Wilson, H. S. Wilson, C. L. McLane.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$4,044,348 96	\$2,783,677 76	\$50,000 00	\$50,000 00	\$6,928,026 72
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	3,753 93				3,753 93
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	732,609 72	336,158 69			1,068,768 41
Stock of Federal Reserve Bank	43,700 00				43,700 00
Bank premises, furniture and fixtures and safe deposit vaults	76,235 68	215,284 04			291,519 22
Other real estate owned	1,500 00	247,597 46			249,097 46
Due from reserve banks, excluding item 14	517,857 46				517,857 46
Due from other banks	17,580 69		10,122 73		27,703 42
Due from Federal Reserve Bank	295,875 02	105,000 00			400,875 02
Actual cash on hand	135,762 74	127,346 59			263,109 33
Exchanges for clearing house	87,230 30				87,230 30
Checks and other cash items	27,795 04	1,015 46			28,810 50
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			1,900 00		1,900 00
Other resources	234,298 76		2,292 66	7,921 06	244,512 48
Totals	\$6,218,548 30	\$3,816,080 00	\$64,315 39	\$57,921 06	\$10,156,864 75
LIABILITIES.					
Capital paid in	\$750,000 00	\$150,000 00	\$50,000 00	\$50,000 00	\$1,000,000 00
Surplus	256,000 00	200,000 00			456,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	43,559 41	44,115 58		7,921 06	95,596 05
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	540,000 00				540,000 00
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	126,743 36				126,743 36
Dividends unpaid					
Individual deposits subject to check	3,975,925 45				3,975,925 45
Savings deposits		3,396,964 42			3,396,964 42
Demand certificates of deposit	2,475 59				2,475 59
Time certificates of deposit	36,238 40				36,238 40
Certified checks	11,611 58				11,611 58
Cashiers' checks	36,728 84				36,728 84
State, county and municipal deposits	375,000 00	25,000 00			400,000 00
United States and postal savings deposits	119 67				119 67
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			2,292 66		2,292 66
Fund for advances to court trusts			1,900 00		1,900 00
Other liabilities	64,146 00		10,122 73		74,268 73
Totals	\$6,218,548 30	\$3,816,080 00	\$64,315 39	\$57,921 06	\$10,156,864 75
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$1,341,370 87				\$1,341,370 87
Interest earned but not collected, not included in resources or liabilities		\$56,367 00			\$56,367 00

FIDELITY TRUST AND SAVINGS BANK. FRESNO.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$161,190 27	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$394,643 35
Trust investments, real property.....	149,367 99	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	10,122 73		
Cash on hand.....	73,962 36		
Total.....	\$394,643 35	Total.....	\$394,643 35

THE BANK OF ORLAND. ORLAND.

Incorporated March 29, 1887.

107

Officers—President, George A. Barceloux; Vice-Presidents, H. J. Barceloux, E. E. Johnson; Secretary, Treasurer and Cashier, E. M. King.

Directors—George A. Barceloux, E. M. King, H. J. Barceloux, W. F. Johnson, W. H. Baymiller.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$307,497 50		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,701 38		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	83,164 56		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	17,826 72		
Other real estate owned			
Due from reserve banks, excluding item 14	5,262 63		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	24,240 93		
Exchanges for clearing house			
Checks and other cash items	3,301 94		
Items with Federal Reserve Bank in process of collection			
Other resources	641 86		
Total	\$444,637 52		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	25,000 00		
All undivided profits, less expenses, interest and taxes paid	17,415 19		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	69,785 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	230,979 26		
Savings deposits			
Demand certificates of deposit	3,582 35		
Time certificates of deposit	24,098 46		
Certified checks	681 17		
Cashiers' checks	283 85		
State, county and municipal deposits	22,812 24		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$444,637 52		
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$30,315 00		
Interest earned, not collected, not included in resources or liabilities	\$4,000 00		

"THE SAN DIEGO SAVINGS BANK." SAN DIEGO.

Incorporated April 15, 1889.

108

Officers—President, M. T. Gilmore; Vice-President, J. W. Sefton, Jr.; Secretary, Treasurer and Cashier, C. W. Wilson; Assistant Cashiers, David N. Millen, E. F. Farnsworth; Assistant Cashiers and Assistant Secretaries, C. L. Reed, R. L. Mueller.

Directors—R. M. Powers, A. H. Sweet, W. M. Crouse, J. Perry Lewis, M. T. Gilmore, J. W. Sefton, Jr., C. W. Wilson, Nat Rogan, S. M. Bingham.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$4,336,648 22	
Bankers' acceptances, excluding rediscounts		75,000 00	
Notes, drafts or bills of exchange, excluding rediscounts		5,000 00	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		2,530,702 32	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		98,955 67	
Other real estate owned		240,623 36	
Due from reserve banks, excluding item 14		357,699 74	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		190,103 91	
Exchanges for clearing house		33,975 16	
Checks and other cash items		30,486 34	
Items with Federal Reserve Bank in process of collection			
Other resources		39,791 96	
Total		\$7,938,986 68	
LIABILITIES.			
Capital paid in		\$200,000 00	
Surplus		375,000 00	
All undivided profits, less expenses, interest and taxes paid		114,575 20	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		6,893,388 07	
Demand certificates of deposit			
Time certificates of deposit		243,124 13	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		100,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		12,899 28	
Total		\$7,938,986 68	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

PLACER COUNTY BANK. AUBURN.

Incorporated October 5, 1887.

111

Officers—President, Alden Anderson; Vice-Presidents, W. J. Wilson, Geo. McAulay; Secretary, Treasurer and Cashier, J. E. Seaton; Assistant Cashiers, H. S. Clegg, A. F. Sandrock.

Directors—Joe Johnson, W. J. Wilson, Geo. McAulay, E. S. Birdsall, Alden Anderson, Chas. Kenna, F. S. Stevens.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$349,975 56	\$566,983 52	\$916,959 08
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	540 39		540 39
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	64,341 95	287,403 56	351,745 51
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	38,495 22	39,000 00	77,495 22
Other real estate owned	2,000 00		2,000 00
Due from reserve banks, excluding item 14	59,203 71	77,032 19	136,235 90
Due from other banks	245 90		245 90
Due from Federal Reserve Bank			
Actual cash on hand	54,495 43	23,215 38	77,710 81
Exchanges for clearing house	678 75		678 75
Checks and other cash items	1,120 47		1,120 47
Items with Federal Reserve Bank in process of collection			
Other resources	7,813 76		7,813 76
Totals	\$578,911 14	\$993,634 65	\$1,572,545 79
LIABILITIES.			
Capital paid in	\$95,000 00	\$90,000 00	\$185,000 00
Surplus	7,500 00	12,500 00	20,000 00
All undivided profits, less expenses, interest and taxes paid	5,805 30		5,805 30
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	447,963 20		447,963 20
Savings deposits		891,134 65	891,134 65
Demand certificates of deposit	2,845 85		2,845 85
Time certificates of deposit	2,060 80		2,060 80
Certified checks	157 44		157 44
Cashiers' checks	17,578 55		17,578 55
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$578,911 14	\$993,634 65	\$1,572,545 79
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of a branch office at Newcastle.

CITY SAVINGS BANK. SANTA CRUZ.

Incorporated December 6, 1887.

112

Officers—President, F. D. Baldwin; Vice-Presidents, F. R. Howe, C. D. Hinkle; Secretary, Treasurer and Cashier, T. G. McCreary; Assistant Cashiers, A. H. Foster, W. M. Carmean.

Directors—F. D. Baldwin, J. P. Parker, Geo. H. Cardiff, T. G. McCreary, C. D. Hinkle, L. E. McLellan, F. R. Howe.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$979,683 43	
Bankers' acceptances, excluding rediscounts		43,510 83	
Notes, drafts or bills of exchange, excluding rediscounts		52,950 54	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,057,917 94	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		38,150 00	
Other real estate owned		19,234 70	
Due from reserve banks, excluding item 14		254,494 30	
Due from other banks		15,242 16	
Due from Federal Reserve Bank			
Actual cash on hand		92,695 71	
Exchanges for clearing house			
Checks and other cash items		131 87	
Items with Federal Reserve Bank in process of collection			
Other resources		545 65	
Total		\$2,554,557 13	
LIABILITIES.			
Capital paid in		\$130,000 00	
Surplus		100,000 00	
All undivided profits, less expenses, interest and taxes paid		27,810 20	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		6,002 00	
Individual deposits subject to check			
Savings deposits		2,285,444 93	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		5,300 00	
Total		\$2,554,557 13	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$6,500 00	

CITIZENS SAVINGS BANK OF SAN DIEGO. SAN DIEGO.

Incorporated January 16, 1888.

113

Officers—President, I. Isaac Irwin; Vice-President, Wheeler J. Bailey; Secretary, Treasurer and Cashier, C. B. Whittelsey; Assistant Cashier and Assistant Secretary, John Zweck.

Directors—W. J. Bailey, John Zweck, I. Isaac Irwin, William G. Mirrow, William Kettner, Edmund Mayer, C. B. Whittelsey.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$680,996 70	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		733,173 65	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		17,778 05	
Other real estate owned		8,750 00	
Due from reserve banks, excluding item 14		113,053 24	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		37,848 59	
Exchanges for clearing house		6,393 42	
Checks and other cash items		1,339 01	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,599,332 66	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		47,500 00	
All undivided profits, less expenses, interest and taxes paid		9,275 23	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,360,053 76	
Demand certificates of deposit			
Time certificates of deposit		32,503 67	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,000 00	
United States and postal savings deposits			
Letters of credit and travelers checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,599,332 66	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$9,000 00	

"COMMERCIAL BANK OF SAN LUIS OBISPO." SAN LUIS OBISPO.

Incorporated March 20, 1888.

114

Officers—President, J. W. Barneberg; Vice-Presidents, E. W. Clark, H. L. Kemper, R. R. Muscio; Secretary, Treasurer and Cashier, F. H. Throop; Assistant Cashiers, L. H. Dart, L. J. Defosset.

Directors—J. W. Barneberg, E. W. Clark, S. A. Dana, L. J. Beckett, A. Muscio, C. H. Kamm, P. Tognazzini, H. L. Kemper, Francis H. Throop.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,892,227 39	\$1,830,513 35	\$3,722,740 74
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	5,091 46		5,091 46
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	695,375 31	345,406 25	1,040,781 56
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	66,557 82		66,557 82
Other real estate owned.....		6,000 00	6,000 00
Due from reserve banks, excluding item 14.....	218,277 87	85,383 56	303,661 43
Due from other banks.....	5,150 59		5,150 59
Due from Federal Reserve Bank.....			
Actual cash on hand.....	189,807 95	55,000 00	244,807 95
Exchanges for clearing house.....			
Checks and other cash items.....	56,017 52		56,017 52
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$3,128,505 91	\$2,322,303 16	\$5,450,809 07
LIABILITIES.			
Capital paid in.....	\$175,000 00	\$225,000 00	\$700,000 00
Surplus.....	25,000 00	25,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	100,571 85	26,568 56	127,140 41
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	200,000 00		200,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	20,505 01		20,505 01
Dividends unpaid.....	20 00		20 00
Individual deposits subject to check.....	1,578,665 12		1,578,665 12
Savings deposits.....		2,045,734 60	2,045,734 60
Demand certificates of deposit.....	2,885 77		2,885 77
Time certificates of deposit.....	544,182 63		544,182 63
Certified checks.....	310 50		310 50
Cashiers' checks.....			
State, county and municipal deposits.....	181,365 03		181,365 03
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$3,128,505 91	\$2,322,303 16	\$5,450,809 07
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$24,000 00	\$28,500 00	\$52,500 00

PAJARO VALLEY SAVINGS BANK. WATSONVILLE.

Incorporated July 18, 1888.

116

Officers—President, W. R. Porter; Vice-Presidents, C. A. Palmtag, John E. Porter; Secretary and Cashier, L. H. Lopes ;
 Treasurer and Assistant Cashier, Jerome S. Dondero; Manager, C. F. Langley.
 Directors—W. R. Porter, John E. Porter, A. R. Wilson, T. E. Trafton, Charles F. Langley.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$991,635 66	
Bankers acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers liability for drafts paid under letters of credit.....			
Customers liability account acceptances.....			
Liability of foreign banks and bankers account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		176,376 88	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		35,633 34	
Other real estate owned.....		5,763 59	
Due from reserve banks, excluding item 14.....		87,708 73	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		47,279 61	
Exchanges for clearing house.....			
Checks and other cash items.....		216 68	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$1,344,614 49	
LIABILITIES.			
Capital paid in.....		\$50,000 00	
Surplus.....		68,000 00	
All undivided profits, less expenses, interest and taxes paid.....		9,030 21	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,449 51	
Individual deposits subject to check.....			
Savings deposits.....		1,216,134 77	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,344,614 49	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$8,500 00	

BANK OF RIDEOUT, SMITH & CO. OROVILLE.

Incorporated May 31, 1888.

117

Officers—President, Phebe M. Rideout; Vice-Presidents, Dunning Rideout, L. L. Green; Secretary, F. L. Humphrey; Treasurer and Cashier, J. C. Boyle; Assistant Cashier, F. L. Humphrey.

Directors—Phebe M. Rideout, Dunning Rideout, L. L. Green, George F. Jones, R. S. Powers, Walter M. Smith, John J. Hamlyn.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$249,841 85	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		270,288 89	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		59,645 39	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		13,965 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$593,741 13	
LIABILITIES.			
Capital paid in		\$30,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		6,599 46	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		532,141 67	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$593,741 13	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,847 33	

MONROVIA SAVINGS BANK. MONROVIA.

Incorporated July 27, 1888.

119

Officers—President, John H. Bartle; Vice-Presidents, W. A. Chess, Marco H. Hellman; Secretary and Cashier, K. E. Lawrence; Treasurer, A. J. Everest.

Directors—John H. Bartle, W. A. Chess, Marco H. Hellman, A. J. Everest, John P. Dunn.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$728,535 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		30,000 00	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		185,008 12	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		800 00	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		66,794 85	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		26,061 10	
Exchanges for clearing house.....			
Checks and other cash items.....		1,354 07	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		6,034 00	
Total.....		\$1,044,587 14	
LIABILITIES.			
Capital paid in.....		\$100,000 00	
Surplus.....		14,000 00	
All undivided profits, less expenses, interest and taxes paid.....		817 86	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		4,000 00	
Individual deposits subject to check.....			
Savings deposits.....		886,335 12	
Demand certificates of deposit.....			
Time certificates of deposit.....		9,434 16	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		30,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,044,587 14	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

DECKER-JEWETT BANK. MARYSVILLE.

Incorporated November 12, 1888.

122

Officers—President, Elliott McAllister; Vice-President, John K. Kelly; Secretary, Treasurer and Cashier, H. B. P. Carden; Assistant Cashier, Jackson Waste.

Directors—Elliott McAllister, G. W. Brodahl, H. B. P. Carden, John K. Kelly, W. T. Ellis.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$810,478 72	\$172,298 07	\$982,776 79
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,293 90		2,293 90
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts	149,220 12	109,362 25	258,582 37
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,403 43	20,000 00	28,403 43
Other real estate owned	7,000 00		7,000 00
Due from reserve banks, excluding item 14	53,950 69	553 20	54,503 89
Due from other banks			
Due from Federal Reserve Bank	3,473 68		3,473 68
Actual cash on hand	51,359 42	10,563 11	61,922 53
Exchanges for clearing house	5,825 76		5,825 76
Checks and other cash items	1 00		1 00
Items with Federal Reserve Bank in process of collection			
Other resources	3,754 16		3,754 16
Totals	\$1,095,760 88	\$312,776 63	\$1,408,537 51
LIABILITIES.			
Capital paid in	\$125,000 00	\$25,000 00	\$150,000 00
Surplus	50,000 00	5,000 00	55,000 00
All undivided profits, less expenses, interest and taxes paid	27,560 37		27,560 37
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,230 00		1,230 00
Individual deposits subject to check	499,904 73		499,904 73
Savings deposits		282,776 63	282,776 63
Demand certificates of deposit	7,000 03		7,000 03
Time certificates of deposit	320,065 75		320,065 75
Certified checks			
Cashiers' checks			
State, county and municipal deposits	65,000 00		65,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,095,760 88	\$312,776 63	\$1,408,537 51
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$9,000 00	\$5,000 00	\$14,000 00

SECURITY TRUST AND SAVINGS BANK. LOS ANGELES.

Incorporated January 11, 1889

123

Officers—President, J. F. Sartori; Vice-Presidents, W. D. Longyear, M. S. Hellman, W. H. Booth, Chas. H. Toll, J. A. Kerr, G. G. Greenwood, S. H. Zombro, R. B. Hardacre, L. H. Roseberry, Edward Elliott; Secretary, James E. Shelton; Treasurer, T. Q. Hall; Cashier, G. M. Wallace; Assistant Secretaries, J. H. Griffin, W. D. Otis, H. W. Little, John T. Cooper, M. G. Cary, R. C. Long; Assistant Cashiers, H. H. Smock, F. W. Cowlin; Trust Officer, J. H. Griffin; Assistant Trust Officer, C. M. Jay; Trust Attorney, G. M. Martin; Assistant Trust Attorneys, L. H. Roseberry, J. C. MacFarland.

Directors—J. F. Sartori, M. S. Hellman, Chas. H. Toll, W. H. Booth, W. D. Longyear, Wm. H. Allen, Jr., Norman Bridge, R. B. Hardacre, S. F. Zombro, R. H. Lacy, James H. Adams, W. L. Valentine, Geo. M. Wallace, Henderson Hayward, T. E. Newlin, W. J. Washburn, H. W. O'Melveny, J. H. Shankland, W. D. Woolwine, Geo. A. Hart, W. Jarvis Barlow, Jos. Kurtz, William Garland, A. B. Cass, A. C. Denman, Jr., G. G. Greenwood, J. A. H. Kerr, Lee A. McConnell, A. W. Rhodes, L. H. Roseberry, Russell McD. Taylor, C. F. Crowell, James B. Grist.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$14,894,029 59	\$38,002,701 89	-----	-----	\$52,896,731 48
Bankers' acceptances, excluding rediscounts	-----	3,556,058 69	-----	-----	3,556,058 69
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	5,602 65	-----	-----	-----	5,602 65
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	3,847 50	-----	-----	-----	3,847 50
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	2,043,206 68	19,716,427 14	\$511,000 00	\$119,543 80	22,390,177 62
Stock of Federal Reserve Bank	-----	150,000 00	-----	-----	150,000 00
Bank premises, furniture and fixtures and safe deposit vaults	-----	2,618,374 19	-----	-----	2,618,374 19
Other real estate owned	-----	155,694 72	-----	1,225 00	156,919 72
Due from reserve banks, excluding item 14	528,412 16	6,059,691 64	3,437 95	43,917 38	6,635,459 13
Due from other banks	42,650 62	72,566 67	-----	-----	115,217 29
Due from Federal Reserve Bank	1,634,569 88	2,273,463 75	-----	-----	3,908,033 63
Actual cash on hand	305,422 74	904,071 24	-----	5,036 55	1,214,530 53
Exchanges for clearing house	973,629 90	59,454 84	-----	-----	1,033,084 74
Checks and other cash items	3,538 06	407,539 41	-----	13,328 29	424,405 76
Items with Federal Reserve Bank in process of collection	-----	949,174 81	-----	-----	949,174 81
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	612,732 65	423,078 62	-----	16,948 98	1,052,760 25
Totals	\$21,047,642 43	\$75,348,297 61	\$514,437 95	\$200,000 00	\$97,110,377 99
LIABILITIES.					
Capital paid in	\$1,150,000 00	\$1,400,000 00	\$500,000 00	\$100,000 00	\$3,150,000 00
Surplus	1,350,000 00	750,000 00	-----	-----	2,100,000 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	55,000 00	1,261,268 18	11,000 00	100,000 00	1,427,268 18
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	1,431,101 72	49,105 00	-----	-----	1,480,206 72
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	16,223,058 38	-----	-----	-----	16,223,058 38
Savings deposits	-----	68,991,720 42	-----	-----	68,991,720 42
Demand certificates of deposit	31,356 43	-----	-----	-----	31,356 43
Time certificates of deposit	-----	1,762,327 34	-----	-----	1,762,327 34
Certified checks	58,804 64	-----	-----	-----	58,804 64
Cashiers' checks	499,776 99	-----	-----	-----	499,776 99
State, county and municipal deposits	-----	1,087,168 28	-----	-----	1,087,168 28
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	3,750 00	-----	-----	-----	3,750 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	3,847 50	-----	-----	-----	3,847 50
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	3,437 95	-----	3,437 95
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	240,946 77	46,708 39	-----	-----	287,655 16
Totals	\$21,047,642 43	\$75,348,297 61	\$514,437 95	\$200,000 00	\$97,110,377 99
Contingent liabilities—none	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

SECURITY TRUST AND SAVINGS BANK. LOS ANGELES.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$74,050 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$74,050 00
Trust investments, personal property.....	5,453,073 40	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	8,678,222 86
Trust investments, real property.....	2,553,052 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	672,097 46		
Cash on hand.....			
Total.....	\$8,752,272 86	Total.....	\$8,752,272 86

Note—The above statement includes the business of branch offices at Los Angeles.

"THE BANK OF E. COOKE SMITH." PACIFIC GROVE.

Incorporated January 8, 1907.

124

Officers—President, E. C. Smith; Vice-President, P. H. Smith; Secretary, Treasurer and Cashier, A. O. Gates; Assistant Cashier, C. D. Smith.

Directors—E. C. Smith, P. H. Smith, A. O. Gates.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$37,846 38	\$62,912 52	\$100,758 90
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	151 61	-----	151 61
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	65,323 21	44,700 00	110,023 21
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	28,764 21	-----	28,764 21
Other real estate owned.....	-----	2,618 16	2,618 16
Due from reserve banks, excluding item 14.....	7,039 00	2,557 35	9,596 35
Due from other banks.....	336 19	-----	336 19
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	10,147 52	6,105 08	16,252 60
Exchanges for clearing house.....	356 06	-----	356 06
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$149,964 18	\$118,893 11	\$268,857 29
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	1,500 00	1,600 00	3,100 00
All undivided profits, less expenses, interest and taxes paid.....	-----	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	5,000 00	-----	5,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	76,943 54	-----	76,943 54
Savings deposits.....	-----	107,293 11	107,293 11
Demand certificates of deposit.....	1,450 64	-----	1,450 64
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	70 00	-----	70 00
State, county and municipal deposits.....	25,000 00	-----	25,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now out- standing.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$149,964 18	\$118,893 11	\$268,857 29
Contingent liabilities—none.....	-----	-----	-----
Interest earned, not collected, not included in resources or liabilities.....	\$646 44	\$899 70	\$1,546 14

"BANK OF HUENEME." HUENEME.

Incorporated February 28, 1889.

125

Officers—President, E. O. Gerberding; Vice-Presidents, Richard Bard, A. Levy; Secretary, Treasurer and Cashier, E. O. Green; Assistant Cashier, John A. Trøgher.

Directors—Richard Bard, E. O. Gerberding, A. Levy, Mary Bard, Roger G. Edwards, Clay Claberg, F. Antes Snyder.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$88,937 47		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	239 33		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	47,558 22		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,412 01		
Other real estate owned			
Due from reserve banks, excluding item 14	28,985 19		
Due from other banks	454 90		
Due from Federal Reserve Bank			
Actual cash on hand	7,270 91		
Exchanges for clearing house			
Checks and other cash items	129 10		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$176,987 13		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	12,500 00		
All undivided profits, less expenses, interest and taxes paid	1,901 30		
Reserved for interest taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts			
Bills payable with Federal Reserve Bank other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	43,026 77		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	39,328 06		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	30,207 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	24 00		
Total	\$176,987 13		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$850 00		

ORANGE COUNTY TRUST AND SAVINGS BANK. SANTA ANA.

Incorporated April 12, 1889.

126

Officers—President, W. E. Otis; Vice-Presidents, A. B. Gardner, F. E. Farnsworth; Secretary and Cashier, E. B. Sprague; Treasurer, Geo. E. Peters; Assistant Cashier, Geo. E. Peters; Trust Officer, U. D. Rhodes; Counsel, E. E. Keech; Assistant Secretary, Geo. E. Peters.

Directors—J. E. Liebig, E. B. Smith, E. B. Sprague, F. E. Farnsworth, A. B. Gardner, L. J. Carden, A. J. Visel, H. D. Meyer, W. E. Otis.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$930,859 78	\$540,085 81	\$43,000 00	\$40,000 00	\$1,553,945 59
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts..					
Overdrafts..	418 37				418 37
Customers' liability for drafts paid under let- ters of credit..					
Customers' liability account acceptances..					
Liability of foreign banks and bankers on account of acceptances..					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts..	188,367 68	28,915 11	6,943 19	10,767 66	234,993 64
Stock of Federal Reserve Bank..		12,000 00			12,000 00
Bank premises, furniture and fixtures and safe deposit vaults..	17,000 00	58,500 00			75,500 00
Other real estate owned..					
Due from reserve banks, excluding item 14..	19,887 27	28,525 38			48,412 65
Due from other banks..	13,469 80			13,459 46	26,929 26
Due from Federal Reserve Bank..	49,705 33	21,644 91			71,350 24
Actual cash on hand..	9,263 85	17,382 56	56 81	405 23	27,108 45
Exchanges for clearing house..	4,457 77	1,924 59			6,382 36
Checks and other cash items..	3,151 14				3,151 14
Items with Federal Reserve Bank in process of collection..					
Advances to court trusts..					
Other resources..					
Totals..	\$1,236,580 99	\$708,978 36	\$50,000 00	\$64,632 35	\$2,060,191 70
LIABILITIES.					
Capital paid in..	\$150,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$300,000 00
Surplus..	75,000 00	25,000 00			100,000 00
Amount segregated for protection of court and private trusts, national banks only..					
All undivided profits, less expenses, interest and taxes paid..	27,791 13			14,632 35	42,423 48
Reserved for interest, taxes and expenses..					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts..	93,000 00				93,000 00
Bills payable with Federal Reserve Bank other than rediscounts..	35,000 00				35,000 00
Deposits due to banks..	11,243 46	21,715 73			32,959 19
Dividends unpaid..	15,050 00				15,050 00
Individual deposits subject to check..	531,583 44				531,583 44
Savings deposits..		612,262 63			612,262 63
Demand certificates of deposit..	10,000 00				10,000 00
Time certificates of deposit..	91,791 57				91,791 57
Certified checks..	35 03				35 03
Cashiers' checks..	54,290 17				54,290 17
State, county and municipal deposits..	139,000 00				139,000 00
United States and postal savings deposits..					
Letters of credit and travelers' checks sold for cash and now outstanding..					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank..					
Liability account acceptances executed to furnish dollar exchange..					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees..					
Fund for advances to court trusts..					
Other liabilities..	2,796 19				2,796 19
Totals..	\$1,236,580 99	\$708,978 36	\$50,000 00	\$64,632 35	\$2,060,191 70
Contingent liabilities, none, other than liabili- ties for rediscounts with Federal Reserve Bank..	\$139,598 04				\$139,598 04
Interest earned but not collected, not included in resources or liabilities..	\$16,275 00	\$9,450 00			\$25,725 00

ORANGE COUNTY TRUST AND SAVINGS BANK. SANTA ANA.—
Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$16,267 81	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$148,673 76
Trust investments, real property.....	126,210 67	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	6,195 28		
Cash on hand.....			
Total.....	\$148,673 76	Total.....	\$148,673 76

PIONEER BANK. PORTERVILLE.

Incorporated April 19, 1889.

127

Officers—President, Chester Dowell; Vice-President, M. C. Mattison; Secretary, Treasurer and Cashier, P. Gafvert; Assistant Cashiers, E. E. Ridgway, J. M. Ridgway, John W. Fitting.

Directors—Chester Dowell, W. A. Dowell, R. D. Adams, M. C. Mattison, E. E. Ridgway, King C. Gillett, Wm. A. Nelson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$655,981 38	\$249,454 98	\$905,436 36
Bankers acceptances excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,651 48		2,651 48
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	71,548 27	67,738 78	139,287 05
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	61,975 00		61,975 00
Other real estate owned			
Due from reserve banks, excluding item 14	159,392 55	13,579 59	172,972 14
Due from other banks	10,977 51		10,977 51
Due from Federal Reserve Bank			
Actual cash on hand	64,516 97	7,764 82	72,281 79
Exchanges for clearing house			
Checks and other cash items	6,963 32		6,963 32
Items with Federal Reserve Bank in process of collection			
Other resources	7,539 53		7,539 53
Totals	\$1,041,546 01	\$338,538 17	\$1,380,084 18
LIABILITIES.			
Capital paid in	\$85,000 00	\$20,000 00	\$105,000 00
Surplus	22,000 00	10,000 00	32,000 00
All undivided profits, less expenses, interest and taxes paid	15,714 18		15,714 18
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	5,250 00		5,250 00
Individual deposits subject to check	728,252 85		728,252 85
Savings deposits		308,538 17	308,538 17
Demand certificates of deposit	17,349 81		17,349 81
Time certificates of deposit	112,609 07		112,609 07
Certified checks	205 00		205 00
Cashiers' checks	3,919 60		3,919 60
State, county and municipal deposits	51,245 50		51,245 50
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,041,546 01	\$338,538 17	\$1,380,084 18
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of a branch office at Strathmore.

THE VALLEJO BANK OF SAVINGS. VALLEJO.

Incorporated May 17, 1889.

129

Officers—President, W. K. Cole; Vice-President, B. C. Byrne; Secretary, Treasurer and Cashier, C. F. George; Assistant Cashier and Assistant Secretary, Frank C. Jacobs.

Directors—D. Brosnahan, W. K. Cole, F. W. Hall, C. F. George, J. J. McDonald, B. C. Byrne, T. J. O'Hara.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,177,839 05	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		380,773 95	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		103,754 17	
Due from other banks		21,179 93	
Due from Federal Reserve Bank			
Actual cash on hand		44,611 23	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		2,994 03	
Total		\$1,731,152 36	
LIABILITIES.			
Capital paid in		\$150,000 00	
Surplus		28,500 00	
All undivided profits, less expenses, interest and taxes paid		6,018 81	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		12,000 00	
Individual deposits subject to check			
Savings deposits		1,476,321 23	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		57,835 32	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		476 95	
Total		\$1,731,152 36	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,500 00	

THE BANK OF EUREKA. EUREKA.

Incorporated October 4, 1889.

131

Officers—President, C. P. Soule; Vice-President, C. H. Palmtag; Secretary, Treasurer and Cashier, C. Deane; Assistant Cashier, C. F. Edson.

Directors—C. P. Soule, G. W. Hunter, J. M. Hutcheson, J. M. Carson, N. H. Falk, H. W. Cole, C. H. Palmtag, N. Thogersen, Geo. E. Hanson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$767,664 37		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,415 76		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	269,639 23		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	51,500 00		
Other real estate owned.....	2,895 00		
Due from reserve banks, excluding item 14.....	260,901 22		
Due from other banks.....	6,525 02		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	123,182 65		
Exchanges for clearing house.....			
Checks and other cash items.....	13,002 03		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	11 75		
Total.....	\$1,497,737 03		
LIABILITIES.			
Capital paid in.....	\$200,000 00		
Surplus.....	50,000 00		
All undivided profits, less expenses, interest and taxes paid.....	122,244 36		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	122,391 81		
Dividends unpaid.....	1,400 00		
Individual deposits subject to check.....	872,046 92		
Savings deposits.....			
Demand certificates of deposit.....	27,303 29		
Time certificates of deposit.....			
Certified checks.....	3,182 70		
Cashiers' checks.....	9,167 37		
State, county and municipal deposits.....	90,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	58		
Total.....	\$1,497,737 03		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

THE SAVINGS BANK OF HUMBOLDT COUNTY. EUREKA.

Incorporated October 4, 1889.

132

Officers—President, C. P. Soule; Vice-President, C. H. Palmtag; Secretary, Treasurer and Cashier, C. Deane; Assistant Cashiers, T. R. Dinsmore, H. F. Madsen.

Directors—C. P. Soule, G. W. Hunter, J. M. Hutcheson, J. M. Carson, C. H. Palmtag, N. H. Falk, H. W. Cole, N. Thogerson, Geo. E. Hanson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$998,236 49	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,534,030 07	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		49,500 00	
Other real estate owned		23,000 00	
Due from reserve banks, excluding item 14		242,228 84	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		75,002 60	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$2,921,998 00	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		148,500 00	
All undivided profits, less expenses, interest and taxes paid		28,880 94	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,056 00	
Individual deposits subject to check			
Savings deposits		2,643,561 06	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,921,998 00	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

HOME SAVINGS BANK. EUREKA.

Incorporated October 21, 1889.

133

Officers—President, H. F. Charters; Vice-President, G. W. Cousins; Secretary, Treasurer and Cashier, H. T. Trollnes; Assistant Cashier, W. McCann.

Directors—E. N. Tooby, J. H. Crothers, Peter Ferrari, Geo. W. Cousins, G. H. Shulze, F. B. Barnum, H. F. Charters.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$862,373 97	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		19,306 92	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		365,181 07	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		153,000 00	
Other real estate owned		17,977 67	
Due from reserve banks, excluding item 14		82,897 14	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		38,085 13	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		651 92	
Total		\$1,539,473 82	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		20,000 00	
All undivided profits, less expenses, interest and taxes paid		4,510 39	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,364,963 43	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,539,473 82	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

SAN BERNARDINO VALLEY BANK. SAN BERNARDINO.

Incorporated December 2, 1889.

134

Officers—President, J. C. Smith; Vice-President, W. S. Shepardson; Secretary, Treasurer and Cashier, C. L. Cronk; Assistant Cashier, C. H. Shorey.

Directors—J. C. Smith, W. S. Shepardson, C. L. Cronk, Joseph E. Rich, Ellen Smith, Jas. C. Love, A. G. Armstrong, H. C. McAllister, H. R. Scott.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$144,637 84	\$274,222 46	\$418,860 30
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,329 80		1,329 80
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	18,311 90	175,140 21	193,452 11
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		9,648 00	9,648 00
Other real estate owned		8,069 82	8,069 82
Due from reserve banks, excluding item 14	21,404 85	25,989 58	47,394 43
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,503 95	15,000 00	30,503 95
Exchanges for clearing house	1,302 22		1,302 22
Checks and other cash items	900 29		900 29
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$203,390 85	\$508,070 07	\$711,460 92
LIABILITIES.			
Capital paid in	\$25,000 00	\$60,000 00	\$85,000 00
Surplus	1,500 00	6,500 00	8,000 00
All undivided profits, less expenses, interest and taxes paid	1,586 87	609 09	2,195 96
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	150 00	24 00	174 00
Individual deposits subject to check	149,678 44		149,678 44
Savings deposits		398,436 98	398,436 98
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	23,187 38		23,187 38
Cashiers' checks	31 24		31 24
State, county and municipal deposits	2,256 92	42,500 00	44,756 92
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$203,390 85	\$508,070 07	\$711,460 92
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,821 96	\$5,672 29	\$7,494 25

Note—Changed name from Savings Bank of San Bernardino, December 22, 1920.

NORTHERN CALIFORNIA BANK OF SAVINGS. MARYSVILLE.

Incorporated December 7, 1889.

135

Officers—President, Phebe M. Rideout; Vice-President, Heiman Cheim; Secretary, Treasurer and Cashier, S. J. Flanery.
 Directors—Phebe M. Rideout, Heiman Cheim, S. J. Flanery, C. F. Aaron, Dunning Rideout, W. B. Swain, Louis Tarke.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,042,228 28	
Bankers' acceptances, excluding rediscounts		10,726 07	
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,874,432 85	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		61,500 00	
Other real estate owned		2,504 44	
Due from reserve banks, excluding item 14		177,280 94	
Due from other banks			
Due from Federal Reserve Bank		20,000 00	
Actual cash on hand		53,698 06	
Exchanges for clearing house			
Checks and other cash items		117 38	
Items with Federal Reserve Bank in process of collection			
Other resources		290 96	
Total		\$3,242,778 98	
LIABILITIES.			
Capital paid in		\$170,000 00	
Surplus		101,000 00	
All undivided profits, less expenses, interest and taxes paid		11,393 48	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		59,785 45	
Individual deposits subject to check			
Savings deposits		2,773,342 48	
Demand certificates of deposit			
Time certificates of deposit		17,198 70	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		110,000 00	
United States and postal savings deposits		58 87	
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,242,778 98	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$36,319 25	

ALAMEDA SAVINGS BANK. ALAMEDA.

Incorporated January 17, 1890.

136

Officers—President, J. R. Knowland; Vice-President, I. L. Borden, Secretary, Treasurer and Cashier, Chas. E. Tabor;
 Manager, J. E. Hall; Assistant Cashier, Wallace Merriam.
 Directors—I. L. Borden, Geo. W. Scott, P. S. Teller, J. R. Knowland, A. V. Clark.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$434,190 43	\$1,846,174 36	\$2,280,364 79
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	13 97		13 97
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	748,036 06	2,391,128 12	3,139,164 18
Stock of Federal Reserve Bank.....	3,750 00	11,900 00	15,650 00
Bank premises, furniture and fixtures and safe deposit vaults.....	1,891 91	170,256 09	172,148 00
Other real estate owned.....		36,976 62	36,976 62
Due from reserve banks, excluding item 14.....	181,705 19	470,130 56	651,835 75
Due from other banks.....	77,526 26	142,166 23	219,692 49
Due from Federal Reserve Bank.....	45,172 77	92,450 42	137,623 19
Actual cash on hand.....			
Exchanges for clearing house.....	6,962 42	511 24	7,473 66
Checks and other cash items.....		8,750 00	8,750 00
Items with Federal Reserve Bank in process of collection.....	15,985 84		15,985 84
Other resources.....			
Totals.....	\$1,515,234 85	\$5,170,443 64	\$6,685,678 49
LIABILITIES.			
Capital paid in.....	\$100,000 00	\$225,000 00	\$325,000 00
Surplus.....	25,000 00	166,850 00	191,850 00
All undivided profits, less expenses, interest and taxes paid.....	12,068 12	16,307 24	28,375 36
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....	13,381 59	1 00	13,382 59
Deposits due to banks.....	5,000 00	11,915 00	16,915 00
Dividends unpaid.....	967,483 02		967,483 02
Individual deposits subject to check.....		4,226,179 40	4,226,179 40
Savings deposits.....	55,430 92		55,430 92
Demand certificates of deposit.....	24,000 00		24,000 00
Time certificates of deposit.....	1,331 82		1,331 82
Certified checks.....	4,549 39		4,549 39
Cashiers' checks.....	100,000 00	178,000 00	278,000 00
State, county and municipal deposits.....	109,489 99	309,121 00	418,610 99
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	97,500 00	37,070 00	134,570 00
Totals.....	\$1,515,234 85	\$5,170,443 64	\$6,685,678 49
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$740 00	\$1,850 00	\$2,590 00

Note—Purchased Alameda National Bank June 30, 1921.

The above statement includes the business of a branch office at Alameda.

"EUCLID SAVINGS BANK." ONTARIO.

Incorporated March 17, 1890.

137

Officers—President, O. Arnold; Vice-President, H. E. Swan; Secretary and Treasurer, A. M. Stoeckel; Cashier, H. O. Chapman.

Directors—H. E. Swan, Wm. Laidlow, O. Arnold, H. O. Chapman, Chas. Latimer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$165,330 59	\$395,144 52	\$560,475 11
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	247 51		247 51
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	65,834 13	92,216 47	158,050 60
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		43,174 43	43,174 43
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	23,232 01	19,991 46	43,223 47
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	16,587 95	10,969 59	27,557 54
Exchanges for clearing house.....	3,854 18		3,854 18
Checks and other cash items.....		139 66	139 66
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$275,086 37	\$561,636 13	\$836,722 50
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	10,000 00	28,000 00	38,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,974 01	7,254 04	11,228 05
Reserved for interest, taxes and expenses.....		432 76	432 76
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	15,000 00		15,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	3,000 00		3,000 00
Individual deposits subject to check.....	212,255 80		212,255 80
Savings deposits.....		475,949 33	475,949 33
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	5,778 90		5,778 90
State, county and municipal deposits.....		25,000 00	25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	77 66		77 66
Totals.....	\$275,086 37	\$561,636 13	\$836,722 50
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,200 00	\$9,000 00	\$11,200 00

EXCHANGE BANK. SANTA ROSA.

Incorporated April 3, 1890.

138

Officers—President, F. P. Doyle; Vice-President, H. W. LeBaron; Secretary, Treasurer and Cashier, A. J. LeBaron; Assistant Cashier, L. A. Pressley.

Directors—T. J. Hutchinson, L. V. Hitchcock, F. P. Doyle, J. W. Clark, H. W. LeBaron.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$494,363 11	\$923,625 72	\$1,417,988 83
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,606 02		1,606 02
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	359,640 55	586,372 36	946,012 91
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	89,945 00		89,945 00
Other real estate owned.....	3,194 53		3,194 53
Due from reserve banks, excluding item 14.....	40,611 80	51,719 92	92,331 72
Due from other banks.....	1,404 78		1,404 78
Due from Federal Reserve Bank.....			
Actual cash on hand.....	77,820 31	49,940 34	127,760 65
Exchanges for clearing house.....			
Checks and other cash items.....	11,079 84		11,079 84
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	12,341 63		12,341 63
Totals.....	\$1,092,007 57	\$1,611,658 34	\$2,703,665 91
LIABILITIES.			
Capital paid in.....	\$100,000 00	\$50,000 00	\$150,000 00
Surplus.....	25,000 00	105,000 00	130,000 00
All undivided profits, less expenses, interest and taxes paid.....	83,099 17		83,099 17
Reserved for interest, taxes and expenses.....	19,462 20		19,462 20
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	552,674 61		552,674 61
Savings deposits.....		1,426,658 34	1,426,658 34
Demand certificates of deposit.....	5,647 38		5,647 38
Time certificates of deposit.....	256,401 60		256,401 60
Certified checks.....	14,000 00		14,000 00
Cashiers' checks.....			
State, county and municipal deposits.....	35,000 00	30,000 00	65,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	722 61		722 61
Totals.....	\$1,092,007 57	\$1,611,658 34	\$2,703,665 91
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$8,360 12	\$20,339 30	\$28,699 42

"THE BANK OF SANTA MARIA." SANTA MARIA.

Incorporated May 7, 1890.

139

Officers—President, Paul O. Tietzen; Vice-Presidents, J. F. Goodwin, S. A. Dana; Secretary and Cashier, L. C. Palmtag; Manager, L. P. Scaroni; Treasurer, W. T. Rice; Assistant Cashiers, N. B. Libbey, Wm. T. Rice, E. McCauley, Geo. W. Dolessi; Branch Manager, A. L. Brown.

Directors—F. C. Twitchell, Paul O. Tietzen, L. P. Scaroni, S. A. Dana, W. W. Rice, John Long, J. F. Goodwin, Jas. Herbert Tietzen, M. M. Purkiss.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$2,033,619 08	\$1,072,872 05	\$3,106,491 13
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	5,103 39		5,103 39
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	543,002 84	468,510 11	1,011,512 95
Stock of Federal Reserve Bank.....		21,750 00	21,750 00
Bank premises, furniture and fixtures and safe deposit vaults.....	164,583 63	52,326 81	216,910 44
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	38,637 73	9,267 81	47,905 54
Due from other banks.....	2,388 45		2,388 45
Due from Federal Reserve Bank.....	26,502 93	175,000 00	201,502 93
Actual cash on hand.....	95,206 85	10,435 25	105,642 10
Exchanges for clearing house.....			
Checks and other cash items.....	9,963 40		9,963 40
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	11,606 58		11,606 58
Totals.....	\$2,930,614 88	\$1,810,162 03	\$4,740,776 91
LIABILITIES.			
Capital paid in.....	\$500,000 00	\$100,000 00	\$600,000 00
Surplus.....	50,000 00	75,000 00	125,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,692 11	25,512 44	38,204 55
Reserved for interest, taxes and expenses.....	8,669 25	5,172 63	13,841 88
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....	170,000 00		170,000 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	1,533,328 26		1,533,328 26
Savings deposits.....		1,499,476 96	1,499,476 96
Demand certificates of deposit.....	574 84		574 84
Time certificates of deposit.....	441,491 56		441,491 56
Certified checks.....	373 38		373 38
Cashiers' checks.....	13,629 16		13,629 16
State, county and municipal deposits.....	195,000 00	105,000 00	300,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	4,856 32		4,856 32
Totals.....	\$2,930,614 88	\$1,810,162 03	\$4,740,776 91
Contingent liabilities—			
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$40,000 00		\$40,000 00
Liabilities for rediscount with Federal Reserve Bank.....	232,285 00		232,285 00
Total contingent liabilities.....	\$272,285 00		\$272,285 00
Interest earned, not collected, not included in resources or liabilities.....	\$56,829 22	\$31,333 40	\$88,162 62

Note—The above statement includes the business of branch offices at Guadalupe, Los Alamos and Orcutt.

"GUARANTY TRUST AND SAVINGS BANK." LOS ANGELES.

Incorporated August 21, 1890.

141

Officers—President, M. N. Avery; Vice-Presidents, W. E. McVay, W. W. Gibbs; Secretary, O. C. Smith; Treasurer, W. W. Gibbs, Jr.; Cashier, W. R. Morehouse; Assistant Cashiers, N. C. Peters, R. E. Zimmerman; Assistant Secretaries, George Carlisle, O. C. Schmidt, Ernest G. Taylor; Trust Officer, J. Veenhuyzen; Assistant Trust Officers, James Stuart, L. B. Howe; Auditor, Coleman Young; Branch Manager, P. A. Byers.

Directors—W. W. Gibbs, M. N. Avery, W. E. McVay, Dwight H. Hart, E. S. Rowley, W. W. Orcutt, E. C. Wilson, Isaac Milbank, C. N. Flint, J. M. Schneider, P. F. Schumacher, Walter F. Haas, Walter Bordwell, James G. Warren, L. E. Shepherd.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$4,657,217 34	\$16,827,388 00	-----	\$12,000 00	\$21,496,605 34
Bankers' acceptances, excluding rediscounts...	-----	2,232,099 23	-----	-----	2,232,099 23
Notes, drafts or bills of exchange, excluding rediscounts...	-----	2,333,750 00	-----	-----	2,333,750 00
Overdrafts...	8,297 78	-----	-----	-----	8,297 78
Customers' liability for drafts paid under letters of credit...	73,480 75	-----	-----	-----	73,480 75
Customers' liability account acceptances...	490,000 00	-----	-----	-----	490,000 00
Liability of foreign banks and bankers on account of acceptances...	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts...	755,778 51	4,719,233 38	\$177,785 69	112,023 88	5,764,821 46
Stock of Federal Reserve Bank...	-----	99,000 00	-----	-----	99,000 00
Bank premises, furniture and fixtures and safe deposit vaults...	150,000 00	-----	-----	-----	150,000 00
Other real estate owned...	-----	264,617 54	-----	-----	264,617 54
Due from reserve banks, excluding item 14...	94,747 35	2,071,952 31	-----	-----	2,166,699 66
Due from other banks...	-----	41,513 73	-----	-----	41,513 73
Due from Federal Reserve Bank...	460,000 00	872,689 37	-----	-----	1,332,689 37
Actual cash on hand...	154,789 83	554,785 34	2,181 44	976 12	712,732 73
Exchanges for clearing house...	291,631 15	71,619 03	-----	-----	363,250 18
Checks and other cash items...	37,389 55	88,457 76	412 52	-----	126,259 83
Items with Federal Reserve Bank in process of collection...	-----	-----	-----	-----	-----
Advances to court trusts...	-----	-----	14,620 35	-----	14,620 35
Other resources...	70,478 03	54,830 20	-----	-----	125,308 23
Totals ...	\$7,243,810 29	\$30,231,935 89	\$195,000 00	\$125,000 00	\$37,795,746 18
LIABILITIES.					
Capital paid in...	\$550,000 00	\$1,250,000 00	\$100,000 00	\$100,000 00	\$2,000,000 00
Surplus...	950,000 00	250,000 00	75,000 00	25,000 00	1,300,000 00
Amount segregated for protection of court and private trusts, national banks only...	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid...	402,944 16	-----	4,000 00	-----	406,944 16
Reserved for interest, taxes and expenses...	90,000 00	-----	-----	-----	90,000 00
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts...	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts...	-----	-----	-----	-----	-----
Deposits due to banks...	44,073 61	-----	-----	-----	44,073 61
Dividends unpaid...	70,329 00	-----	-----	-----	70,329 00
Individual deposits subject to check...	4,240,863 68	-----	-----	-----	4,240,863 68
Savings deposits...	-----	27,766,339 87	-----	-----	27,766,339 87
Demand certificates of deposit...	21,575 00	-----	-----	-----	21,575 00
Time certificates of deposit...	-----	537,436 38	-----	-----	537,436 38
Certified checks...	16,146 13	-----	-----	-----	16,146 13
Cashiers' checks...	261,717 07	-----	-----	-----	261,717 07
State, county and municipal deposits...	-----	382,500 00	-----	-----	382,500 00
United States and postal savings deposits...	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding...	95,943 25	-----	-----	-----	95,943 25
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank...	490,000 00	-----	-----	-----	490,000 00
Liability account acceptances executed to furnish dollar exchange...	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees...	-----	-----	-----	-----	-----
Fund for advances to court trusts...	-----	-----	16,000 00	-----	16,000 00
Other liabilities...	10,218 39	45,659 64	-----	-----	55,878 03
Totals ...	\$7,243,810 29	\$30,231,935 89	\$195,000 00	\$125,000 00	\$37,795,746 18
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities...	-----	-----	-----	-----	-----

"GUARANTY TRUST AND SAVINGS BANK." LOS ANGELES.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators guardians, assignees, receivers or trustees.....	\$12,196 68	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$12,196 68
Trust investments, personal property.....	998,919 09	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	2,173,599 09
Trust investments, real property.....	981,758 28	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	192,921 72		
Cash on hand.....			
Total.....	\$2,185,795 77	Total.....	\$2,185,795 77

Note—The above statement includes the business of a branch office at Los Angeles, (San Pedro).

FARMERS AND MECHANICS SAVINGS BANK. SACRAMENTO.

Incorporated September 20, 1890.

143

Officers—President, Robert M. Richardson; Vice-Presidents, Marshall Diggs, Peter J. Shields, Scott F. Ennis, Philip Wolf; Secretary, Treasurer and Cashier, Montfort K. Crowell; Assistant Cashier, E. A. Raffetto.

Directors—J. H. Dyer, Marshall Diggs, Scott F. Ennis, W. F. Gormley, Philip Wolf, Peter J. Shields, A. D. Williams, M. N. Williamson, Thos. J. Cox, R. M. Richardson, E. A. Gammon, A. H. Schnabel, G. H. Menke, Henry Mitau, W. F. Geary, John S. Chambers, D. S. Watkins, H. C. Venter, A. Van V. Phinney.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$454,337 37	\$2,295,017 92	\$2,749,355 29
Bankers' acceptances, excluding rediscounts		274,307 21	274,307 21
Notes, drafts or bills of exchange, excluding rediscounts		174,069 58	174,069 58
Overdrafts	981 87		981 87
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	163,690 52	1,061,042 02	1,224,732 54
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		233,247 79	233,247 79
Other real estate owned		9,814 60	9,814 60
Due from reserve banks, excluding item 14	263,656 72	321,870 36	585,527 08
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	64,338 72	103,981 32	168,320 04
Exchanges for clearing house	20,514 14	4,596 03	25,110 17
Checks and other cash items	75,486 90	25,087 15	100,574 05
Items with Federal Reserve Bank in process of collection			
Other resources	4,750 00		4,750 00
Totals	\$1,047,756 24	\$4,503,033 98	\$5,550,790 22
LIABILITIES.			
Capital paid in	\$100,000 00	\$250,000 00	\$350,000 00
Surplus	40,000 00	110,000 00	150,000 00
All undivided profits, less expenses, interest and taxes paid	13,426 97	28,387 97	41,814 94
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	10,150 00		10,150 00
Dividends unpaid		10,500 00	10,500 00
Individual deposits subject to check	668,304 10		668,304 10
Savings deposits		3,982,116 75	3,982,116 75
Demand certificates of deposit	2,032 91		2,032 91
Time certificates of deposit	29,770 82		29,770 82
Certified checks	38,230 29		38,230 29
Cashiers' checks	95,794 15		95,794 15
State, county and municipal deposits	50,000 00	121,990 35	171,990 35
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	47 00	38 91	85 91
Totals	\$1,047,756 24	\$4,503,033 98	\$5,550,790 22
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"PEOPLE'S STATE BANK." CHULA VISTA.

Incorporated October 17, 1890.

145

Officers—President, Greg. Rogers; Vice-President, Thos. J. H. McKnight; Secretary, Treasurer and Cashier, Warner Edmonds.

Directors—Warner Edmonds, M. L. Ward, W. H. Guptil, Thos. J. H. McKnight, Greg. Rogers, R. J. Jaeger

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$125,498 10		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	34 80		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	117,937 80		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,875 00		
Other real estate owned	7,441 58		
Due from reserve banks, excluding item 14	73,718 88		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	19,675 94		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$359,182 10		
LIABILITIES.			
Capital paid in	\$40,000 00		
Surplus	2,300 00		
All undivided profits, less expenses, interest and taxes paid	5,660 11		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	241,040 22		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	43,026 24		
Certified checks	982 00		
Cashiers' checks			
State, county and municipal deposits	6,173 53		
United States and postal savings deposits	20,000 00		
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$359,182 10		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,150 00		

THE RIDEOUT BANK. MARYSVILLE.

Incorporated November 1, 1890.

147

Officers—President, Phebe M. Rideout; Vice-President, Dunning Rideout; Secretary, Treasurer and Cashier, W. B. Swain; Assistant Secretary, Alvin Weis; Assistant Cashiers, Alvin Weis, J. C. Dooley; Manager Gridley Branch, L. C. Taylor; Manager Live Oak Branch, E. H. Cobeen.

Directors—Phebe M. Rideout, Dunning Rideout, W. B. Swain, Martin Sullivan, E. E. Biggs.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,909,332 80	\$816,783 89	\$2,726,116 69
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	4,956 05		4,956 05
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	514,891 64	1,041,900 43	1,556,792 07
Stock of Federal Reserve Bank	16,850 00		16,850 00
Bank premises, furniture and fixtures and safe deposit vaults	78,526 82		78,526 82
Other real estate owned	174 03		174 03
Due from reserve banks, excluding item 14	63,200 48	18,090 65	81,291 13
Due from other banks	14,671 73		14,671 73
Due from Federal Reserve Bank	99,392 93	75,000 00	174,392 93
Actual cash on hand	75,704 69	12,613 91	88,318 60
Exchanges for clearing house			
Checks and other cash items	5,699 09		5,699 09
Items with Federal Reserve Bank in process of collection			
Other resources	19,320 91		19,320 91
Totals	\$2,802,721 17	\$1,964,388 88	\$4,767,110 05
LIABILITIES.			
Capital paid in	\$225,000 00	\$25,000 00	\$250,000 00
Surplus	151,930 56	159,000 00	310,930 56
All undivided profits, less expenses, interest and taxes paid	76,883 50		76,883 50
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	150,000 00		150,000 00
Bills payable with Federal Reserve Bank, other than rediscounts	60,000 00		60,000 00
Deposits due to banks	186,625 92		186,625 92
Dividends unpaid	15,000 00		15,000 00
Individual deposits subject to check	1,545,224 88		1,545,224 88
Savings deposits		1,755,388 88	1,755,388 88
Demand certificates of deposit	52,671 01		52,671 01
Time certificates of deposit	205,585 21		205,585 21
Certified checks	1,016 96		1,016 96
Cashiers' checks	20 00		20 00
State, county and municipal deposits	122,571 61	25,000 00	147,571 61
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	10,191 52		10,191 52
Totals	\$2,802,721 17	\$1,964,388 88	\$4,767,110 05
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank	\$397,635 00		\$397,635 00
Interest earned, not collected, not included in resources or liabilities	\$19,000 00	\$15,000 00	\$34,000 00

Note—The above statement includes the business of branch offices at Gridley and Live Oak.

"CITIZENS' BANK." CORONA.

Incorporated November 5, 1890.

148

Officers—President, T. C. Jameson; Vice-President, T. O. Andrews; Secretary, Treasurer and Cashier, George E. Snidecor; Assistant Cashier, Ethelyn Hampton; Attorney, Geo. R. Freeman.

Directors—T. O. Andrews, George E. Snidecor, T. C. Jameson, R. L. Willits, L. L. Andrews.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$185,219 90	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		43,490 03	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		3,033 00	
Other real estate owned		1,485 28	
Due from reserve banks, excluding item 14		5,948 28	
Due from other banks		2,867 40	
Due from Federal Reserve Bank			
Actual cash on hand		5,011 64	
Exchanges for clearing house			
Checks and other cash items		532 93	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$247,588 46	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		3,200 00	
All undivided profits, less expenses, interest and taxes paid		2,695 15	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		189,404 41	
Demand certificates of deposit			
Time certificates of deposit		9,288 90	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		18,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$247,588 46	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,600 00	

WATSONVILLE SAVINGS BANK. WATSONVILLE.

Incorporated December 8, 1890.

149

Officers—President, H. S. Fletcher; Vice-President, L. W. Sanborn; Secretary, Treasurer and Cashier, W. R. Radcliff.
 Directors—H. S. Fletcher, Belle B. Fletcher, H. E. Fletcher, L. W. Sanborn, W. R. Radcliff.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$508,360 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		33,872 53	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		539,498 93	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		69,276 37	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		30,923 61	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$1,181,931 44	
LIABILITIES.			
Capital paid in.....		\$50,000 00	
Surplus.....		60,000 00	
All undivided profits, less expenses, interest and taxes paid.....		11,276 71	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		2,000 00	
Individual deposits subject to check.....			
Savings deposits.....		1,010,660 81	
Demand certificates of deposit.....			
Time certificates of deposit.....		47,993 92	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$1,181,931 44	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$5,000 00	

BANK OF HAYWARDS. HAYWARD.

Incorporated February 26, 1891.

153

Officers—President, I. B. Parsons; Vice-Presidents, F. C. Winton, Edw. O. Webb; Secretary and Cashier, W. Knightly; Treasurer and Manager, W. T. Knightly; Assistant Cashier and Assistant Secretary, W. H. Haley.

Directors—I. B. Parsons, F. C. Winton, E. O. Webb, W. H. Meek, Stuart S. Hawley, F. I. Lemos, J. H. Gansberger.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$271,704 09		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,577 00		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	119,136 37		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	56,200 00		
Other real estate owned	400 00		
Due from reserve banks, excluding item 14	37,078 82		
Due from other banks	7,843 89		
Due from Federal Reserve Bank			
Actual cash on hand	36,953 73		
Exchanges for clearing house			
Checks and other cash items	15,384 22		
Items with Federal Reserve Bank in process of collection			
Other resources	16,054 18		
Total	\$562,332 30		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	20,591 53		
All undivided profits, less expenses, interest and taxes paid	16,160 85		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	44,749 88		
Dividends unpaid	1,756 57		
Individual deposits subject to check	395,394 30		
Savings deposits			
Demand certificates of deposit	348 77		
Time certificates of deposit	1,045 35		
Certified checks	502 00		
Cashiers' checks			
State, county and municipal deposits	31,107 53		
United States and postal savings deposits	675 52		
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$562,332 30		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$500 00		

SAVINGS BANK OF REDLANDS. REDLANDS.

Incorporated June 19, 1891.

155

Officers—President, M. J. Sweeney; Vice-Presidents, W. L. Pyle, J. P. Fisk; Secretary, S. Williams; Treasurer, Cashier and Assistant Secretary, M. Lombard.

Directors—M. J. Sweeney, J. P. Fisk, S. Williams, H. H. Garstin, Charles H. Clock, Edward M. Cope, H. W. Seager, H. L. Hubbard, William L. Pyle.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$775,596 30	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		373,012 78	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		7,150 00	
Other real estate owned		4,365 27	
Due from reserve banks, excluding item 14		106,320 10	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		29,996 38	
Exchanges for clearing house			
Checks and other cash items		425 53	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,296,866 36	
LIABILITIES.			
Capital paid in		\$85,000 00	
Surplus		31,000 00	
All undivided profits, less expenses, interest and taxes paid		17,894 62	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,062,860 24	
Demand certificates of deposit			
Time certificates of deposit		62,611 50	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		37,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,296,866 36	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$293 47	

SECURITY SAVINGS BANK OF SAN JOSE. SAN JOSE.

Incorporated June 23, 1891.

156

Officers—President, Wilbur J. Edwards; Vice-Presidents, Charles M. Richards, W. A. Johnston; Secretary, Cashier and Treasurer, George B. Campbell; Assistant Cashier and Assistant Secretary, E. D. Shepherd.
 Directors—A. D. Curtner, Charles M. Richards, L. A. Booksin, W. E. Hazeltine, Frank Stock, William Curtner, Wilbur J. Edwards, J. B. Roberts, W. A. Johnston, Fred M. Stern, J. S. Williams.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,628,747 14	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,058,354 79	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		21,000 00	
Other real estate owned			
Due from reserve banks, excluding item 14		242,949 03	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		69,442 41	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		10 00	
Total		\$3,020,503 37	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		155,000 00	
All undivided profits, less expenses, interest and taxes paid		16,460 44	
Reserved for interest, taxes and expenses		10,000 00	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		15,000 00	
Individual deposits subject to check			
Savings deposits		2,674,042 93	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,020,503 37	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$29,000 00	

LOS NIETOS VALLEY BANK. DOWNEY.

Incorporated July 20, 1891.

157

Officers—President, Q. J. Rowley; Vice-Presidents, A. L. Ball, Frank Burke; Secretary, Joseph Smith; Treasurer, W. C. Springer; Cashier, B. Fallon; Assistant Cashiers, John W. Rudd, L. H. Rives, Chas. R. Church.
 Directors—Q. J. Rowley, D. W. Horst, Joseph Smith, Frank Burke, James C. Rives, A. L. Ball, W. C. Springer, William Sex, Hogan Willeford.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$228,006 35	\$225,022 40	\$453,028 75
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	285 23		285 23
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	85,076 23	21,780 60	106,856 83
Stock of Federal Reserve Bank	2,200 00		2,200 00
Bank premises, furniture and fixtures and safe deposit vaults	60,947 24		60,947 24
Other real estate owned			
Due from reserve banks, excluding item 14	28,448 00	8,939 84	37,387 84
Due from other banks			
Due from Federal Reserve Bank	27,560 38	13,000 00	40,560 38
Actual cash on hand	6,388 56		6,388 56
Exchanges for clearing house			
Checks and other cash items	1,542 89		1,542 89
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$440,454 88	\$268,742 84	\$709,197 72
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	10,000 00	13,000 00	23,000 00
All undivided profits, less expenses, interest and taxes paid	5,927 16		5,927 16
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,832 00		2,832 00
Individual deposits subject to check	318,248 06		318,248 06
Savings deposits		245,742 84	245,742 84
Demand certificates of deposit	120 00		120 00
Time certificates of deposit	31,382 72		31,382 72
Certified checks	6 45		6 45
Cashiers' checks	6,938 49		6,938 49
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$440,454 88	\$268,742 84	\$709,197 72
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,764 00	\$3,843 00	\$7,607 00

"AZUSA VALLEY SAVINGS BANK." AZUSA.

Incorporated August 20, 1891.

153

Officers—President, W. R. Powell; Vice-Presidents, W. W. Heth, J. B. Stair; Secretary, Treasurer and Cashier, J. C. Muehe.
 Directors—V. M. Greever, J. B. Stair, J. C. Wright, Arthur R. Powell, T. H. Knapp, W. R. Powell, W. W. Heth.

STATEMENT OF JUNE 30, 1921

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$261,240 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon.			
less all offsetting bond adjustment accounts		89,697 25	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		700 00	
Other real estate owned		3,620 90	
Due from reserve banks, excluding item 14		11,626 09	
Due from other banks		5,887 42	
Due from Federal Reserve Bank			
Actual cash on hand		9,281 80	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$382,053 46	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		3,096 11	
Reserved for interest, taxes and expenses		459 98	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,750 00	
Individual deposits subject to check			
Savings deposits		309,090 37	
Demand certificates of deposit			
Time certificates of deposit		5,657 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$382,053 46	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,000 00	

CENTRAL SAVINGS BANK OF OAKLAND. OAKLAND.

Incorporated September 8, 1891.

159

Officers—President, J. F. Carlston; Vice-Presidents, R. M. Fitzgerald, Claude Gatch, T. A. Crellin; Secretary, Treasurer and Cashier, H. C. Sagehorn; Assistant Cashier and Assistant Secretary, J. Ernest Smith, E. C. Peterson; Assistant Cashier and Manager, N. R. Bronner.

Directors—John P. Maxwell, R. M. Fitzgerald, J. W. Phillips, T. A. Crellin, W. G. Manuel, A. T. Ellis, Arthur Arlett, A. S. Blake, Claude Gatch, J. F. Carlston, Ralph McKinney.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$229,428 04	\$18,895,021 28	\$19,124,449 32
Bankers' acceptances, excluding rediscounts		75,000 00	75,000 00
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,	33,431 20	1,626,384 41	1,659,815 61
less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank		458,197 58	458,197 58
Bank premises, furniture and fixtures and safe deposit vaults		149,202 19	149,202 19
Other real estate owned		1,212,983 77	1,273,216 31
Due from reserve banks, excluding item 14	60,232 54	432,999 05	432,999 05
Due from other banks			
Due from Federal Reserve Bank	24,164 64	449,821 38	473,986 02
Actual cash on hand		26,989 68	26,989 68
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$347,256 42	\$23,326,599 34	\$23,673,855 76
LIABILITIES.			
Capital paid in	\$100,000 00	\$500,000 00	\$600,000 00
Surplus		600,000 00	600,000 00
All undivided profits, less expenses, interest and taxes paid	33,394 99	269,729 51	303,124 50
Reserved for interest, taxes and expenses		15,000 00	15,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts		31,438 62	31,438 62
Deposits due to banks		24,004 80	24,004 80
Dividends unpaid	213,861 43		213,861 43
Individual deposits subject to check		21,533,878 64	21,533,878 64
Savings deposits			
Demand certificates of deposit		53,646 86	53,646 86
Time certificates of deposit			
Certified checks			
Cashiers' checks		296,500 00	296,500 00
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange		2,400 91	2,400 91
Other liabilities			
Totals	\$347,256 42	\$23,326,599 34	\$23,673,855 76
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$200 00	\$60,000 00	\$60,200 00

Note—The above statement includes the business of a branch office at Oakland.

BANK OF ANTIOCH. ANTIOCH.

Incorporated September 14, 1891.

160

Officers—President, J. Rio Baker; Vice-President, H. F. Beede; Secretary, Treasurer and Cashier, R. V. Davis; Assistant Cashier, Wm. Mehaffey.

Directors—J. Rio Baker, H. F. Beede, R. V. Davis, Robert Wallace, Jr., W. W. Morgans, L. W. Mehaffey, George Nunn.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$402,109 39	\$537,953 07	\$940,062 46
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,761 75		3,761 75
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	94,270 31	70,095 00	164,365 31
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	82,441 33		82,441 33
Other real estate owned			
Due from reserve banks, excluding item 14	36,723 84	14,081 20	50,805 04
Due from other banks	967 35		967 35
Due from Federal Reserve Bank			
Actual cash on hand	20,435 11	14,723 18	35,158 29
Exchanges for clearing house	3,736 05		3,736 05
Checks and other cash items	148 60		148 60
Items with Federal Reserve Bank in process of collection			
Other resources		351 58	351 58
Totals	\$644,593 73	\$637,204 03	\$1,281,797 76
LIABILITIES.			
Capital paid in	\$100,000 00	\$50,000 00	\$150,000 00
Surplus	17,500 00	20,000 00	37,500 00
All undivided profits, less expenses, interest and taxes paid	4,665 63	63 32	4,728 95
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	110,000 00		110,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6,040 00		6,040 00
Individual deposits subject to check	338,817 20		338,817 20
Savings deposits		498,721 71	498,721 71
Demand certificates of deposit	1,107 63		1,107 63
Time certificates of deposit		68,419 00	68,419 00
Certified checks			
Cashiers' checks	2,680 00		2,680 00
State, county and municipal deposits	59,642 17		59,642 17
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	4,141 10		4,141 10
Totals	\$644,593 73	\$637,204 03	\$1,281,797 76
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,819 47	\$9,625 70	\$15,445 17

Note—Purchased Bank of Brentwood, November 30, 1920.

The above statement includes the business of a branch office at Brentwood.

HANFORD SAVINGS BANK. HANFORD.

Incorporated October 8, 1891.

161

Officers—President, C. M. Cross; Vice-Presidents, Judd Smith, L. C. Dunham; Secretary, Treasurer and Cashier, R. J. Downing; Manager, Judd Smith; Assistant Treasurer, Assistant Secretary and Assistant Cashier, Rose W. Buckner.
 Directors—C. M. Cross, J. W. Bainum, Judd Smith, F. M. Parrish, J. T. Dunlap, L. C. Dunham, A. Leroy Newport.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$567,741 32	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		14,636 56	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		83,045 48	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		21,709 38	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		9 39	
Total		\$687,142 13	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		29,877 29	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,225 00	
Individual deposits subject to check			
Savings deposits		580,039 84	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$687,142 13	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,309 03	

"YOLO COUNTY SAVINGS BANK." WOODLAND.

Incorporated December 9, 1891.

163

Officers—President, J. L. Stephens; Vice-Presidents, C. Q. Nelson, L. H. Stephens; Secretary, Treasurer and Cashier J. I. McConnell; Assistant Cashiers, H. D. Porter, E. C. Cooper.

Directors—Thos. B. Wohlform, H. H. Gable, J. R. Griffin, E. Niclas, C. Q. Nelson, P. T. Laugenour, J. L. Stephens, L. H. Stephens, H. D. Porter.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,670,032 77	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		220,827 34	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		68,337 50	
Other real estate owned			
Due from reserve banks, excluding item 14		49,907 32	
Due from other banks		1,136 49	
Due from Federal Reserve Bank			
Actual cash on hand		89,614 97	
Exchanges for clearing house			
Checks and other cash items		40 50	
Items with Federal Reserve Bank in process of collection			
Other resources		1,028 48	
Total		\$2,100,925 37	
LIABILITIES.			
Capital paid in		\$200,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		21,349 38	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,755,737 29	
Demand certificates of deposit			
Time certificates of deposit		5,838 70	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		68,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,100,925 37	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$60,168 00	

SACRAMENTO VALLEY BANK. BIGGS.

Incorporated December 16, 1891.

164

Officers—President, J. M. Hastings; Vice-President, A. W. Beed; Secretary, J. A. Foster; Treasurer and Cashier, W. A. Harlan; Assistant Cashier, Bernard F. Lucas; Manager Butte City Branch, George Beed.

Directors—J. M. Hastings, George Beed, W. A. Harlan, J. A. Foster, A. W. Beed.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$531,280 86		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	947 75		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	51,000 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,919 12		
Other real estate owned	2,500 00		
Due from reserve banks, excluding item 14	26,071 98		
Due from other banks	4,371 25		
Due from Federal Reserve Bank	9,665 67		
Actual cash on hand	15,908 35		
Exchanges for clearing house			
Checks and other cash items	1,093 01		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$663,757 99		
LIABILITIES.			
Capital paid in	\$80,000 00		
Surplus	20,000 00		
All undivided profits, less expenses, interest and taxes paid	7,683 77		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	73,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	98 40		
Individual deposits subject to check	167,260 13		
Savings deposits			
Demand certificates of deposit	2,040 00		
Time certificates of deposit	267,248 50		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	46,427 19		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$663,757 99		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,000 00		

Note—The above statement includes the business of a branch office at Butte City.

"THE BANK OF MONTEREY." MONTEREY.

Incorporated December 30, 1891.

165

Officers—President, T. J. Field; Vice-President, M. M. Gragg; Secretary, Treasurer and Cashier, Chas. D. Henry; Assistant Cashier, B. Geo. Nielson.

Directors—T. J. Field, M. M. Gragg, Chas. D. Henry, Jessie D. Seale, H. R. Alexander, C. R. Few, C. Martin.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$380,373 91		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,541 72		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	168,653 33		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	54,413 19		
Other real estate owned.....	4 00		
Due from reserve banks, excluding item 14.....	155,128 23		
Due from other banks.....	4,257 59		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	74,105 46		
Exchanges for clearing house.....			
Checks and other cash items.....	6,684 70		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,758 15		
Total.....	\$846,920 28		
LIABILITIES.			
Capital paid in.....	\$100,000 00		
Surplus.....	25,000 00		
All undivided profits, less expenses, interest and taxes paid.....	32,694 98		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	686,258 91		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	447 26		
Cashiers' checks.....	2,519 13		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....			
Total.....	\$846,920 28		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,500 00		

"BANK OF LEMOORE." LEMOORE.

Incorporated December 31, 1891.

166

Officers—President, H. C. Lillis; Vice-Presidents, J. A. McCormick, N. W. Sorrick; Secretary and Cashier, A. D. Campbell; Treasurer, N. W. Sorrick; Assistant Cashier, G. W. Hinkle; Assistant Cashier at Stratford Branch, A. B. Belnap.

Directors—H. C. Lillis, N. W. Sorrick, J. A. McCormick, A. L. McKay, J. H. Fox, E. G. Sellers, C. H. Bailey.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$660,127 57	\$154,490 00	\$814,617 57
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,663 70		1,663 70
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	80,668 53	9,198 46	89,866 99
Stock of Federal Reserve Bank		4,200 00	4,200 00
Bank premises, furniture and fixtures and safe deposit vaults	47,330 00		47,330 00
Other real estate owned			
Due from reserve banks, excluding item 14	23,728 37	242 74	23,971 11
Due from other banks			
Due from Federal Reserve Bank	38,367 66	5,000 00	43,367 66
Actual cash on hand	9,511 51	4,704 36	14,215 87
Exchanges for clearing house	457 84		457 84
Checks and other cash items	387 96		387 96
Items with Federal Reserve Bank in process of collection			
Other resources	3,156 90		3,156 90
Totals	\$865,400 04	\$177,835 56	\$1,043,235 60
LIABILITIES.			
Capital paid in	\$80,000 00	\$20,000 00	\$100,000 00
Surplus	45,000 00	5,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	13,095 73	2,792 24	15,887 97
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	55,000 00		55,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,060 00	1,000 00	4,060 00
Individual deposits subject to check	409,576 47		409,576 47
Savings deposits		149,043 32	149,043 32
Demand certificates of deposit	17,334 80		17,334 80
Time certificates of deposit	183,311 36		183,311 36
Certified checks	308 06		308 06
Cashiers' checks	7,164 49		7,164 49
State, county and municipal deposits	50,000 00		50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,549 13		1,549 13
Totals	\$865,400 04	\$177,835 56	\$1,043,235 60
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank	\$155,515 00		\$155,515 00
Interest earned, not collected, not included in resources or liabilities	\$17,668 84	\$4,325 80	\$21,994 64

Note—The above statement includes the business of a branch office at Stratford.

"BERKELEY BANK OF SAVINGS AND TRUST COMPANY." BERKELEY.

Incorporated January 27, 1892.

167

Officers—President, F. L. Naylor; Vice-Presidents, W. E. Woolsey, W. S. Wood, E. A. Brown; Chairman of the Board A. W. Naylor; Secretary, Treasurer and Cashier, G. T. Douglas; Assistant Cashiers and Assistant Secretaries, G. C. Pettygrove, E. K. Cole, L. A. Stevenson, A. E. Brear, L. S. Williams; Trust Officer and Manager, W. S. Wood.

Directors—Walter P. Woolsey, C. M. Gayley, J. W. Havens, J. R. Little, W. H. Marston, A. W. Naylor, F. L. Naylor, W. E. Woolsey, J. A. Elston.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$478,852 58	\$5,907,626 67	-----	-----	\$6,386,479 25
Bankers' acceptances, excluding rediscounts...	-----	385,825 36	-----	-----	385,825 36
Notes, drafts or bills of exchange, excluding rediscounts	-----	705,191 56	-----	-----	705,191 56
Overdrafts	194 44	-----	-----	-----	194 44
Customers' liability for drafts paid under let- ters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	203,166 95	2,199,965 68	\$102,519 79	\$100,860 50	2,606,512 92
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	266,593 89	-----	-----	266,593 89
Other real estate owned	-----	95,084 37	-----	-----	95,084 37
Due from reserve banks, excluding item 14	196,161 11	1,181,294 73	480 21	15,319 40	1,393,255 45
Due from other banks	-----	-----	2,867 08	-----	2,867 08
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	92,551 41	233,259 43	-----	-----	325,810 84
Exchanges for clearing house	8,430 55	5,026 58	-----	-----	13,457 13
Checks and other cash items	9,287 93	21,485 95	-----	-----	30,773 88
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	2,072 61	355 00	-----	-----	2,427 61
Totals	\$990,717 58	\$11,001,709 22	\$105,867 08	\$116,179 90	\$12,214,473 78
LIABILITIES.					
Capital paid in	\$50,000 00	\$216,300 00	\$100,000 00	\$100,000 00	\$466,300 00
Surplus	68,000 00	458,875 00	3,000 00	1,000 00	530,875 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	8,045 59	42,047 31	-----	179 90	50,272 80
Reserved for interest, taxes and expenses	-----	2,381 04	-----	15,000 00	17,381 04
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	815,754 54	-----	-----	-----	815,754 54
Savings deposits	-----	9,353,225 46	-----	-----	9,353,225 46
Demand certificates of deposit	598 45	-----	-----	-----	598 45
Time certificates of deposit	-----	110,248 22	-----	-----	110,248 22
Certified checks	1,009 94	-----	-----	-----	1,009 94
Cashiers' checks	10,352 00	-----	-----	-----	10,352 00
State, county and municipal deposits	-----	255,000 00	-----	-----	255,000 00
United States and postal savings deposits	-----	436,406 00	-----	-----	436,406 00
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees	-----	-----	2,867 08	-----	2,867 08
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	36,957 06	127,226 19	-----	-----	164,183 25
Totals	\$990,717 58	\$11,001,709 22	\$105,867 08	\$116,179 90	\$12,214,473 78
Contingent liabilities—none	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	\$1,300 00	\$1 200 00	-----	-----	\$2,500 00

"BERKELEY BANK OF SAVINGS AND TRUST COMPANY." BERKELEY.
—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$27,546 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$27,546 00
Trust investments, personal property.....	334,111 15	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	648,616 55
Trust investments, real property.....	198,175 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	116,330 40		
Cash on hand.....			
Total.....	\$676,162 55	Total.....	\$676,162 55

Note—The above statement includes the business of branch offices at Berkeley.

THE SAVINGS BANK OF ST. HELENA. ST. HELENA.

Incorporated January 29, 1892.

170

Officers—President, F. L. Alexander; Vice-President, W. H. Smith; Secretary, Treasurer and Cashier, P. R. Alexander; Assistant Cashier, C. P. Kettlewell.

Directors—F. L. Alexander, W. H. Smith, F. B. Mackinder, Walter Metzner, Paul R. Alexander.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$277,700 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		79,665 91	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts		490,931 17	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		900 00	
Other real estate owned			
Due from reserve banks, excluding item 14		35,000 00	
Due from other banks		32,186 23	
Due from Federal Reserve Bank			
Actual cash on hand		21,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$937,383 31	
LIABILITIES.			
Capital paid in		\$75,000 00	
Surplus		19,000 00	
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		805,883 31	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		37,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$937,383 31	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,814 37	

HOLLISTER SAVINGS BANK. HOLLISTER.

Incorporated February 11, 1892.

171

Officers—President, Wm. Palmtag; Vice-President, T. H. Slaven; Secretary, Treasurer and Cashier, E. E. James; Manager, C. H. Wagner; Assistant Cashiers, R. Shaw, F. S. Faria.

Directors—Wm. Palmtag, T. H. Slaven, N. T. Jensen, F. H. Barnhisel, C. J. Cox, M. Rosenberg, A. D. McKinnon.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$910,204 58	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		122,220 21	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		19,534 54	
Due from other banks		12,049 60	
Due from Federal Reserve Bank			
Actual cash on hand		24,200 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,088,208 93	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		35,000 00	
All undivided profits, less expenses, interest and taxes paid		7,929 84	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		945,279 09	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,088,208 93	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,077 47	

CITIZENS BANK OF PASO ROBLES. PASO ROBLES.

Incorporated April 21, 1892.

174

Officers—President, W. C. Bennett; Vice-President, Alex. Webster; Secretary, Treasurer and Cashier, W. A. Johnson; Manager, A. Pfister; Assistant Cashiers, Paul Pfister, F. B. Pendry.

Directors—W. C. Bennett, D. S. Lewis, John Peterson, Paul Pfister, A. Pfister, M. Shimmin, Alex. Webster.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$645,532 92	\$264,150 35	\$909,683 27
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,580 95		2,580 95
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	74,177 85	102,867 36	177,045 21
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	40,758 40		40,758 40
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	18,394 99		18,394 99
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	50,091 16	22,433 19	72,524 35
Exchanges for clearing house.....			
Checks and other cash items.....		93 19	93 19
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	9,513 84		9,513 84
Totals.....	\$841,050 11	\$389,544 09	\$1,230,594 20
LIABILITIES.			
Capital paid in.....	\$62,500 00	\$25,000 00	\$87,500 00
Surplus.....	37,500 00	12,500 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	9,872 46	8,066 09	17,938 55
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	35,000 00		35,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	677,270 51		677,270 51
Savings deposits.....		300,960 01	300,960 01
Demand certificates of deposit.....			
Time certificates of deposit.....		42,317 76	42,317 76
Certified checks.....	92 20		92 20
Cashiers' checks.....	177 08		177 08
State, county and municipal deposits.....	18,637 86		18,637 86
United States and postal savings deposits.....		700 23	700 23
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$841,050 11	\$389,544 09	\$1,230,594 20
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$11,410 00	\$7,566 00	\$18,976 00

Note—The above statement includes the business of a branch office at San Miguel.

PEOPLES SAVINGS BANK. SANTA CRUZ.

Incorporated April 26, 1892.

175

Officers—President, W. P. Netherton; Vice-Presidents, P. T. Phillips, C. E. Towne; Secretary, Treasurer and Cashier, L. F. Hinds; Assistant Cashier, H. A. Wright.

Directors—C. P. Brooks, C. E. Towne, P. T. Phillips, W. P. Netherton, S. Waldo Coleman, W. T. Forsyth, J. H. Garrett.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$548,701 11	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		64,547 86	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		201,900 52	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		51,380 00	
Other real estate owned		15,109 50	
Due from reserve banks, excluding item 14		29,056 10	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		29,872 32	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$940,567 41	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		36,000 00	
All undivided profits, less expenses, interest and taxes paid		7,066 48	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,800 00	
Individual deposits subject to check			
Savings deposits		829,918 43	
Demand certificates of deposit			
Time certificates of deposit		5,282 50	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		9,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$940,567 41	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$6,000 00	

BANK OF WILLIAMS. WILLIAMS.

Incorporated June 17, 1892.

176

Officers—President, H. C. Stovall; Secretary, Treasurer and Cashier, J. M. Stovall; Assistant Cashier, B. L. Fouch.
 Directors—H. C. Stovall, J. M. Stovall, Mabel Stovall Brim, Mrs. M. E. Stovall, B. L. Fouch.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$639,463 64		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,430 91		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	58,073 73		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	16,817 66		
Other real estate owned			
Due from reserve banks, excluding item 14	35,633 21		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	36,205 90		
Exchanges for clearing house			
Checks and other cash items	2,678 05		
Items with Federal Reserve Bank in process of collection			
Other resources	9,069 60		
Total	\$801,372 70		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	25,000 00		
All undivided profits, less expenses, interest and taxes paid	7,689 88		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	257,121 29		
Savings deposits			
Demand certificates of deposit	7,863 19		
Time certificates of deposit	317,799 06		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	30,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	5,899 28		
Total	\$801,372 70		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$10,000 00		

BANK OF OROVILLE. OROVILLE.

Incorporated June 28, 1892.

177

Officers—President, W. W. Gingles; Vice-President, C. W. Putnam; Secretary, Treasurer and Assistant Cashier, E. F. Mitchell; Cashier, C. W. Putnam; Assistant Secretary and Assistant Treasurer, R. G. Stapleton; Chairman of the Board, H. C. Lillis.

Directors—E. F. Mitchell, F. B. Wagner, H. C. Lillis, W. W. Gingles, C. W. Putnam.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$359,608 91	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		2,000 00	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		112,946 61	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		1 30	
Due from reserve banks, excluding item 14.....		40,910 91	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		12,249 19	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$527,716 92	
LIABILITIES.			
Capital paid in.....		\$30,000 00	
Surplus.....		20,000 00	
All undivided profits, less expenses, interest and taxes paid.....		2,649 28	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		3,000 00	
Individual deposits subject to check.....			
Savings deposits.....		456,610 71	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		15,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		456 93	
Total.....		\$527,716 92	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$5,380 00	

BANK OF TEHACHAPI. TEHACHAPI.

Incorporated September 16, 1892.

178

Officers—President, Albert Ancker; Secretary, Treasurer and Cashier, Phil Marx.

Directors—Samuel Krystall, Albert Ancker, Phil Marx, Chas. Asher, B. M. Denison.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$241,982 65		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	59,664 38		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	5,450 00		
Other real estate owned			
Due from reserve banks, excluding item 14	50,841 81		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	16,957 25		
Exchanges for clearing house			
Checks and other cash items	64 35		
Items with Federal Reserve Bank in process of collection			
Other resources	30 00		
Total	\$374,990 44		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	40,000 00		
All undivided profits, less expenses, interest and taxes paid	1,249 22		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	125 00		
Individual deposits subject to check	176,114 10		
Savings deposits			
Demand certificates of deposit	45 00		
Time certificates of deposit	124,830 65		
Certified checks			
Cashiers' checks	1,407 46		
State, county and municipal deposits	5,975 41		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	243 60		
Total	\$374,990 44		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,433 70		

"THE BANK OF PALO ALTO." PALO ALTO.

Incorporated October 18, 1892.

180

Officers—President, P. M. Lansdale; Vice-President, C. D. Marx; Secretary, Treasurer and Cashier, H. F. Congdon; Assistant Cashier and Assistant Secretary, R. L. Cody; Attorney, Burke Corbet.

Directors—H. T. Congdon, C. D. Marx, Wm. O. Horabin, E. C. Thoits, Alfred Seale, S. M. Vandervoort, P. M. Lansdale.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$839,668 22	\$823,911 59	\$1,663,579 81
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		43,433 04	43,433 04
Overdrafts	173 36		173 36
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	84,605 60	253,176 75	337,782 35
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		133,887 83	133,887 83
Other real estate owned	200 00	46,810 73	47,010 73
Due from reserve banks, excluding item 14	149,536 50	51,777 97	201,314 47
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	82,635 66	31,403 02	114,038 68
Exchanges for clearing house			
Checks and other cash items	12,381 46		12,381 46
Items with Federal Reserve Bank in process of collection			
Other resources	11,591 64		11,591 64
Totals	\$1,180,792 44	\$1,384,400 93	\$2,565,193 37
LIABILITIES.			
Capital paid in	\$100 000 00	\$80,000 00	\$180,000 00
Surplus	11,000 00	35,000 00	46,000 00
All undivided profits, less expenses, interest and taxes paid	8,840 07	11,829 31	20,669 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	9,000 00		9,000 00
Individual deposits subject to check	1,002,605 05		1,002,605 05
Savings deposits		1,187,571 62	1,187,571 62
Demand certificates of deposit	14,927 89		14,927 89
Time certificates of deposit	32,845 51		32,845 51
Certified checks	1,213 38		1,213 38
Cashiers' checks	360 54		360 54
State, county and municipal deposits		70,000 00	70,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,180,792 44	\$1,384,400 93	\$2,565,193 37
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$8,600 00	\$7,000 00	\$15,600 00

"BANK OF LASSEN COUNTY." SUSANVILLE.

Incorporated October 29, 1892.

181

Officers—President, F. E. Humphrey; Vice-Presidents, Jno. B. Spaulding, C. B. Clark; Secretary, Treasurer and Cashier, C. H. Bridges; Assistant Cashier, C. M. Hall; Manager, W. H. Fulton.

Directors—J. B. Spaulding, I. E. Baily, Richard H. Browne, F. E. Humphrey, C. B. Clark, P. J. Goumaz, C. H. Bridges.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$426,014 76	\$380,075 00	\$806,089 76
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,415 39		2,415 39
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	58,000 42	7,583 11	65,583 53
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	59,474 42	197 50	59,671 92
Other real estate owned		4,220 00	4,220 00
Due from reserve banks, excluding item 14	36,611 76	6,100 83	42,712 59
Due from other banks	5,031 45		5,031 45
Due from Federal Reserve Bank			
Actual cash on hand	30,740 83	12,698 19	43,439 02
Exchanges for clearing house			
Checks and other cash items	4,053 30		4,053 30
Items with Federal Reserve Bank in process of collection			
Other resources	112 01		112 01
Totals	\$622,454 34	\$410,874 63	\$1,033,328 97
LIABILITIES.			
Capital paid in	\$150,000 00	\$50,000 00	\$200,000 00
Surplus	31,800 00	11,000 00	42,800 00
All undivided profits, less expenses, interest and taxes paid	5,554 16	2,557 81	8,111 97
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	20,000 00		20,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	107 50		107 50
Individual deposits subject to check	317,508 25		317,508 25
Savings deposits		347,316 82	347,316 82
Demand certificates of deposit	1,042 70		1,042 70
Time certificates of deposit	55,737 31		55,737 31
Certified checks	3,912 00		3,912 00
Cashiers' checks	1,792 42		1,792 42
State, county and municipal deposits	35,000 00		35,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$622,454 34	\$410,874 63	\$1,033,328 97
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$30,000 00		\$30,000 00
Interest earned, not collected, not included in resources or liabilities	\$9,514 28	\$11,740 78	\$21,255 06

Note—The above statement includes the business of a branch office at Standish.

**" FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND,
CALIFORNIA." OAKLAND.**

Incorporated November 12, 1892.

182

Officers—President, Edson F. Adams; Vice-Presidents, C. H. Redington, Geo. S. Meredith; Secretary, Treasurer and Cashier, F. C. Martens; Assistant Cashier and Assistant Secretary, B. C. Read; Assistant Cashier and Assistant Treasurer, John Campe.

Directors—Edson F. Adams, W. C. Jurgens, C. D. Bates, Geo. S. Meredith, Frank C. Martens, C. H. Redington, C. J. Daly.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$2,136,367 05	
Bankers' acceptances, excluding rediscounts		25,207 32	
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,232,218 83	
Stock of Federal Reserve Bank		187,748 63	
Bank premises, furniture and fixtures and safe deposit vaults		2,200 00	
Other real estate owned		136,317 99	
Due from reserve banks, excluding item 14			
Due from other banks			
Due from Federal Reserve Bank		88,303 47	
Actual cash on hand		18,342 41	
Exchanges for clearing house		1,907 29	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$3,828,612 99	
LIABILITIES.			
Capital paid in		\$284,100 00	
Surplus		23,000 00	
All undivided profits, less expenses, interest and taxes paid		12,312 23	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		3,405,161 36	
Demand certificates of deposit		4,039 40	
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		100,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,828,612 99	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,000 00	

BANK OF PLEASANTON. PLEASANTON.

Incorporated February 3, 1893.

183

Officers—President, T. W. Harris; Vice-President, C. H. Schween; Secretary, Treasurer and Cashier, E. L. Benedict; Assistant Cashier, Thos. H. Silver.

Directors—T. W. Harris, E. L. Benedict, Jas. R. Craikshank, C. H. Schween, T. H. Silver.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$217,629 07	\$302,987 22	\$520,616 29
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,630 53		1,630 53
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	107,595 00	172,801 00	280,396 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		4,000 00	4,000 00
Other real estate owned		3,900 00	3,900 00
Due from reserve banks, excluding item 14	24,741 56	11,158 68	35,900 24
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	27,024 55	14,375 55	41,400 10
Exchanges for clearing house			
Checks and other cash items	1,112 09		1,112 09
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$379,732 80	\$509,222 45	\$888,955 25
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	15,000 00	25,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid	2,668 15	2,821 92	5,490 07
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	238,257 07		238,257 07
Savings deposits		456,400 53	456,400 53
Demand certificates of deposit	1,717 88		1,717 88
Time certificates of deposit	73,443 70		73,443 70
Certified checks	150 00		150 00
Cashiers' checks	3,496 00		3,496 00
State, county and municipal deposits	20,000 00		20,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$379,732 80	\$509,222 45	\$888,955 25
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,475 00	\$5,400 00	\$8,875 00

FERNDALE BANK. FERNDALE.

Incorporated February 17, 1893.

184

Officers—President, A. Putnam; Vice-President, E. P. Nisson; Secretary, Treasurer and Cashier, F. N. Rasmussen; Assistant Cashier, E. P. Calanchini.

Directors—A. Putnam, E. P. Nisson, Ray H. Edwards, P. J. Peterson, J. H. Ring, Ph. Calanchini, J. A. Shaw, R. H. Smith, E. B. Lytel.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$373,409 25	\$192 614 80	\$566,024 05
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	501 72		501 72
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	2,218 51	443 404 85	445 623 36
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		12,925 00	12 925 00
Other real estate owned			
Due from reserve banks, excluding item 14	47,937 29	61,868 83	109,806 12
Due from other banks	301 49		301 49
Due from Federal Reserve Bank			
Actual cash on hand	25,934 79	21 739 97	47,674 76
Exchanges for clearing house			
Checks and other cash items	292 91		292 91
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$450 595 96	\$732 553 45	\$1,183,149 41
LIABILITIES.			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	50,000 00	55,000 00	105,000 00
All undivided profits, less expenses, interest and taxes paid	20,430 89	768 34	21,199 23
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	4,000 00		4,000 00
Individual deposits subject to check	328,217 77		328,217 77
Savings deposits		651,785 11	651,785 11
Demand certificates of deposit	47 80		47 80
Time certificates of deposit	17,900 00		17,900 00
Certified checks			
Cashiers' checks	4,999 50		4,999 50
State, county and municipal deposits		15,000 00	15,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$450,595 96	\$732,553 45	\$1,183,149 41
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,560 00	\$3,360 00	\$9,920 00

"BANK OF SAN LEANDRO." SAN LEANDRO.

Incorporated February 24, 1893.

185

Officers—President, A. B. Cary; Vice-President, J. B. Mendonca; Secretary, Treasurer and Cashier, Chas. H. Hale; Assistant Cashiers, J. H. Skillen, W. P. Newbert.

Directors—Harry T. Smith, A. B. Cary, Chas. H. Hale, A. Lucio, J. B. Mendonca, F. Stenzel, R. W. Tutt.

STATEMENT OF JUNE 30, 1921.

	Commercia	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$141,597 83	\$929,484 38	\$1,071,082 21
Bankers' acceptances, excluding rediscounts		56,630 00	56,630 00
Notes, drafts or bills of exchange, excluding rediscounts		28,922 85	28,922 85
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	131,350 88	882,116 78	1,013,467 66
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		119,712 48	119,712 48
Other real estate owned		10 000 00	10,000 00
Due from reserve banks, excluding item 14	48,435 84	179,332 45	227,768 29
Due from other banks	11,285 87	24,864 23	36,150 10
Due from Federal Reserve Bank			
Actual cash on hand	33,848 45	57,242 98	91,091 43
Exchanges for clearing house			
Checks and other cash items	87 58	851 04	938 62
Items with Federal Reserve Bank in process of collection			
Other resources	2,660 00	505 00	3,165 00
Totals	\$369,266 45	\$2,289,662 19	\$2,658,928 64
LIABILITIES.			
Capital paid in	\$28,750 00	\$145,750 00	\$174,500 00
Surplus	3,750 00	71,216 66	74,966 66
All undivided profits, less expenses, interest and taxes paid	21,452 67	20,800 06	42,252 73
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	7,777 64		7,777 64
Dividends unpaid		123 00	123 00
Individual deposits subject to check	268,046 66		268,046 66
Savings deposits		2,051,704 61	2,051,704 61
Demand certificates of deposit	1,058 82		1,058 82
Time certificates of deposit			
Certified checks	795 05		795 05
Cashiers' checks			
State, county and municipal deposits	37,476 23		37,476 23
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	159 38	67 86	227 24
Totals	\$369,266 45	\$2,289,662 19	\$2,658,928 64
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,500 00	\$22,500 00	\$27,000 00

Note—The above statement includes the business of a branch office at Oakland.

"THE DAIRYMAN'S BANK." VALLEY FORD.

Incorporated March 17, 1893.

186

Officers—President, J. D. Williams; Vice-President, L. D. Ambrogio; Secretary, Treasurer and Cashier, C. A. LeBaron; Assistant Cashier and Assistant Secretary, A. M. J. Badashe.

Directors—Julius Gobbi, J. D. Williams, John Cerini, L. D. Ambrogio, C. A. LeBaron.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$215,052 07	\$326,676 15	\$541,728 22
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	69,296 67	296,954 83	366,251 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	24,011 85	4,400 00	28,411 85
Other real estate owned	1 736 34		1,736 34
Due from reserve banks, excluding item 14	21,250 16	88,153 92	109,404 08
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	17,578 87	17,000 00	34,578 87
Exchanges for clearing house			
Checks and other cash items	3,221 07	777 72	3,998 79
Items with Federal Reserve Bank in process of collection			
Other resources	975 73		975 73
Totals	\$353,122 76	\$733,962 62	\$1,087,085 38
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	12,500 00	17,500 00	30,000 00
All undivided profits, less expenses, interest and taxes paid	33,936 59		33,936 59
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	4,000 00		4,000 00
Individual deposits subject to check	208,909 61		208,909 61
Savings deposits		641,422 32	641,422 32
Demand certificates of deposit	30,707 33		30,707 33
Time certificates of deposit		40 30	40 30
Certified checks			
Cashiers' checks	3,289 41		3,289 41
State, county and municipal deposits	9,000 00	25,000 00	34,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	779 82		779 82
Totals	\$353,122 76	\$733 962 62	\$1,087,085 38
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,800 00	\$5,000 00	\$8,800 00

STATE SAVINGS BANK. OAKLAND.

Incorporated March 24, 1893.

187

Officers—President, R. J. McMullen; Vice-President, Dudley Kinsell; Secretary and Cashier, P. L. McMullen; Treasurer, R. J. McMullen.

Directors—R. J. McMullen, Dudley Kinsell, Chas. H. Jones, J. B. Lanktree, D. F. Tillinghast.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$872,724 31	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		464,625 15	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		100,543 66	
Other real estate owned			
Due from reserve banks, excluding item 14		81,688 49	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		52,591 22	
Exchanges for clearing house		2,677 71	
Checks and other cash items		32 68	
Items with Federal Reserve Bank in process of collection			
Other resources		100 00	
Total		\$1,574,983 22	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		200,000 00	
All undivided profits, less expenses, interest and taxes paid		16,974 15	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,191,741 22	
Demand certificates of deposit		25,097 14	
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		40,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		1,170 71	
Total		\$1,574,983 22	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"GARDEN CITY BANK AND TRUST COMPANY." SAN JOSE.

Incorporated June 26, 1893.

190

Officers—President, T. S. Montgomery; Vice-Presidents, J. J. Miller, John F. Duncan; Secretary, W. G. Alexander; Treasurer and Cashier, C. J. Tripp; Assistant Cashiers, R. P. Snyder, C. W. Barkuloo; Trust Officer, C. J. Tripp.

Directors—W. A. Beasley, T. S. Montgomery, W. G. Alexander, Chas. F. Crothers, J. F. Patton, V. T. McCurdy, W. C. Lean, Louis Sonniksen, J. J. Miller, G. K. McDonald, Harrison P. Smith, John F. Duncan, J. M. Parker, J. C. Ainsley, H. S. Hersman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$2,286,859 48	\$3,642,817 11			\$5,929,676 59
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	11,898 73				11,898 73
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	377,328 74	524,247 26	\$52,500 00	\$52,500 00	1,006,576 00
Stock of Federal Reserve Bank		33,750 00			33,750 00
Bank premises, furniture and fixtures and safe deposit vaults		327,431 74			327,431 74
Other real estate owned	13,432 09				13,432 09
Due from reserve banks, excluding item 14	284,000 38	32,380 74	30,762 84		347,143 96
Due from other banks	27,193 67				27,193 67
Due from Federal Reserve Bank	220,330 98	125,000 00			345,330 98
Actual cash on hand	93,415 45	92,890 55			186,306 00
Exchanges for clearing house	30,768 66				30,768 66
Checks and other cash items	12,558 46				12,558 46
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	80,250 56				80,250 56
Totals	\$3,438,037 20	\$4,778,517 40	\$83,262 84	\$52,500 00	\$8,352,317 44
LIABILITIES.					
Capital paid in	\$300,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Surplus	325,000 00	300,000 00			625,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	24,511 64		2,500 00	2,500 00	29,511 64
Reserved for interest, taxes and expenses	15,000 00				15,000 00
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	300,000 00				300,000 00
Bills payable with Federal Reserve Bank other than rediscounts	300,000 00				300,000 00
Deposits due to banks	15,466 23				15,466 23
Dividends unpaid	35,000 00				35,000 00
Individual deposits subject to check	2,043,260 42				2,043,260 42
Savings deposits		4,064,892 82			4,064,892 82
Demand certificates of deposit	42,775 81				42,775 81
Time certificates of deposit		66,487 46			66,487 46
Certified checks	4,204 41				4,204 41
Cashiers' checks	32,818 69				32,818 69
State, county and municipal deposits		247,000 00			247,000 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			30,762 84		30,762 84
Fund for advances to court trusts					
Other liabilities		137 12			137 12
Totals	\$3,438,037 20	\$4,778,517 40	\$83,262 84	\$52,500 00	\$8,352,317 44

"GARDEN CITY BANK AND TRUST COMPANY." SAN JOSE.—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
CONTINGENT LIABILITIES.					
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$150,000 00	-----	-----	-----	\$150,000 00
Liabilities for rediscounts with Federal Reserve Bank.....	533,515 43	-----	-----	-----	533,515 43
Total contingent liabilities.....	\$684,015 43	-----	-----	-----	\$684,015 43
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----
TRUST RESOURCES.					
	Court Trusts	TRUST LIABILITIES.		Court Trusts	
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$189,632 15	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....			\$189,632 15
Trust investments, personal property.....	59,744 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....			74,953 85
Trust investments, real property.....	1,500 00	Private trusts, specially designated and construed as court trusts, under supervision.....			-----
Due from banks.....	13,709 35				-----
Cash on hand.....	-----				-----
Total.....	\$264,586 00	Total.....			\$264,586 00

Note—The above statement includes the business of branch offices at Santa Clara, Saratoga, Gilroy and Campbell.

TITLE INSURANCE AND TRUST COMPANY. LOS ANGELES.

Incorporated December 22, 1893.

192

Officers—President, William H. Allen, Jr.; Vice-Presidents, O. F. Brant, H. W. O'Melveny, M. S. Hellman, L. J. Beynon; Secretary and Treasurer, O. P. Clark; Manager, O. F. Brant; Assistant Manager, N. W. Thompson; Assistant Secretaries, R. J. Blair, James D. Forward, R. R. Thompson, E. L. Farmer, W. B. Brown; Trust Officer, John H. Coverley; Assistant Trust Officer, Theodore A. Simpson.

Directors—William H. Allen, Jr., O. F. Brant, M. S. Hellman, H. W. O'Melveny, William H. Burnham, W. M. Caswell, W. R. Staats, L. G. Beynon, Henry M. Robinson, Harry C. Allen, O. P. Clark.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts			\$300,000 00	\$187,744 19	\$487,744 19
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			421,935 63	137,255 81	559,191 44
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14			11,512 20		11,512 20
Due from other banks			36,100 00		36,100 00
Due from Federal Reserve Bank					
Actual cash on hand			79 90		79 90
Exchanges for clearing house					
Checks and other cash items			5,603 26		5,603 26
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			13,012 13		13,012 13
Other resources					
Totals			\$788,243 12	\$325,000 00	\$1,113,243 12
LIABILITIES.					
Capital paid in			\$100,000 00	\$300,000 00	\$400,000 00
Surplus			425,000 00	25,000 00	450,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid			238,243 12		238,243 12
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			25,000 00		25,000 00
Other liabilities					
Totals			\$788,243 12	\$325,000 00	\$1,113,243 12
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TITLE INSURANCE AND TRUST COMPANY. LOS ANGELES.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$12,132,641 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$6,829,427 27
Trust investments, real property.....	2,347,320 70	Private trusts, specially designated and construed as court trusts, under supervision.....	7,927,381 45
Due from banks.....	276,373 76		
Cash on hand.....	473 26		
Total.....	\$14,756,808 72	Total.....	\$14,756,808 72

BANK OF SANTA MONICA. SANTA MONICA.

Incorporated April 14, 1893.

193

Officers—President, H. M. Gorham; Vice-President, H. J. Engelbrecht; Secretary and Cashier, H. E. Hudson; Treasurer, H. J. Engelbrecht; Assistant Cashiers, C. H. Power, B. M. Power.

Directors—Moe M. Fogel, H. M. Gorham, N. H. Hamilton, A. M. Chaffey, H. J. Engelbrecht, Harry Hudson, John S. Hunt.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,079,145 15	\$957,789 90	\$2,036,935 05
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,389 93		1,389 93
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	283,020 80	367,779 09	650,799 89
Stock of Federal Reserve Bank	8,700 00		8,700 00
Bank premises, furniture and fixtures and safe deposit vaults	10,000 00	48,000 00	58,000 00
Other real estate owned		13,883 20	13,883 20
Due from reserve banks, excluding item 14	259,424 19	12,028 53	271,452 72
Due from other banks		10,388 89	10,388 89
Due from Federal Reserve Bank	140,809 92	44,000 00	184,809 92
Actual cash on hand	89,650 63	37,687 50	127,338 13
Exchanges for clearing house	13,778 85		13,778 85
Checks and other cash items	4,164 25		4,164 25
Items with Federal Reserve Bank in process of collection			
Other resources	14,075 03		14,075 03
Totals	\$1,904,158 75	\$1,491,557 11	\$3,395,715 86
LIABILITIES.			
Capital paid in	\$130,000 00	\$70,000 00	\$200,000 00
Surplus	40,000 00	60,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid	12,457 99	211 34	12,669 33
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	8,000 00		8,000 00
Individual deposits subject to check	1,529,971 39		1,529,971 39
Savings deposits		1,361,345 77	1,361,345 77
Demand certificates of deposit			
Time certificates of deposit	46,278 44		46,278 44
Certified checks	550 00		550 00
Cashiers' checks	25,548 84		25,548 84
State, county and municipal deposits	69,384 01		69,384 01
United States and postal savings deposits	4,728 61		4,728 61
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	37,239 47		37,239 47
Totals	\$1,904,158 75	\$1,491,557 11	\$3,395,715 86
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$10,093 44	\$9,972 36	\$20,065 80

Note—The above statement includes the business of a branch office at Los Angeles, (Sawtelle).

TITLE GUARANTEE AND TRUST COMPANY. LOS ANGELES.

Incorporated October 28, 1895.

200

Officers—President, L. C. Brand; Vice-Presidents, E. W. Sargent, D. McPeak; Secretary, Treasurer and Manager, A. F. Morlan; Cashier, D. McPeak; Assistant Secretary and Trust Officer, A. R. Killgore.

Directors—A. F. Morlan, E. W. Sargent, J. B. Brokaw, Louis M. Cole, Irving H. Hellman, Marco H. Hellman, L. C. Brand, John T. Cooper, Daniel McPeak, James Edmondson, W. J. Doran.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts			\$15,100 00	\$16,700 00	\$31,800 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			117,785 30	130,626 50	248,411 80
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14			17,114 70	2,673 50	19,788 20
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$150,000 00	\$150,000 00	\$300,000 00
LIABILITIES.					
Capital paid in			\$125,000 00	\$125,000 00	\$250,000 00
Surplus			25,000 00	25,000 00	50,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$150,000 00	\$150,000 00	\$300,000 00
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

TITLE GUARANTEE AND TRUST COMPANY. LOS ANGELES.—Cont'd.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$20,756 52	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$88,458 77
Trust investments, real property.....	52,600 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	14,822 32		
Cash on hand.....	279 93		
Total.....	\$88,458 77	Total.....	\$88,458 77

BANK OF AMADOR COUNTY. JACKSON.

Incorporated November 23, 1896.

202

Officers—President, J. Chichizola; Vice-Presidents, A. Ginocchio, C. R. Downs; Secretary, Treasurer, Manager and Cashier, C. L. Culbert; Assistant Cashiers, T. J. Payne, S. J. Bonneau, T. A. Hedgpeth.
 Directors—J. Chichizola, A. Ginocchio, C. L. Culbert, G. E. Allen, J. B. Grillo, W. F. Detert, Ralph McGee, V. G. Brignole, C. R. Downs.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$482,650 40	\$768,045 21	\$1,250,695 61
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		29,103 10	29,103 10
Overdrafts	2,391 78		2,391 78
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	109,045 14	447,955 88	557,001 02
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2 00		2 00
Other real estate owned			
Due from reserve banks, excluding item 14	89,122 68	1,448 54	90,571 22
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	41,976 61	49,546 95	91,523 56
Exchanges for clearing house			
Checks and other cash items	1,805 16	3,013 44	4,818 60
Items with Federal Reserve Bank in process of collection			
Other resources	1,142 72		1,142 72
Totals	\$728,136 49	\$1,299,113 12	\$2,027,249 61
LIABILITIES.			
Capital paid in	\$80,000 00	\$45,000 00	\$125,000 00
Surplus	7,500 00	72,500 00	80,000 00
All undivided profits, less expenses, interest and taxes paid	7,177 21	13,482 71	20,659 92
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,115 45		1,115 45
Dividends unpaid	2,740 00		2,740 00
Individual deposits subject to check	586,501 24		586,501 24
Savings deposits		1,168,130 41	1,168,130 41
Demand certificates of deposit	934 69		934 69
Time certificates of deposit	24,832 52		24,832 52
Certified checks			
Cashiers' checks			
State, county and municipal deposits	15,000 00		15,000 00
United States and postal savings deposits	2,335 38		2 335 38
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$728,136 49	\$1,299,113 12	\$2,027,249 61
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$50 00	\$40 00	\$90 00

Note—The above statement includes the business of branch offices at Sutter Creek, Amador City and Plymouth.

UNION SAFE DEPOSIT BANK. STOCKTON.

Incorporated April 21, 1897.

203

Officers—President, E. C. Stewart; Vice-President, J. A. Plummer; Secretary, E. E. Cramer; Treasurer and Cashier, C. E. Stewart; Assistant Cashiers, M. R. Green, H. D. Magnuson; Manager Lockeford Branch, S. S. Strobridge.
 Directors—W. F. Sinclair, J. A. Merz, G. F. Hudson, Forrest Foote, C. E. Stewart, E. E. Cramer, E. C. Stewart, J. L. Blossom, John W. Moore, J. A. Plummer, Otto Von Detten.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$471 088 25	\$598 114 53	\$1,069,202 78
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	152,944 99	95,642 56	248,587 55
Stock of Federal Reserve Bank	10,250 00		10,250 00
Bank premises, furniture and fixtures and safe deposit vaults	2,200 00	1,050 00	3,250 00
Other real estate owned	44,263 10		44,263 10
Due from reserve banks, excluding item 14	986 49		986 49
Due from other banks			
Due from Federal Reserve Bank	63,799 67	19,131 67	82,931 34
Actual cash on hand	7,018 11		7,018 11
Exchanges for clearing house	110 98		110 98
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$752,661 59	\$713,938 76	\$1,466,600 35
LIABILITIES.			
Capital paid in	\$100,000 00	\$55,000 00	\$155,000 00
Surplus		23,000 00	23,000 00
All undivided profits, less expenses, interest and taxes paid	19,709 20		19,709 20
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	18 00		18 00
Individual deposits subject to check	542 294 55		542,294 55
Savings deposits		635,738 76	635 738 76
Demand certificates of deposit	7,800 71		7 800 71
Time certificates of deposit		200 00	200 00
Certified checks	660 00		660 00
Cashiers' checks	4,679 13		4,679 13
State, county and municipal deposits	77 500 00		77,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$752,661 59	\$713 938 76	\$1,466 600 35
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,500 00	\$4,000 00	\$7,500 00

Note—The above statement includes the business of a branch office at Lockeford.

TUOLUMNE COUNTY BANK. SONORA.

Incorporated May 12, 1898.

206

Officers—President, Geo. W. Johnson; Vice-President, J. B. Curtin; Secretary, Treasurer and Cashier, Chas. H. Segerstrom; Assistant Cashiers, W. E. Burden, George A. Griffin, L. H. Bach.

Directors—George W. Johnson, J. B. Curtin, John Raggio, Geo. Mundorf, E. L. Rehm, Garnet T. Barron, Saul Morris, J. E. Baer, B. Meyer, J. Gondolfo, W. J. Loring, C. E. Shafer, T. F. McGovern.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$547,059 81	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		2,435 00	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		128,190 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		3,000 00	
Due from reserve banks, excluding item 14		79,107 10	
Due from other banks		24,873 43	
Due from Federal Reserve Bank			
Actual cash on hand		23,318 56	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$807,983 90	
LIABILITIES.			
Capital paid in		\$75,000 00	
Surplus		30,000 00	
All undivided profits, less expenses, interest and taxes paid		1 812 51	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,750 00	
Individual deposits subject to check			
Savings deposits		659,881 39	
Demand certificates of deposit			
Time certificates of deposit		40 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		37,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$807,983 90	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,500 00	

MARIN COUNTY SAVINGS BANK. SAN RAFAEL.

Incorporated January 30, 1899.

207

Officers—President, P. H. Cochrane; Vice-President, S. K. Herzog; Secretary, Treasurer and Cashier, Geo. A. Cheda; Assistant Cashier, R. E. Wilson.

Directors—E. J. Connell, P. H. Cochrane, Geo. A. Cheda, H. L. Smith, S. K. Herzog.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$899,916 36	
Bankers' acceptances, excluding rediscounts		6,494 17	
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts		248,289 85	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		5,750 00	
Other real estate owned		23,391 42	
Due from reserve banks, excluding item 14		52,725 73	
Due from other banks		31,626 01	
Due from Federal Reserve Bank			
Actual cash on hand		27,074 45	
Exchanges for clearing house			
Checks and other cash items		2,710 95	
Items with Federal Reserve Bank in process of collection			
Other resources		161 44	
Total		\$1,298,140 38	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		66,000 00	
All undivided profits, less expenses, interest and taxes paid		1,752 16	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,500 00	
Individual deposits subject to check			
Savings deposits		1,152,988 22	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,298,140 38	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$7,500 00	

BANK OF TOMALES. TOMALES.

Incorporated March 12, 1900.

212

Officers—President, B. B. Hinshaw; Vice-President, Ed. Bean; Secretary, D. Bordessa; Treasurer and Cashier, Paul G. Sholz; Assistant Cashier, Walter Caporgno; Assistant Cashier at Point Reyes, B. Bean.

Directors—David Bordessa, B. B. Hinshaw, Edwin Bean, John Cerini, L. C. Guldayer, Quinto Cardoni, Olimpio E. Martinelli.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$154,504 62	\$331,099 00	\$485,603 62
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		16,893 50	16,893 50
Overdrafts.....	586 27		586 27
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	37,576 77	227,239 43	264,816 20
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		22,700 00	22,700 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	36,225 03	30,065 63	66,290 66
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	12,391 44	14,040 17	26,431 61
Exchanges for clearing house.....			
Checks and other cash items.....	996 75		996 75
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	37		37
Totals.....	\$242,281 25	\$642,037 73	\$884,318 98
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$60,000 00	\$100,000 00
Surplus.....	8,250 00	8,250 00	16,500 00
All undivided profits, less expenses, interest and taxes paid.....	2,401 23	2,401 24	4,802 47
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	3,500 00		3,500 00
Individual deposits subject to check.....	172,870 99		172,870 99
Savings deposits.....		521,386 49	521,386 49
Demand certificates of deposit.....			
Time certificates of deposit.....	15,259 03		15,259 03
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		50,000 00	50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....			
Totals.....	\$242,281 25	\$642 037 73	\$884,318 98
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

Note—The above statement includes the business of a branch office at Point Reyes.

"DEL NORTE COUNTY BANK." CRESCENT CITY.

Incorporated March 16, 1900.

213

Officers—President, Jacob Marhoffer; Vice-President, J. B. Endert; Secretary and Cashier, Fred Frantz; Treasurer, E. C. Cadra.

Directors—Jacob Marhoffer, E. C. Cadra, T. B. Cutler, Henry E. Westbrook, J. B. Endert.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$162,083 48	\$190,809 35	\$352,892 83
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	394 74		394 74
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	180,170 12	204,390 00	384,560 12
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	7,015 00		7,015 00
Other real estate owned.....	2,066 20		2,066 20
Due from reserve banks, excluding item 14.....	101,818 14		101,818 14
Due from other banks.....	1,578 38		1,578 38
Due from Federal Reserve Bank.....			
Actual cash on hand.....	36,524 50	11,237 52	47,762 02
Exchanges for clearing house.....			
Checks and other cash items.....	1,588 30		1,588 30
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$493,238 86	\$406,436 87	\$899,675 73
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$21,800 00	\$71,800 00
Surplus.....	10,000 00	22,200 00	32,200 00
All undivided profits, less expenses, interest and taxes paid.....	17,967 82		17,967 82
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,872 00		2,872 00
Individual deposits subject to check.....	253,510 11		253,510 11
Savings deposits.....		362,436 87	362,436 87
Demand certificates of deposit.....	2,554 35		2,554 35
Time certificates of deposit.....	125,080 91		125,080 91
Certified checks.....	100 00		100 00
Cashiers' checks.....	1,464 63		1,464 63
State, county and municipal deposits.....	26,427 10		26,427 10
United States and postal savings deposits.....	3,261 94		3,261 94
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$493,238 86	\$406,436 87	\$899,675 73
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,346 43		\$1,346 43

"CALAVERAS COUNTY BANK." ANGELS CAMP.

Incorporated April 3, 1900.

214

Officers—President, John Raggio; Vice-President M. H. Manuel; Secretary, Treasurer and Cashier, D. Muscio; Assistant Cashier, Chas. C. Crespi.

Directors—Richard Raggio, Joseph Raggio, John P. Lagomarsino, Dante Muscio, C. H. Wood, M. H. Manuel, P. F. Pache, C. J. Tiscornia, Edward F. Haines.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$158,634 56	\$480,550 19	\$639,184 75
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,246 34		2,246 34
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	162,127 53	229,608 41	391,735 94
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		12,450 00	12,450 00
Other real estate owned			
Due from reserve banks, excluding item 14	56,728 21	49,370 44	106,098 65
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	36,100 25	22,622 50	58,722 75
Exchanges for clearing house			
Checks and other cash items	296 86		296 86
Items with Federal Reserve Bank in process of collection			
Other resources	35 41		35 41
Totals	\$416,169 16	\$794,601 54	\$1,210,770 70
LIABILITIES.			
Capital paid in	\$65,000 00	\$35,000 00	\$100,000 00
Surplus		38,000 00	38,000 00
All undivided profits, less expenses, interest and taxes paid	13,956 27		13,956 27
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,512 50		2,512 50
Individual deposits subject to check	270,677 62		270,677 62
Savings deposits		721,601 24	721,601 24
Demand certificates of deposit	193 05		193 05
Time certificates of deposit	7,943 85		7,943 85
Certified checks			
Cashiers' checks	1,403 00		1,403 00
State, county and municipal deposits	52,112 86		52,112 86
United States and postal savings deposits	1,883 70		1,883 70
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	486 31	30	486 61
Totals	\$416,169 16	\$794,601 54	\$1,210,770 70
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$745 00	\$1,560 00	\$2,305 00

"TRINITY COUNTY BANK." WEAVERVILLE.

Incorporated September 13, 1900.

216

Officers—President, C. H. Edwards; Vice-President, Herbert Gray; Secretary and Treasurer, M. E. Gray; Cashier, Herbert Gray.

Directors—C. H. Edwards, Herbert Gray, M. E. Gray.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$96,397 80	\$22,600 00	\$118,997 80
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....?			
Overdrafts.....	1,619 25		1,619 25
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	37,703 04	5,000 00	42,703 04
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	2,324 79	3,500 00	5,824 79
Other real estate owned.....	1,649 05	1,469 74	3,118 79
Due from reserve banks, excluding item 14.....	20,852 15		20,852 15
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	17,610 71	4,216 42	21,827 13
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	228 50		228 50
Totals.....	\$178,385 29	\$36,786 16	\$215,171 45
LIABILITIES			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	6,250 00		6,250 00
All undivided profits, less expenses, interest and taxes paid.....	6,815 47	375 35	7,190 82
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	132,263 12		132,263 12
Savings deposits.....		31,410 81	31,410 81
Demand certificates of deposit.....	2,626 10		2,626 10
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....	430 60		430 60
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$178,385 29	\$36,786 16	\$215,171 45
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"NEVADA COUNTY BANK." GRASS VALLEY.

Incorporated October 12, 1900.

217

Officers—President, G. J. Rector; Vice-President, W. H. Martin; Secretary, Treasurer and Manager, E. M. Rector; Cashier, A. H. Mooser.

Directors—V. R. Lindley W. H. Martin, G. J. Rector, Alden Anderson, A. L. Gill, A. H. Mooser, E. M. Rector.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$430,819 52	\$947,345 25	\$1,378,164 77
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		48,368 30	48,368 30
Overdrafts.....	1,174 63		1,174 63
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	281,825 32	1,531,128 89	1,812,954 21
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	16,420 00	37,142 99	53,562 99
Other real estate owned.....		6,865 28	6,865 28
Due from reserve banks, excluding item 14.....	202,770 57	205,093 69	407,864 26
Due from other banks.....	1,076 91		1,076 91
Due from Federal Reserve Bank.....			
Actual cash on hand.....	62,407 25	64,287 30	126,694 55
Exchanges for clearing house.....			
Checks and other cash items.....	576 12		576 12
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	38,072 17		38,072 17
Totals.....	\$1,035,142 49	\$2,840,231 70	\$3,875,374 19
LIABILITIES			
Capital paid in.....	\$100,000 00	\$200,000 00	\$300,000 00
Surplus.....	10,000 00	40,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	32,385 19		32,385 19
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	122,461 19		122,461 19
Dividends unpaid.....	6,000 00		6,000 00
Individual deposits subject to check.....	740,015 31		740,015 31
Savings deposits.....		2,451,979 17	2,451,979 17
Demand certificates of deposit.....	21,194 58		21,194 58
Time certificates of deposit.....	2,283 00		2,283 00
Certified checks.....	803 22		803 22
Cashiers' checks.....			
State, county and municipal deposits.....		140,000 00	140,000 00
United States and postal savings deposits.....		7,858 25	7,858 25
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		394 28	394 28
Totals.....	\$1,035,142 49	\$2,840,231 70	\$3,875,374 19
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,000 00	\$5,000 00	\$7,000 00

Note—Purchased Citizens Bank, Nevada City, August 9, 1920.

The above statement includes the business of a branch office at Nevada City.

STATE BANK OF SAN PEDRO. SAN PEDRO.

Incorporated January 7, 1901.

219

Officers—President, Edward Mahar; Vice-President, Louis M. Cole; Secretary, Treasurer and Cashier, Lon T. Johnson; Assistant Cashier, J. O. Heinley.

Directors—Edward Mahar, L. M. Cole, Dr. R. W. Hill, B. B. Lipman, E. A. Mills, Benj. E. Page, W. G. Nevin.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$428,832 80	\$816,874 02	\$1,245,706 82
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	399 58		399 58
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	41,439 12	74,236 92	115,676 04
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	52,045 53	28,320 00	80,365 53
Other real estate owned		1,458 23	1,458 23
Due from reserve banks, excluding item 14	32,363 11	93,983 10	126,346 21
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	65,883 11	22,087 36	87,970 47
Exchanges for clearing house	6,947 26		6,947 26
Checks and other cash items	2,672 36		2,672 36
Items with Federal Reserve Bank in process of collection			
Other resources	40 30		40 30
Totals	\$630,623 17	\$1,036,959 63	\$1,667,582 80
LIABILITIES.			
Capital paid in	\$55,000 00	\$63,800 00	\$118,800 00
Surplus	25,685 00	18,635 00	44,320 00
All undivided profits, less expenses, interest and taxes paid	3,292 35		3,292 35
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	4,752 00		4,752 00
Individual deposits subject to check	446,656 03		446,656 03
Savings deposits		936,342 80	936,342 80
Demand certificates of deposit			
Time certificates of deposit	45,817 70	17,954 83	63,772 53
Certified checks	832 51		832 51
Cashiers' checks	23,368 37		23,368 37
State, county and municipal deposits	25,036 46		25,036 46
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	182 75	227 00	409 75
Totals	\$630,623 17	\$1,036,959 63	\$1,667,582 80
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,992 87	\$8,220 14	\$13,213 01

COVINA VALLEY SAVINGS BANK. COVINA.

Incorporated April 1, 1901.

220

Officers—President, A. P. Kerckhoff; Vice-Presidents, W. M. Griswold, M. Leonhardt; Secretary, Treasurer and Cashier, J. D. Coles; Assistant Cashier, Hayden H. Jones.

Directors—A. P. Kerckhoff, W. M. Griswold, F. P. Baldosser, M. Leonhardt, H. M. Houser, J. R. Elliott, Geo. E. Anderson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$392,822 52	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		94,110 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		52,011 48	
Due from other banks		4 39	
Due from Federal Reserve Bank			
Actual cash on hand		13,942 62	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$552,891 01	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		30,000 00	
All undivided profits, less expenses, interest and taxes paid		8,569 00	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,250 00	
Individual deposits subject to check			
Savings deposits		442,979 10	
Demand certificates of deposit			
Time certificates of deposit		31,592 91	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$552,891 01	
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities		\$3,600 00	

FIRST BANK OF KERN. BAKERSFIELD.

Incorporated April 3, 1901.

221

Officers—President, Arthur S. Crites; Vice-Presidents, F. M. Noriega, Louis V. Olcese; Secretary, Treasurer and Cashier, E. B. Duncan; Assistant Cashier, F. E. Estribou; Assistant Cashier and Assistant Secretary E. C. O'Boyle.

Directors—E. B. Duncan, F. M. Noriega, J. Gordon Bussey, Arthur S. Crites, E. S. St. Clair, W. B. Robb, I. D. Iler, M. H. Warren, Louis V. Olcese.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$484,735 42	\$551,059 97	\$1,035,795 39
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	871 62		871 62
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	44,190 00	106,096 00	150,286 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		23,803 49	23,803 49
Other real estate owned	623 82		623 82
Due from reserve banks, excluding item 14	183,546 59	18,693 14	207,239 73
Due from other banks	710 21		710 21
Due from Federal Reserve Bank			
Actual cash on hand	62,404 47	16,709 26	79,113 73
Exchanges for clearing house	45,911 65		45,911 65
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	211 74		211 74
Totals	\$828,205 52	\$716,361 86	\$1,544,567 38
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	15,000 00	40,000 00	55,000 00
All undivided profits, less expenses, interest and taxes paid	27,267 81	53 83	27,321 64
Reserved for interest, taxes and expenses	2,052 85		2,052 85
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	686,298 08		686,298 08
Savings deposits		581,933 78	581,933 78
Demand certificates of deposit	8,861 69		8,861 69
Time certificates of deposit		19,374 25	19,374 25
Certified checks	2,337 71		2,337 71
Cashiers' checks	8,387 38		8,387 38
State, county and municipal deposits		50,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$828,205 52	\$716,361 86	\$1,544,567 38
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,865 00	\$6,050 00	\$11,915 00

BANK OF ARBUCKLE. ARBUCKLE.

Incorporated June 24, 1901.

222

Officers—President, George C. Meckfessel; Vice-President, C. B. Morrison; Secretary, Treasurer and Cashier, J. E. Cain.
 Directors—George C. Meckfessel, C. B. Morrison, Geo. F. Green, J. E. Cain, Asa Kalfsbeek.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$347,736 41		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	186 71		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	3,036 56		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	102,990 89		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,550 00		
Other real estate owned			
Due from reserve banks, excluding item 14	59,047 44		
Due from other banks	12 20		
Due from Federal Reserve Bank			
Actual cash on hand	31,555 22		
Exchanges for clearing house			
Checks and other cash items	209 00		
Items with Federal Reserve Bank in process of collection			
Other resources	4 98		
Total	\$558,329 41		
LIABILITIES			
Capital paid in	\$75,000 00		
Surplus	20,000 00		
All undivided profits, less expenses, interest and taxes paid	21,690 63		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	204,798 14		
Savings deposits			
Demand certificates of deposit	6,859 20		
Time certificates of deposit	196,981 44		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	33,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$558,329 41		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$8,500 00		

"VALLEY SAVINGS BANK." SANTA MARIA.

Incorporated August 31, 1901.

223

Officers—President, W. H. Rice; Vice-President, A. J. Souza; Secretary, Paul O. Tietzen; Treasurer and Cashier, Thos. B. Adam.

Directors—W. H. Rice, Guy L. Goodwin, A. J. Souza, Andrew Mehlschau, P. O. Tietzen

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$194,290 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		101,498 28	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		11,200 00	
Other real estate owned		1,476 35	
Due from reserve banks, excluding item 14		5,497 90	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		8,743 38	
Exchanges for clearing house			
Checks and other cash items		932 99	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$323,738 90	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		35,000 00	
All undivided profits, less expenses, interest and taxes paid		5,944 78	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		239,408 33	
Demand certificates of deposit			
Time certificates of deposit		5,885 79	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12 500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$323,738 90	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,389 40	

CALIFORNIA STATE BANK OF SAN BERNARDINO. SAN BERNARDINO.

Incorporated August 2, 1901.

224

Officers—President, J. L. Oakey; Vice-Presidents, H. H. Ham, C. B. Hansen; Secretary, T. S. Reed; Treasurer and Cashier, C. B. Hansen; Assistant Cashier, John M. Oakey.

Directors—J. L. Oakey, H. H. Ham, John M. Oakey, J. N. Bayliss, C. B. Hansen, Dr. W. H. Stiles, Grover Cooley, R. W. McGillivray, Grant Holcomb.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$467,042 08		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	44 16		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	456,587 13		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	18,972 98		
Other real estate owned	384 58		
Due from reserve banks, excluding item 14	76,055 69		
Due from other banks	12,266 56		
Due from Federal Reserve Bank	25,000 00		
Actual cash on hand	31,568 32		
Exchanges for clearing house	5,147 43		
Checks and other cash items	1 289 81		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$1,094,358 74		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	21,000 00		
All undivided profits, less expenses, interest and taxes paid	34,456 98		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	2,330 90		
Dividends unpaid	1,158 00		
Individual deposits subject to check	705,746 97		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	170,024 45		
Certified checks	67 60		
Cashiers' checks	9,573 84		
State, county and municipal deposits	50,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$1,094,358 74		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,340 00		

FIRST TRUST AND SAVINGS BANK OF PASADENA. PASADENA.

Incorporated September 14, 1901.

226

Officers—President, J. S. Macdonnell; Chairman of the Board, Wm. H. Vedder; Vice-Presidents, John McDonald, H. C. Hotaling; Secretary and Treasurer, H. A. Doty; Assistant Secretary, G. R. McComb; Trust Officer, W. D. Lacey.

Directors—Wm. H. Vedder, John McDonald, A. K. McQuilling, J. Foster Rhodes, F. C. E. Mattison, F. G. Cruickshank, Francis E. Stevens, Don C. Porter, E. B. Blinn, H. C. Hotaling, J. S. Macdonnell, Stuart W. French, D. W. Hearlihy, W. D. Lacey, John McWilliams, Jr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$86,568 49	\$3,029,701 51			\$3,116,270 00
Bankers' acceptances, excluding rediscounts		125,336 34			125,336 34
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	213,480 38	1,391,834 48	\$152,825 20	\$103,983 58	1,862,123 64
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		36,382 51			36,382 51
Other real estate owned		3,992 24			3,992 24
Due from reserve banks, excluding item 14	35,102 65	179,097 69			214,200 34
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand	11,982 92	109,895 38			121,878 30
Exchanges for clearing house	5,205 79	11,495 95			16,701 74
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			1,882 66		1,882 66
Other resources	1,139 99	513 06	991 36	4,223 04	6,867 45
Totals	\$353,480 22	\$4,888,249 16	\$155,699 22	\$108,206 62	\$5,505,635 22
LIABILITIES.					
Capital paid in	\$50,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$600,000 00
Surplus	5,000 00	127,500 00	5,000 00	5,000 00	142,500 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	950 94	19,002 87	199 22	3,206 62	23,359 65
Reserved for interest, taxes and expenses		3,105 01			3,105 01
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid		12,000 00			12,000 00
Individual deposits subject to check	272,313 77				272,313 77
Savings deposits		3,939,129 34			3,939,129 34
Demand certificates of deposit					
Time certificates of deposit		217,331 15			217,331 15
Certified checks					
Cashiers' checks					
State, county and municipal deposits	25,000 00	265,000 00			290,000 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts			500 00		500 00
Other liabilities	215 51	5,180 79			5,396 30
Totals	\$353,480 22	\$4,888,249 16	\$155,699 22	\$108,206 62	\$5,505,635 22
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

FIRST TRUST AND SAVINGS BANK OF PASADENA. PASADENA.
—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$1,084,507 42	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$1,423,275 34
Trust investments, real property.....	271,024 55	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	67,743 37		
Cash on hand.....			
Total.....	\$1,423,275 34	Total.....	\$1,423,275 34

Note—The above statement includes the business of a branch office at Pasadena.

THE OLD BANK. HANFORD.

Incorporated November 26, 1901.

227

Officers—President and Manager, F. R. Hight; Vice-President, P. McRae; Secretary, Treasurer and Cashier, J. J. Hight; Assistant Cashier, W. F. Kelley.

Directors—P. McRae, F. R. Hight, Chas. Kreyenhagen, Jos. Schnereger, Jas. J. Hight, N. Weisbaum, Mrs. Achsah A. Biddle.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,256,432 51		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,626 32		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts	230,050 60		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	27,200 00		
Other real estate owned	28,350 00		
Due from reserve banks, excluding item 14	36,780 04		
Due from other banks	12,556 70		
Due from Federal Reserve Bank			
Actual cash on hand	151,994 48		
Exchanges for clearing house	4,531 23		
Checks and other cash items	807 85		
Items with Federal Reserve Bank in process of collection			
Other resources	74 00		
Total	\$1,751,403 73		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	100,000 00		
All undivided profits, less expenses, interest and taxes paid	15,842 87		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	250,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,975 00		
Individual deposits subject to check	978,725 07		
Savings deposits			
Demand certificates of deposit	127,060 21		
Time certificates of deposit	151,007 51		
Certified checks	166 00		
Cashiers' checks			
State, county and municipal deposits	24,627 07		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$1,751,403 73		
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$133,683 10		
Interest earned, not collected, not included in resources or liabilities			

LOS ANGELES TRUST AND SAVINGS BANK. LOS ANGELES.

Incorporated January 17, 1902.

228

Officers—President and Chairman of the Board, H. M. Robinson; Vice-Presidents, M. H. Flint, H. W. O'Melveny, W. R. Hervey, Chas. F. Stern, John Willis Baer, Jay Spence; Secretary, B. H. Grigsby; Treasurer and Cashier, Jay Spence; Assistants to President, Jas. O. Moore, John E. Barber; Assistant Secretaries M. C. Spencer, Wm. B. Stringfellow; Assistant Cashiers, A. W. Frye, Ralph Day, C. F. Seidel, J. M. Rugg, J. R. Henderson, W. P. Caldwell; Trust Officer, Bruce H. Grigsby; Assistant Trust Officer, John D. Carson; Manager Trust Department, W. R. Hervey; Auditor and Chief Accountant, F. W. Heathcote; Real Estate Officer, Leo P. Schaefer; Branch Managers, Pico St. & Grand Ave., Branch, Charles P. Ross; Assistant, R. B. Forbes; 2nd & Spring St. Branch, H. R. Krohn; Assistant, H. M. Ostrum; Main St. Branch E. C. Kaasrud; 7th St. & Central Ave., L. D. Perisho; Assistant, E. W. Pattengill; Avalon Branch, A. F. Ullrich; Huntington Park Branch, A. Adams; Assistant, H. G. Hughes; Glendale Ave. Branch, H. Nelson; Glendale, Grand Blvd. Branch, D. H. Smith; Assistant H. Coggins; 8th & Olive Sts., A. H. Lewis; Assistant, Paul D. Dodds; Wilshire Boulevard Branch, C. W. Young; Hollywood Branch, F. H. Hedrick; Huntington Beach Branch, Wm. D. Seaton; Pasadena Branch, John Willis Baer, General Manager; C. J. Hall, Manager Savings and Trust Department; W. A. Barnes, Manager Commercial Department.

Directors—Chas. F. Stern, M. H. Flint, H. W. O'Melveny, John P. Burke, H. M. Robinson, Geo. I. Cochran, John Willis Baer, J. M. Elliott, W. R. Staats, W. M. Garland, W. E. Hampton, Godfrey Holterhoff, Wm. H. Brophy, W. P. Jefferies, W. L. Stewart, L. Lindsay, Wm. H. Davis, Maynard McHie, C. F. Seidel, W. R. Hervey, Jay Spence.

STATEMENT OF JUNE 30 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.	\$13,001,906 12	\$24,840,414 24	\$500,000 00	\$100,000 00	\$38,442 320 36
Bankers' acceptances, excluding rediscounts.	-----	757,259 88	-----	-----	757,259 88
Notes, drafts or bills of exchange, excluding rediscounts.	-----	319,760 42	-----	-----	319,760 42
Overdrafts.	21,469 51	-----	-----	-----	21,469 51
Customers' liability for drafts paid under letters of credit.	-----	-----	-----	-----	-----
Customers' liability account acceptances.	250,000 00	-----	-----	-----	250,000 00
Liability of foreign banks and bankers on account of acceptances.	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.	4,465,025 70	7,467,976 71	55,000 00	100,000 00	12,088,002 41
Stock of Federal Reserve Bank.	-----	165,000 00	-----	-----	165,000 00
Bank premises, furniture and fixtures and safe deposit vaults.	493,906 03	950,000 00	-----	-----	1,443,906 03
Other real estate owned.	-----	23,337 90	-----	-----	23,337 90
Due from reserve banks, excluding item 14.	1,635,423 87	1,110,830 34	-----	-----	2,746,254 21
Due from other banks.	55,810 58	-----	20,741 38	-----	76,551 96
Due from Federal Reserve Bank.	2,047,432 82	1,143,433 57	-----	-----	3,190,866 39
Actual cash on hand.	1,253,857 94	42,682 30	-----	-----	1,296,540 24
Exchanges for clearing house.	1,564,514 19	-----	-----	-----	1,564,514 19
Checks and other cash items.	281,323 56	1,262 14	-----	-----	282,585 70
Items with Federal Reserve Bank in process of collection.	1,062,360 37	-----	-----	-----	1,062,360 37
Advances to court trusts.	-----	-----	10,919 91	-----	10,919 91
Other resources.	744,099 18	-----	6,262 40	-----	750,361 58
Totals.	\$26,877,129 87	\$36,821,957 50	\$592,923 69	\$200,000 00	\$64,492,011 06
LIABILITIES.					
Capital paid in.	\$2 475,000 00	\$725,000 00	\$100,000 00	\$200,000 00	\$3,500,000 00
Surplus.	825,000 00	775,000 00	400,000 00	-----	2,000,000 00
Amount segregated for protection of court and private trusts, national banks only.	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.	118,231 31	-----	71,661 29	-----	189,892 60
Reserved for interest, taxes and expenses.	201,206 27	96,947 38	-----	-----	298,153 65
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.	-----	-----	-----	-----	-----
Deposits due to banks.	1,057,300 36	10,866 45	-----	-----	1,068,166 81
Dividends unpaid.	105,000 00	-----	-----	-----	105,000 00
Individual deposits subject to check.	19,838,222 91	-----	-----	-----	19,838,222 91
Savings deposits.	-----	32,499,446 21	-----	-----	32,499,446 21
Demand certificates of deposit.	15,492 53	-----	-----	-----	15,492 53
Time certificates of deposit.	125,000 00	1,969,900 66	-----	-----	2,094,900 66
Certified checks.	15,243 37	-----	-----	-----	15,243 37
Cashiers' checks.	1,403,986 55	-----	-----	-----	1,403,986 55
State, county and municipal deposits.	310,543 71	734,624 44	-----	-----	1,045,168 15
United States and postal savings deposits.	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.	250,000 00	-----	-----	-----	250,000 00

LOS ANGELES TRUST AND SAVINGS BANK. LOS ANGELES.—Continued.

STATEMENT OF JUNE 30, 1921—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$15,000 00		\$15,000 00
Other liabilities	\$136,902 86	\$10,172 36	6,262 40		153,337 62
Totals	\$26,877,129 87	\$36,821,957 50	\$592,923 69	\$200,000 00	\$64,492,011 06
CONTINGENT LIABILITIES.					
Liabilities for rediscounts, excluding those with Federal Reserve Bank	\$5,189 98				\$5,189 98
Liabilities for rediscounts with Federal Reserve Bank	1,515,805 16				1,515,805 16
Total contingent liabilities	\$1,520,995 14				\$1,520,995 14
Interest earned but not collected, not included in resources or liabilities	\$160,319 15	\$294,430 97			\$454,750 12
TRUST RESOURCES.					
	Court Trusts	TRUST LIABILITIES.		Court Trusts	
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees			
Trust investments, personal property	\$14,379,990 55	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee			
Trust investments, real property	2,609,138 69	Private trusts, specially designated and construed as court trusts, under supervision			
Due from banks	218,323 51				
Cash on hand					
Total	\$17,207,452 75	Total			\$17,207,452 75

Note—Purchased Bank of Glendale, Glendale, August 23, 1920. Purchased Union Trust and Savings Bank, Pasadena June 13, 1921. Purchased Union National Bank of Pasadena, June 18, 1921.

The above statement includes the business of branch offices at Los Angeles, Avalon, Catalina Island, Huntington Park, Glendale, Huntington Beach and Pasadena.

LONG BEACH TRUST AND SAVINGS BANK. LONG BEACH.

Incorporated February 1, 1902.

229

Officers—President, Llewellyn Bixby; Vice-Presidents, P. E. Hatch, F. C. Yoemans, Wm. M. Cook; Secretary, Treasurer and Cashier, E. E. Norton; Assistant Cashiers, H. E. Smith, N. C. Birchfield; Trust Officer, W. N. Winds; Attorney, F. C. Denio.

Directors—George H. Bixby, P. E. Hatch, F. C. Yoemans, J. E. Hatch, T. J. Corbrey, S. E. Kennedy, Fred H. Bixby, T. L. de Coudres, Wm. M. Cook, Llewellyn Bixby, E. E. Morton, C. H. Thornburg, A. P. Hoffman, H. W. Dorsett, W. J. Horne, G. M. LaShell, C. C. Lord, E. C. Denio, J. B. Cook, Wm. G. Blatt, John Craig.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$2,142,045 73	\$3,309,878 90	-----	-----	\$5,451,924 63
Bankers' acceptances, excluding rediscounts	-----	122,798 19	-----	-----	122,798 19
Notes, drafts or bills of exchange, excluding rediscounts	-----	316,359 62	-----	-----	316,359 62
Overdrafts	1,173 84	-----	-----	-----	1,173 84
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less a 1 offsetting bond adjustment accounts	237,664 70	1,532,818 55	\$51,025 39	\$49,476 76	1,870,985 40
Stock of Federal Reserve Bank	-----	24,750 00	-----	-----	24,750 00
Bank premises, furniture and fixtures and safe deposit vaults	-----	221,925 53	-----	-----	221,925 53
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks, excluding item 14	287,115 25	676,826 87	947 32	3,222 62	968,112 06
Due from other banks	-----	-----	-----	-----	-----
Due from Federal Reserve Bank	161,000 00	192,868 10	-----	-----	353,868 10
Actual cash on hand	-----	236,369 52	-----	2,123 83	238,493 35
Exchanges for clearing house	-----	99,698 19	-----	-----	99,698 19
Checks and other cash items	-----	43,032 83	-----	-----	43,032 83
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	52 68	-----	52 68
Other resources	-----	-----	-----	1,196 38	1,196 38
Totals	\$2,828,999 52	\$6,777,326 30	\$52,025 39	\$56,019 59	\$9,714,370 80
LIABILITIES.					
Capital paid in	\$200,000 00	\$300,000 00	\$50,000 00	\$50,000 00	\$600,000 00
Surplus	100,000 00	125,000 00	-----	-----	225,000 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	-----	6,901 54	1,025 39	6,019 59	13,946 52
Reserved for interest, taxes and expenses	-----	5,849 59	-----	-----	5,849 59
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	74,910 40	-----	-----	-----	74,910 40
Dividends unpaid	-----	15,194 50	-----	-----	15,194 50
Individual deposits subject to check	2,084,198 83	-----	-----	-----	2,084,198 83
Savings deposits	-----	5,534,376 20	-----	-----	5,534,376 20
Demand certificates of deposit	20,937 93	-----	-----	-----	20,937 93
Time certificates of deposit	-----	390,021 27	-----	-----	390,021 27
Certified checks	1,218 58	-----	-----	-----	1,218 58
Cashiers' checks	70,902 99	-----	-----	-----	70,902 99
State, county and municipal deposits	-----	300,000 00	-----	-----	300,000 00
United States and postal savings deposits	-----	19,637 00	-----	-----	19,637 00
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	1,000 00	-----	1,000 00
Other liabilities	276,830 79	80,346 20	-----	-----	357,176 99
Totals	\$2,828,999 52	\$6,777,326 30	\$52,025 39	\$56,019 59	\$9,714,370 80
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	\$33,027 40	\$67,040 22	\$150 30	\$291 02	\$100 508 94

LONG BEACH TRUST AND SAVINGS BANK. LONG BEACH.—Continued.

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$159,029 95	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$364,964 64
Trust investments, real property.....	178,566 41	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	27,368 28		
Cash on hand.....			
Total.....	\$364,964 64	Total.....	\$364,964 64

Note—Added commercial department November 22, 1920. Changed name from Long Beach Savings Bank and Trust Company, February 25, 1921. Purchased The National Bank of Long Beach February 26, 1921.
The above statement includes the business of branch offices at Long Beach.

"SCOTT VALLEY BANK." FORT JONES.

Incorporated February 4, 1902.

230

Officers—President, M. C. Beem; Secretary, W. T. Young; Treasurer, M. C. Beem; Cashier, R. A. Walker; Assistant Cashier, H. A. Green; Manager Etna Branch, W. T. Young.

Directors—W. T. Young, E. F. Reichman, M. C. Beem, G. W. Smith.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$596,826 36	\$304,187 00	\$901,013 36
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	5,798 87		5,798 87
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	72,513 54	13,900 00	86,413 54
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		13,935 00	13,935 00
Other real estate owned		4,700 00	4,700 00
Due from reserve banks, excluding item 14	39,107 23	7,342 18	46,449 41
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	28,551 98	7,879 12	36,431 10
Exchanges for clearing house			
Checks and other cash items	5,516 16		5,516 16
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$748,314 14	\$351,943 30	\$1,100,257 44
LIABILITIES.			
Capital paid in	\$85,000 00	\$15,000 00	\$100,000 00
Surplus	40,000 00	20,000 00	60,000 00
All undivided profits, less expenses, interest and taxes paid	14,184 87	103 16	14,288 03
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	112,500 00		112,500 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	326,842 02		326,842 02
Savings deposits		316,840 14	316,840 14
Demand certificates of deposit	2,687 41		2,687 41
Time certificates of deposit	74,053 85		74,053 85
Certified checks	60 00		60 00
Cashiers' checks	39,400 00		39,400 00
State, county and municipal deposits	53,585 99		53,585 99
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$748,314 14	\$351,943 30	\$1,100,257 44
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,100 00	\$11,300 00	\$14,400 00

Note—The above statement includes the business of a branch office at Etna Mills.

"FIRST SAVINGS BANK OF COLUSA." COLUSA.

Incorporated February 13, 1902.

231

Officers—President, U. W. Brown; Vice-President, R. E. Blevins; Secretary, Treasurer and Cashier, H. F. Osgood; Assistant Cashier, Everett Bowes.

Directors—U. W. Brown, Peter Grevie, H. F. Osgood, R. E. Blevins, Clara C. Packer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$319,516 90	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		41,398 52	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		39,747 50	
Other real estate owned			
Due from reserve banks, excluding item 14		16,699 48	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		10,484 31	
Exchanges for clearing house			
Checks and other cash items		599 68	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$428,446 39	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		14,000 00	
All undivided profits, less expenses, interest and taxes paid		2,724 13	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		302,237 96	
Demand certificates of deposit			
Time certificates of deposit		34,484 30	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$428,446 39	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$15,000 00	

"SECURITY STATE BANK OF SAN JOSE, CALIFORNIA." SAN JOSE.

Incorporated March 24, 1902.

234

Officers—President, Wilbur J. Edwards; Vice-President, Chas. M. Richards; Secretary, Treasurer and Cashier, Georg B. Campbell; Assistant Cashier and Assistant Secretary, E. D. Shepherd.

Directors—Chas. M. Richards, George B. Campbell, L. A. Booksin, W. E. Hazeltine, Wilbur J. Edwards.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$782,075 82		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	875 88		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	308,033 35		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	21,000 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	172,343 18		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	99,560 11		
Exchanges for clearing house.....	15,318 81		
Checks and other cash items.....	3,004 67		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	5,792 26		
Total	\$1,408,004 08		
LIABILITIES.			
Capital paid in.....	\$100,000 00		
Surplus.....	100,000 00		
All undivided profits, less expenses, interest and taxes paid.....	48,911 21		
Reserved for interest, taxes and expenses.....	14,505 62		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	132,223 59		
Dividends unpaid.....			
Individual deposits subject to check.....	932,594 79		
Savings deposits.....			
Demand certificates of deposit.....	19,996 36		
Time certificates of deposit.....	8,700 00		
Certified checks.....	972 51		
Cashiers' checks.....			
State, county and municipal deposits.....	50,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	100 00		
Total	\$1,408,004 08		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$9,000 00		

"OCEAN PARK BANK." SANTA MONICA.

Incorporated March 26, 1902.

236

Officers—President, T. H. Dudley; Vice-President, P. J. Dudley; Secretary, Treasurer and Cashier, W. O. Bender; Assistant Cashiers, George A. Neilson, A. H. Meng; Assistant Secretary, Geo. A. Neilson; Managers of Branches, H. H. Hertel, G. H. Mustard, E. Vegar.

Directors—T. H. Dudley, F. E. Royston, P. J. Dudley, Chas. H. E. Hardin, Geo. A. Neilson, K. A. Miller, J. B. Gill.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$854,131 92	\$717,424 69	\$1,571,556 61
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		9,636 73	9,636 73
Overdrafts	1,179 67		1,179 67
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	291,241 35	150,233 72	441,475 07
Stock of Federal Reserve Bank	5,900 00		5,900 00
Bank premises, furniture and fixtures and safe deposit vaults	91,567 15	45,366 46	136,933 61
Other real estate owned	6,728 08		6,728 08
Due from reserve banks, excluding item 14	10,987 32	30,455 43	41,442 75
Due from other banks	3,937 80		3,937 80
Due from Federal Reserve Bank	82,528 89	30,000 00	112,528 89
Actual cash on hand	55,906 03	19,901 90	75,807 93
Exchanges for clearing house	11,860 52	1,144 00	13,004 52
Checks and other cash items	11,472 90		11,472 90
Items with Federal Reserve Bank in process of collection			
Other resources	5,682 82	6,549 77	12,232 59
Totals	\$1,433,124 45	\$1,010,712 70	\$2,443,837 15
LIABILITIES.			
Capital paid in	\$112,000 00	\$59,500 00	\$171,500 00
Surplus	15,000 00	20,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid	5,010 81	4,690 27	9,701 08
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,538 43		2,538 43
Individual deposits subject to check	1,137,633 76		1,137,633 76
Savings deposits		866,398 87	866,398 87
Demand certificates of deposit	30,000 00		30,000 00
Time certificates of deposit	12,000 00	24,153 50	36,153 50
Certified checks	4,866 21		4,866 21
Cashiers' checks	60,522 18		60,522 18
State, county and municipal deposits	49,337 82	35,538 36	84,876 18
United States and postal savings deposits	3,463 58		3,463 58
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	751 66	431 70	1,183 36
Totals	\$1,433,124 45	\$1,010,712 70	\$2,443,837 15
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,775 00	\$5,750 00	\$12,525 00

Note—The above statement includes the business of branch offices at Venice and Santa Monica.

THE BANK OF LINCOLN. LINCOLN.

Incorporated March 31, 1902.

237

Officers—President, A. J. Gladding; Vice-President, B. C. Musser; Secretary, Treasurer and Cashier, J. A. Bannister.
 Directors—A. J. Gladding, J. B. De Golyer, Kate Haenny, B. C. Musser, Hans Andresen, Jr., Walter V. Hoyt, Alden Anderson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$151,579 14	\$280,035 00	\$431,614 14
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	15 24		15 24
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	72,237 77	144,017 85	216,255 62
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,400 00	14,200 00	29,600 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	20,695 71	16,274 79	36,970 50
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	17,692 19	18,569 57	36,261 76
Exchanges for clearing house.....			
Checks and other cash items.....	1,743 11		1,743 11
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	5,711 50		5,711 50
Totals.....	\$285,074 66	\$473,097 21	\$758,171 87
LIABILITIES.			
Capital paid in.....	\$30,000 00	\$33,400 00	\$63,400 00
Surplus.....	4,000 00	11,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,045 22	4,433 09	10,478 31
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,132 00		2,132 00
Individual deposits subject to check.....	162,168 14		162,168 14
Savings deposits.....		424,071 62	424,071 62
Demand certificates of deposit.....	62,177 67		62,177 67
Time certificates of deposit.....			
Certified checks.....	6 20		6 20
Cashiers' checks.....	2,422 54		2,422 54
State, county and municipal deposits.....	15,615 89		15,615 89
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-		
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	507 00	192 50	699 50
Totals.....	\$285,074 66	\$473,097 21	\$758,171 87
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,500 00	\$3,000 00	\$4,500 00

"BANK OF RICHMOND." RICHMOND.

Incorporated April 17, 1902.

238

Officers—President, C. S. Downing; Vice-President, W. S. Lucas; Secretary, Treasurer and Cashier, Clarence E. Allen.
 Directors—W. S. McRacken, C. S. Downing, B. L. Marx Greene, W. S. Lucas, W. K. Cole.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$101,311 15	\$263,614 64	\$364,925 79
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		50,865 49	50,865 49
Overdrafts	1,125 75		1,125 75
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	106,918 56	173,287 65	280,206 21
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,500 00	8,500 00	19,000 00
Other real estate owned		10,951 00	10,951 00
Due from reserve banks, excluding item 14	14,220 11	38,816 99	53,037 10
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	18,474 99	18,304 25	36,779 24
Exchanges for clearing house	26,357 27		26,357 27
Checks and other cash items	139 88		139 88
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$279,047 71	\$564,340 02	\$843,387 73
LIABILITIES.			
Capital paid in	\$25,000 00	\$45,000 00	\$70,000 00
Surplus	3,100 00	6,900 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	2,606 53	1,891 58	4,498 11
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,100 00		2,100 00
Individual deposits subject to check	197,098 49		197,098 49
Savings deposits		510,548 44	510,548 44
Demand certificates of deposit	22,755 55		22,755 55
Time certificates of deposit			
Certified checks	821 00		821 00
Cashiers' checks			
State, county and municipal deposits	25,256 14		25,256 14
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	310 00		310 00
Totals	\$279,047 71	\$564,340 02	\$843,387 73
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

EL DORADO COUNTY BANK. PLACERVILLE.

Incorporated July 2, 1902.

239

Officers—President, George W. Peltier; Vice-President, N. Fox; Secretary, Treasurer and Cashier, Guy E. Wentworth; Assistant Cashier, Ted. C. Atwood.

Directors—Max Miersen, George W. Peltier, Guy E. Wentworth, O. P. Fitch, N. Fox, Albert Simon, W. A. Raniz, Ted. C. Atwood, Fred W. Kiesel.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$303,379 49	\$241,004 50	\$544,383 99
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		2,500 00	2,500 00
Overdrafts	2,180 70		2,180 70
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	280,348 90	443,524 21	723,873 11
Stock of Federal Reserve Bank	5,250 00		5,250 00
Bank premises, furniture and fixtures and safe deposit vaults	10,126 90		10,126 90
Other real estate owned	7,245 00		7,245 00
Due from reserve banks, excluding item 14	50,327 34	40,369 48	90,696 82
Due from other banks			
Due from Federal Reserve Bank	39,739 54	22,000 00	61,739 54
Actual cash on hand	27,145 57	21,219 70	48,365 27
Exchanges for clearing house	643 06		643 06
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	4,175 50		4,175 50
Totals	\$730,562 00	\$770,617 89	\$1,501,179 89
LIABILITIES.			
Capital paid in	\$50,000 00	\$15,000 00	\$65,000 00
Surplus	50,000 00	60,000 00	110,000 00
All undivided profits, less expenses, interest and taxes paid	13,698 62	8,637 71	22,336 33
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts	40,000 00		40,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	536,481 55		536,481 55
Savings deposits		686,980 18	686,980 18
Demand certificates of deposit	15,041 59		15,041 59
Time certificates of deposit			
Certified checks	64 03		64 03
Cashiers' checks			
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits	276 21		276 21
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$730,562 00	\$770,617 89	\$1,501,179 89
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF CAMBRIA. CAMBRIA.

Incorporated January 29, 1903.

241

Officers—President, J. H. Bradhoff; Vice-President, John Taylor; Secretary, Amos Smithers; Treasurer and Cashier, J. F. Stewart.

Directors—John Taylor, A. Smithers, J. H. Bradhoff, L. Ferrasci, Thos. Holdsworth, B. Corda, G. S. Dickie.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$229,390 02		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	4,291 70		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	149,943 17		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,295 77		
Other real estate owned			
Due from reserve banks, excluding item 14	21,038 14		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	21,144 85		
Exchanges for clearing house			
Checks and other cash items	69 60		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$428,173 25		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	25,000 00		
All undivided profits, less expenses, interest and taxes paid	8,936 44		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,218 46		
Dividends unpaid			
Individual deposits subject to check	133,094 96		
Savings deposits			
Demand certificates of deposit	156 22		
Time certificates of deposit	206,073 17		
Certified checks	125 80		
Cashiers' checks			
State, county and municipal deposits	10,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	18,568 20		
Total	\$428,173 25		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"WEST BERKELEY BANK." BERKELEY.

Incorporated March 5, 1903.

247

Officers—President, Joseph Gunn; Vice-Presidents, B. F. Lynip, John Gill; Secretary and Cashier, Geo. A. Bruce; Assistant Secretary, R. L. Underwood; Treasurer, H. H. Camper.

Directors—J. S. Lamson, John Gill, H. Otto Wahlefeld, Roy Block, Joseph Gunn, B. E. Underwood, B. F. Lynip.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$124,715 69	\$675,974 69	\$800,690 38
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	575 98		575 98
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	82,830 32	41,562 77	124,393 09
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	14,467 60	23,894 76	38,362 36
Other real estate owned.....	880 00	4,775 62	5,655 62
Due from reserve banks, excluding item 14.....	61,350 20	15,799 80	77,150 00
Due from other banks.....			
Due from Federal Reserve Bank.....	5,000 00	5,000 00	10,000 00
Actual cash on hand.....	15,929 66	12,204 49	28,134 15
Exchanges for clearing house.....	1,598 04		1,598 04
Checks and other cash items.....	10,514 11	342 93	10,857 04
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	3 76		3 76
Totals.....	\$317,865 36	\$779,555 06	\$1,097,420 42
LIABILITIES.			
Capital paid in.....	\$30,100 00	\$59,900 00	\$90,000 00
Surplus.....	3,950 00	22,710 00	26,660 00
All undivided profits, less expenses, interest and taxes paid.....	104 15	101 40	205 55
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	3,118 50		3,118 50
Individual deposits subject to check.....	191,466 02		191,466 02
Savings deposits.....		696,786 66	696,786 66
Demand certificates of deposit.....			
Time certificates of deposit.....	31,780 00		31,780 00
Certified checks.....	133 79		133 79
Cashiers' checks.....	808 27		808 27
State, county and municipal deposits.....	56,175 21		56,175 21
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	229 42	57 00	286 42
Totals.....	\$317,865 36	\$779,555 06	\$1,097,420 42
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

THE CENTRAL BANK. SANTA BARBARA.

Incorporated March 4, 1903.

250

Officers—President, T. W. Dibblee; Vice-President, John M. Curran; Secretary, Treasurer and Cashier, W. B. Metcalf; Assistant Secretary and Assistant Cashier, H. F. R. Vail; Chairman of the Board, Frank Smith.

Directors—Frank Smith, George M. Williams, Walter L. Hunt, T. W. Dibblee, H. F. R. Vail, W. B. Metcalf, J. M. Warren, C. A. Edwards, F. A. Hoefer, John M. Curran, Philip S. Chancellor.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$264,211 17	\$377,692 51	\$641,903 68
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,174 33		2,174 33
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	20,115 27	96,229 51	116,344 78
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	19,441 39	38,960 00	58,401 39
Other real estate owned	3,045 65		3,045 65
Due from reserve banks, excluding item 14	67,308 28	5,186 85	72,495 13
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	17,670 48	18,268 96	35,939 44
Exchanges for clearing house	7,394 51	1,692 60	9,087 11
Checks and other cash items	1,191 30		1,191 30
Items with Federal Reserve Bank in process of collection			
Other resources	1,001 50	5,775 01	6,776 51
Totals	\$403,553 88	\$543,805 44	\$947,359 32
LIABILITIES.			
Capital paid in	\$30,000 00	\$50,000 00	\$80,000 00
Surplus	2,500 00	1,000 00	3,500 00
All undivided profits, less expenses, interest and taxes paid	4,647 37	1,015 81	5,663 18
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	8,922 61		8,922 61
Dividends unpaid	80 00		80 00
Individual deposits subject to check	333,982 67		333,982 67
Savings deposits		466,781 63	466,781 63
Demand certificates of deposit	40 00		40 00
Time certificates of deposit	500 00		500 00
Certified checks	1,520 80		1,520 80
Cashiers' checks	1,137 88		1,137 88
State, county and municipal deposits	15,000 00	25,000 00	40,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	5,222 55	8 00	5,230 55
Totals	\$403,553 88	\$543,805 44	\$947,359 32
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,280 00	\$6,465 00	\$10,745 00

"ROSEVILLE BANKING COMPANY." ROSEVILLE.

Incorporated March 5, 1903.

260

Officers—President, J. A. Hill; Vice-President, Alden Anderson; Secretary, Treasurer and Cashier, T. H. Kelsey; Assistant Cashier, F. H. Boswell.

Directors—J. A. Hill, T. H. Kelsey, Lester J. Hinsdale, F. A. Fiddymment, J. H. Smart, A. B. McRae, E. J. Schellhous, W. J. Doyle, Alden Anderson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$242,820 89	\$347,150 00	\$589,970 89
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,027 87		3,027 87
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	75,667 94	341,309 82	416,977 76
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		14,613 81	14,613 81
Other real estate owned			
Due from reserve banks, excluding item 14	89,285 90	12,752 13	102,038 03
Due from other banks	1,826 40		1,826 40
Due from Federal Reserve Bank			
Actual cash on hand	62,364 78	40,850 27	103,215 05
Exchanges for clearing house			
Checks and other cash items	5,170 62		5,170 62
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$480,164 40	\$756,676 03	\$1,236,840 43
LIABILITIES.			
Capital paid in	\$55,000 00	\$35,000 00	\$90,000 00
Surplus		30,000 00	30,000 00
All undivided profits, less expenses, interest and taxes paid	19,239 09		19,239 09
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	356,346 60		356,346 60
Savings deposits		689,419 45	689,419 45
Demand certificates of deposit	3,909 66		3,909 66
Time certificates of deposit	24,718 14		24,718 14
Certified checks			
Cashiers' checks	10,967 21		10,967 21
State, county and municipal deposits	9,983 70		9,983 70
United States and postal savings deposits		2,256 58	2,256 58
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$480,164 40	\$756,676 03	\$1,236,840 43
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

THE SAN BERNARDINO COUNTY SAVINGS BANK. SAN BERNARDINO.

Incorporated April 27, 1903.

265

Officers—President, J. B. Gill; Vice-Presidents, H. E. Harris, A. M. Ham; Secretary, Treasurer and Cashier, J. H. Wilson; Assistant Cashier, J. C. Ralphs, Jr.

Directors—Mrs. E. D. Roberts, Victor C. Smith, H. E. Harris, J. H. Wilson, T. A. Blakeley, W. J. Curtis, J. B. Gill, A. M. Ham, R. E. Roberts, Thomas W. Frye, Howard B. Smith.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$2,304,044 94	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts		634,770 97	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		56,122 64	
Due from reserve banks, excluding item 14		135,061 82	
Due from other banks		81,042 47	
Due from Federal Reserve Bank			
Actual cash on hand		72,000 00	
Exchanges for clearing house			
Checks and other cash items		615 00	
Items with Federal Reserve Bank in process of collection			
Other resources		5,368 98	
Total		\$3,289,026 82	
LIABILITIES.			
Capital paid in		150,000 00	
Surplus		150,000 00	
All undivided profits, less expenses, interest and taxes paid		41,590 48	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		2,863,434 24	
Demand certificates of deposit			
Time certificates of deposit		14,002 10	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		70,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,289,026 82	
Contingent liabilities—none.			
Interest earned, not collected not included in resources or liabilities		\$20,000 00	

Note—The above statement includes the business of branch offices at Colton and Rialto.

BANK OF NEWMAN. NEWMAN.

Incorporated May 4, 1903.

266

Officers—President, E. S. Wangenheim; Vice-President, J. H. Elfers; Assistant to President, C. W. Hawks; Secretary and Cashier, A. B. Joseph; Treasurer, J. L. Kinnear; Assistant Cashier, F. S. Powell; Manager Crows Landing Branch, A. W. Drummond; Manager Gustine Branch, E. J. Moorhead.

Directors—E. S. Wangenheim, A. M. Souza, J. H. Elfers, L. J. Newman, H. C. Tucker, F. R. Stevinson, J. L. Kinnear, W. W. Cox, H. V. Armistead.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$719,897 34	\$442,986 40	\$1,162,883 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	813 56		813 56
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	100,222 07	322,513 09	422,735 16
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,960 00	72,688 48	80,648 48
Other real estate owned	667 31		667 31
Due from reserve banks, excluding item 14	88,862 74	51,224 07	140,086 81
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	32,913 39	21,400 00	54,313 39
Exchanges for clearing house			
Checks and other cash items	16,572 69		16,572 69
Items with Federal Reserve Bank in process of collection			
Other resources	6,040 36		6,040 36
Totals	\$973,949 46	\$910,812 04	\$1,884,761 50
LIABILITIES.			
Capital paid in	\$125,000 00	\$25,000 00	\$150,000 00
Surplus	57,500 00	75,000 00	132,500 00
All undivided profits, less expenses, interest and taxes paid	15,647 70		15,647 70
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	150,000 00		150,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	4,437 50		4,437 50
Individual deposits subject to check	503,586 52		503,586 52
Savings deposits		810,812 04	810,812 04
Demand certificates of deposit	1,023 80		1,023 80
Time certificates of deposit	32,846 85		32,846 85
Certified checks	2,083 60		2,083 60
Cashiers' checks	33,906 27		33,906 27
State, county and municipal deposits	46,422 35		46,422 35
United States and postal savings deposits	1,359 85		1,359 85
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	135 02		135 02
Totals	\$973,949 46	\$910,812 04	\$1,884,761 50
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$15,300 00	\$5,800 00	\$21,100 00

Note—The above statement includes the business of branch offices at Crows Landing and Gustine.

COMMERCIAL AND SAVINGS BANK OF STOCKTON. STOCKTON

Incorporated June 26, 1903.

269

Officers—President, John Raggio; Vice-Presidents, E. F. Harris, G. H. Harris; Secretary, Treasurer and Cashier, F. A. Meyer; Assistant Cashiers, L. C. Schwartz, Louis Bacigalupi.

Directors—John Raggio, E. F. Harris, J. A. Patterson, C. B. Orris, J. S. Silva, N. Copello, W. F. Maxwell, P. Pezzi, Ralph Vignolo, G. H. Harris, Chas. Moreing, W. S. Montgomery, John H. Patten, F. J. Vubrock, John Hancock.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,423,344 81	\$3,215,691 51	\$4,639,036 32
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	4,950 54		4,950 54
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	325 72		325 72
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	431,575 30	496,902 79	928,478 09
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	114,467 22	216,385 41	330,852 63
Other real estate owned		11,484 54	11,484 54
Due from reserve banks, excluding item 14	84,765 19	94 988 51	179,753 70
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	204,014 84	164,438 17	368,453 01
Exchanges for clearing house	28,168 60		28,168 60
Checks and other cash items	362 50	10 00	372 50
Items with Federal Reserve Bank in process of collection			
Other resources	23,804 17		23,804 17
Totals	\$2,315,778 89	\$4,199,900 93	\$6,515,679 82
LIABILITIES.			
Capital paid in	\$250,000 00	\$250,000 00	\$500,000 00
Surplus	75,000 00	125,000 00	200,000 00
All undivided profits, less expenses, interest and taxes paid	37,152 26	85,762 47	122,914 73
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	75,000 00		75,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	168,117 89		168,117 89
Dividends unpaid	17,751 00		17,751 00
Individual deposits subject to check	1,438,725 24		1,438,725 24
Savings deposits		3,531,272 16	3,531,272 16
Demand certificates of deposit	7,156 54		7,156 54
Time certificates of deposit		37,428 82	37,428 82
Certified checks	997 20		997 20
Cashiers' checks	15,878 76		15,878 76
State, county and municipal deposits	230,000 00	170,000 00	400,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		437 48	437 48
Totals	\$2,315,778 89	\$4,199,900 93	\$6,515,679 82
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,923 48	\$1,732 60	\$3,656 08

THE GRANITE SAVINGS BANK. MONROVIA.

Incorporated July 27, 1903.

273

Officers—President, C. W. Higgins; Vice-Presidents, M. S. Pottenger, A. I. Mellenthen; Secretary, Treasurer and Cashier, R. H. Bush.

Directors—R. H. Bush, M. A. Mellenthen, C. W. Higgins, M. S. Pottenger, A. I. Mellenthen, W. M. Baird, F. M. Pottenger.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$294,619 40	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		19,455 12	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		8,000 00	
Other real estate owned			
Due from reserve banks, excluding item 14		8,274 46	
Due from other banks		12,989 10	
Due from Federal Reserve Bank			
Actual cash on hand		7,601 70	
Exchanges for clearing house			
Checks and other cash items		185 81	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$351,125 59	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		10,000 00	
All undivided profits, less expenses, interest and taxes paid		2,387 41	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		292,787 34	
Demand certificates of deposit			
Time certificates of deposit		7,122 84	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		328 00	
Total		\$351,125 59	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,550 00	

WHITTIER SAVINGS BANK. WHITTIER.

Incorporated August 14, 1903.

275

Officers—President, A. C. Maple; Vice-President, W. H. Crook; Secretary, Treasurer and Cashier, C. A. Carden; Assistant Cashier, Assistant Secretary and Assistant Treasurer, W. E. Frantz.

Directors—W. V. Coffin, O. W. Maulsby, W. H. Crook, A. C. Maple, F. W. Hadley, C. A. Rees, John Crook.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$182,430 15	\$669,722 15	\$852,152 30
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	142 36		142 36
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	34,855 50	308,844 73	343,700 23
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		38,772 54	38,772 54
Other real estate owned			
Due from reserve banks, excluding item 14	8,071 99	116,957 50	125,029 49
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,000 00	26,952 72	41,952 72
Exchanges for clearing house		19,130 80	19,130 80
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		1,343 93	1,343 93
Totals	\$240,500 00	\$1,181,724 37	\$1,422,224 37
LIABILITIES.			
Capital paid in	\$50,000 00	\$100,000 00	\$150,000 00
Surplus		50,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid		1,622 21	1,622 21
Reserved for interest, taxes and expenses		176 71	176 71
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		9,025 00	9,025 00
Individual deposits subject to check	152,821 35		152,821 35
Savings deposits		945,900 45	945,900 45
Demand certificates of deposit			
Time certificates of deposit	29,089 10		29,089 10
Certified checks	50 00		50 00
Cashiers' checks	8,539 55		8,539 55
State, county and municipal deposits		75,000 00	75,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$240,500 00	\$1,181,724 37	\$1,422,224 37
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,937 10	\$10,875 50	\$12,812 60

PLUMAS COUNTY BANK. QUINCY.

Incorporated September 2, 1903.

276

Officers—President, A. H. Bar; Vice-President, Ed Huskinson; Secretary, H. S. Lee; Assistant Secretary, Zita Armstrong; Treasurer and Cashier, H. H. Bar; Assistant Cashier, Amelia C. Roberts; Manager, A. J. Bar.

Directors—Clark J. Lee, Ed. Huskinson, H. S. Lee, W. J. Clinch, A. H. Bar.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$216,756 27	\$157,750 70	\$374,506 97
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	58,864 39	92,048 62	150,913 01
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	16,149 30		16,149 30
Other real estate owned			
Due from reserve banks, excluding item 14	99,978 67	32,973 84	132,952 51
Due from other banks	13,989 35	3,121 20	17,110 55
Due from Federal Reserve Bank	5,000 70		5,000 70
Actual cash on hand	25,074 49	6,751 68	31,826 17
Exchanges for clearing house			
Checks and other cash items	819 18		819 18
Items with Federal Reserve Bank in process of collection			
Other resources	2,658 18		2,658 18
Totals	\$439,290 53	\$292,646 04	\$731,936 57
LIABILITIES.			
Capital paid in	\$48,500 00	\$21,500 00	\$70,000 00
Surplus	6,500 00	5,500 00	12,000 00
All undivided profits, less expenses, interest and taxes paid	1,459 06	2,174 87	3,633 93
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,245 96		1,245 96
Dividends unpaid			
Individual deposits subject to check	318,085 39		318,085 39
Savings deposits		263,471 17	263,471 17
Demand certificates of deposit	70 00		70 00
Time certificates of deposit	11,205 00		11,205 00
Certified checks	723 00		723 00
Cashiers' checks	21,502 12		21,502 12
State, county and municipal deposits	30,000 00		30,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$439,290 53	\$292,646 04	\$731,936 57
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,600 00	\$4,050 00	\$8,650 00

Note—The above statement includes the business of a branch office at Portola.

THE PEOPLES SAVINGS BANK. HANFORD.

Incorporated October 15, 1903.

277

Officers—President, W. V. Buckner; Vice-President, Chas. A. Kimble; Secretary, Treasurer and Cashier, H. E. Wright.
 Directors—W. V. Buckner, Chas. A. Kimble, Jos. Schnereger, S. E. Railsback, H. E. Wright.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$216,314 25	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		6,527 79	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		3,491 91	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$226,333 95	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,250 00	
All undivided profits, less expenses, interest and taxes paid		66,087 43	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks		6,500 00	
Dividends unpaid		480 00	
Individual deposits subject to check			
Savings deposits		122,016 52	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$226,333 95	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,493 80	

HOME SAVINGS BANK OF WHITTIER. WHITTIER.

Incorporated October 31, 1903.

279

Officers—President, Geo. L. Hazzard; Vice-President, A. C. Johnson; Secretary, Treasurer and Cashier, W. E. Butler; Assistant Secretary, E. W. Reider; Assistant Cashier, J. Josephine Brabrook; Manager, A. C. Johnson.
 Directors—Geo. L. Hazzard, A. H. Dunlap, W. E. Butler, Frederick W. Smith, T. L. Gooch, A. C. Johnson, E. W. Reider, C. B. Johnson, C. Sorensen.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$617,871 52	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		507,182 30	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		28,250 00	
Other real estate owned		94,561 87	
Due from reserve banks, excluding item 14			
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		33,519 05	
Exchanges for clearing house		1,885 51	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		4 60	
Total		\$1,283,274 85	
LIABILITIES.			
Capital paid in		\$90,000 00	
Surplus		60,000 00	
All undivided profits, less expenses, interest and taxes paid		5,899 77	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		5,400 00	
Individual deposits subject to check			
Savings deposits		1,044,880 18	
Demand certificates of deposit			
Time certificates of deposit		10,966 04	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		66,128 86	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,283,274 85	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$13,169 63	

BANK OF ARROYO GRANDE. ARROYO GRANDE.

Incorporated November 7, 1903.

281

Officers—President, Joseph B. Gibson; Vice-Presidents, S. A. Dana, W. A. Conrad, Jr.; Secretary, Treasurer and Cashier, Jos. S. Gibson; Assistant Cashier, Joseph B. Gibson; Manager, M. R. Swall.

Directors—Joseph S. Gibson, S. A. Dana, Peter Olohan, W. A. Conrad, Jr., L. C. Routzahn, I. Benchimol, Joseph B. Gibson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$106,685 85	\$113,850 00	\$220,535 85
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	543 57		543 75
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	257,274 43	12,943 68	270,218 11
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	12,220 45		12,220 45
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	64,099 16	3,098 40	67,197 56
Due from other banks.....	1,655 85		1,655 85
Due from Federal Reserve Bank.....			
Actual cash on hand.....	26,987 98	3,441 81	30,429 79
Exchanges for clearing house.....			
Checks and other cash items.....	198 30		198 30
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	949 40		949 40
Totals.....	\$470,614 99	\$133,333 89	\$603,948 88
LIABILITIES.			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	15,000 00	1,000 00	16,000 00
All undivided profits, less expenses, interest and taxes paid.....	9,351 46		9,351 46
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	1,715 86		1,715 86
Dividends unpaid.....			
Individual deposits subject to check.....	286,692 78		286,692 78
Savings deposits.....		116,599 89	116,599 89
Demand certificates of deposit.....	340 00		340 00
Time certificates of deposit.....	106,794 32	734 00	107,528 32
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	15,720 57		15,720 57
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$470,614 99	\$133,333 89	\$603,948 88
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"BANK OF PACIFIC GROVE." PACIFIC GROVE.

Incorporated November 17, 1903.

282

Officers—President, E. S. Johnston; Vice-President, Chas. D. Henry; Secretary, Treasurer and Cashier, Geo. W. Eckhardt; Assistant Cashier, William Bontadelli.

Directors—A. J. McNab, Charles D. Henry, C. N. Bennett, D. T. Welch, M. M. McPherson, E. S. Johnston, George W. Eckhardt.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$175,051 69	\$108,118 00	\$283,169 69
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	360 62		360 62
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	133,206 40	387,496 85	520,703 25
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	6,200 00	15,000 00	21,200 00
Other real estate owned.....	7,300 00		7,300 00
Due from reserve banks, excluding item 14.....	70,503 53	18,545 09	89,048 62
Due from other banks.....	5,496 08		5,496 08
Due from Federal Reserve Bank.....			
Actual cash on hand.....	21,945 83	12,500 00	34,445 83
Exchanges for clearing house.....			
Checks and other cash items.....	2,742 54		2,742 54
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$422,806 69	\$541,659 94	\$964,466 63
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	5,000 00	1,000 00	6,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,527 04	283 00	7,810 04
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	4,020 00		4,020 00
Individual deposits subject to check.....	295,969 50		295,969 50
Savings deposits.....		489,750 30	489,750 30
Demand certificates of deposit.....	695 65		695 65
Time certificates of deposit.....	17,615 18		17,615 18
Certified checks.....	62 80		62 80
Cashiers' checks.....	1,067 32		1,067 32
State, county and municipal deposits.....	40,849 20		40,849 20
United States and postal savings deposits.....		626 64	626 64
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$422,806 69	\$541,659 94	\$964,466 63
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,300 00	\$3,900 00	\$6,200 00

SAVINGS BANK OF MENDOCINO COUNTY. UKIAH.

Incorporated November 28, 1903.

284

Officers—President, J. M. Mannon; Vice-President, J. L. McCracken; Secretary, Dr. G. W. Stout; Treasurer and Cashier, Arthur L. Tracy; Assistant Cashier, William Bromley.

Directors—A. L. Tracy, J. M. Mannon, J. L. McCracken, George W. Stout, Otis Redemeyer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$142,116 07	\$312,882 93	\$454,999 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		12,500 00	12,500 00
Overdrafts.....	1,025 54		1,025 54
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	117,546 97	233,950 50	351,497 47
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	6,325 00	27,200 00	33,525 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	24,398 46	15,141 65	39,540 11
Due from other banks.....	932 62		932 62
Due from Federal Reserve Bank.....			
Actual cash on hand.....	15,418 56	23,766 19	39,184 75
Exchanges for clearing house.....			
Checks and other cash items.....	1,839 09		1,839 09
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,186 12	186 74	1,372 86
Totals.....	\$310,788 43	\$625,628 01	\$936,416 44
LIABILITIES.			
Capital paid in.....	\$35,000 00	\$40,000 00	\$75,000 00
Surplus.....	11,000 00	14,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	11,231 47	1,610 32	12,841 79
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	220,974 07		220,974 07
Savings deposits.....		549,699 56	549,699 56
Demand certificates of deposit.....			
Time certificate of deposit.....	4,647 20		4,647 20
Certified checks.....	1,934 35		1,934 35
Cashiers' checks.....	4,903 98		4,903 98
State, county and municipal deposits.....	20,000 00	20,000 00	40,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,097 36	318 13	1,415 49
Totals.....	\$310,788 43	\$625,628 01	\$936,416 44
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$434 73	\$1,650 04	\$2,084 77

"CONTRA COSTA COUNTY BANK." PITTSBURG.

Incorporated November 30, 1903.

285

Officers—President, W. E. Creed; Vice-President, W. J. Buchanan; Secretary, Treasurer and Cashier, G. Todaro; Assistant Cashiers, Miss N. Canevaro, A. Stow; Attorneys, Creed, Jones & Dall.

Directors—W. E. Creed, W. J. Buchanan, C. J. Wood, G. Todaro, A. Sbarboro, Otis Loveridge, N. Canevaro.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$121,796 52	\$346,993 16	\$468,789 68
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,009 33		2,009 33
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	85,683 63	190,460 53	276,144 16
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,527 17	30,280 24	37,807 41
Other real estate owned			
Due from reserve banks, excluding item 14	104,676 04	32,436 36	137,112 40
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	41,409 06	31,405 85	72,814 91
Exchanges for clearing house			
Checks and other cash items	690 80		690 80
Items with Federal Reserve Bank in process of collection			
Other resources	316 37	5,067 50	5,383 87
Totals	\$364,108 92	\$636,643 64	\$1,000,752 56
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	10,000 00	40,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	4,589 74		4,589 74
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	2,271 45		2,271 45
Dividends unpaid	4,000 00		4,000 00
Individual deposits subject to check	254,799 00		254,799 00
Savings deposits		524,143 64	524,143 64
Demand certificates of deposit			
Time certificates of deposit	20,356 50		20,356 50
Certified checks	351 14		351 14
Cashiers' checks	4,192 01		4,192 01
State, county and municipal deposits	13,549 08	22,500 00	36,049 08
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$364,108 92	\$636,643 64	\$1,000,752 56
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,073 00	\$4,278 00	\$6,351 00

SAN MATEO COUNTY SAVINGS BANK. REDWOOD CITY.

Incorporated December 28, 1903.

286

Officers—President, L. P. Behrens; Vice-President, A. D. Walsh; Secretary and Cashier, F. K. Towne; Treasurer, L. P. Behrens; Assistant Cashier, E. R. Whitehead.

Directors—L. P. Behrens, P. P. Chamberlain, J. C. Williams, E. Avenali, Geo. C. Ross, A. D. Walsh, J. L. Ross.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$487,481 61	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		60,000 00	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		530,055 94	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		8,250 00	
Other real estate owned		7,622 10	
Due from reserve banks, excluding item 14		78,059 90	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		25,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,196,469 55	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		37,106 49	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		9,043 00	
Individual deposits subject to check			
Savings deposits		1,000,320 06	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,196,469 55	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$9,860 00	

COMMERCIAL BANK OF UKIAH. UKIAH.

Incorporated December 18, 1903.

287

Officers—President, W. P. Thomas; Vice-President, George W. Scott; Secretary, Treasurer and Cashier, H. B. Muir; Assistant Cashier, N. Taylor.

Directors—W. P. Thomas, H. B. Muir, J. C. Johnson, L. E. Crawford, George W. Scott.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$237,825 03	\$200,238 00	\$438,063 03
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,072 80		1,072 80
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	61,070 17		61,070 17
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,999 94		13,999 94
Other real estate owned	625 00		625 00
Due from reserve banks, excluding item 14	39,430 63		39,430 63
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	17,920 54	16,496 87	34,417 41
Exchanges for clearing house			
Checks and other cash items	19,517 65		19,517 65
Items with Federal Reserve Bank in process of collection			
Other resources	900 90		900 90
Totals	\$392,362 66	\$216,734 87	\$609,097 53
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	20,000 00	12,500 00	32,500 00
All undivided profits, less expenses, interest and taxes paid	7,465 23	1,636 29	9,101 52
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	51,248 89		51,248 89
Dividends unpaid			
Individual deposits subject to check	232,648 54		232,648 54
Savings deposits		192,598 58	192,598 58
Demand certificates of deposit	16,000 00		16,000 00
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$392,362 66	\$216,734 87	\$609,097 53
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,099 81	\$1,610 24	\$4,710 05

THE ANALY SAVINGS BANK. SEBASTOPOL.

Incorporated February 18, 1904.

288

Officers—President, A. B. Swain; Vice-President, A. F. Cochran; Secretary, Treasurer and Cashier, H. B. Fuller; Assistant Cashier, H. L. Maddocks; Assistant Cashier and Manager Forestville Branch, Thos. Silk.

Directors—Henry Hess, Robert Cunningham, A. B. Swain, A. F. Cochran, Thomas Silk, H. B. Fuller, Joe Valentine.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$20,160 00	\$389,004 74	\$409,164 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts	42,425 50	76,695 00	119,120 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		30,000 40	30,000 40
Other real estate owned		3,090 00	3,090 00
Due from reserve banks, excluding item 14	841 25	7,604 40	8,445 65
Due from other banks	1,251 01	1,716 77	2,967 78
Due from Federal Reserve Bank			
Actual cash on hand	2,665 31	12,003 75	14,669 06
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		236 57	236 57
Totals	\$67,343 07	\$520,351 63	\$587,694 70
LIABILITIES.			
Capital paid in	\$10,000 00	\$40,000 00	\$50,000 00
Surplus	3,100 00	12,000 00	15,100 00
All undivided profits, less expenses, interest and taxes paid	362 91	1,618 13	1,981 04
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		8 00	8 00
Individual deposits subject to check	28,680 16		28,680 16
Savings deposits		466,625 50	466,625 50
Demand certificates of deposit	90 00		90 00
Time certificates of deposit	110 00	100 00	210 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$67,343 07	\$520,351 63	\$587,694 70
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$800 00	\$4,000 00	\$4,800 00

Note—The above statement includes the business of a branch office at Forestville.

SOUTH PASADENA SAVINGS BANK. SOUTH PASADENA.

Incorporated February 23, 1904.

289

Officers—President, Clyde M. Church; Vice-President, W. M. Eason; Secretary and Cashier, A. P. Manning; Assistant Secretary, W. W. Cottle; Treasurer, Clyde M. Church; Assistant Cashier, W. W. Cottle.

Directors—John H. Jacobs, Clyde M. Church, W. M. Eason, W. J. Filley, W. W. Cottle, W. C. Springer, A. P. Manning, Wm. Henry Smith.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$298,690 38	
Bankers' acceptances, excluding rediscounts		2,499 75	
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		204,633 99	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		34,976 73	
Due from other banks		5,633 00	
Due from Federal Reserve Bank		13,000 00	
Actual cash on hand		900 67	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$560,334 52	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		24,000 00	
All undivided profits, less expenses, interest and taxes paid		283 67	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		450,868 42	
Demand certificates of deposit			
Time certificates of deposit		60,182 43	
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$560,334 52	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,000 00	

"FIRST BANK OF HIGHLAND." HIGHLAND.

Incorporated March 28, 1904.

293

Officers—President, G. T. Henslee; Vice-President, M. M. Randall; Secretary, Treasurer and Cashier, J. M. Spaulding; Assistant Cashier, K. M. Pennock.

Directors—J. W. Corwin, J. C. Smith, G. T. Henslee, M. M. Randall, W. H. Raddeck, J. T. Wells, J. L. Yarnell, W. F. Grow, D. H. Richardson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$163,913 00	\$69,967 10	\$233,880 10
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	191 29		191 29
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	48,905 09	24,674 08	73,579 17
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,775 00		10,775 00
Other real estate owned	6,995 40		6,995 40
Due from reserve banks, excluding item 14	25,978 82	2,538 90	28,517 74
Due from other banks	1,419 22		1,419 22
Due from Federal Reserve Bank			
Actual cash on hand	14,349 78	2,271 00	16,620 78
Exchanges for clearing house			
Checks and other cash items	726 27		726 27
Items with Federal Reserve Bank in process of collection			
Other resources	1,392 12		1,392 12
Totals	\$274,645 99	\$99,451 08	\$374,097 07
LIABILITIES.			
Capital paid in	\$30,000 00	\$5,000 00	\$35,000 00
Surplus	3,000 00	4,000 00	7,000 00
All undivided profits, less expenses, interest and taxes paid	5,147 58	1,000 78	6,148 36
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	5,000 00		5,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	970 00		970 00
Individual deposits subject to check	172,252 87		172,252 87
Savings deposits		89,450 30	89,450 30
Demand certificates of deposit	5 00		5 00
Time certificates of deposit	40,852 26		40,852 26
Certified checks			
Cashiers' checks	5,164 82		5,164 82
State, county and municipal deposits	12,000 00		12,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	253 46		253 46
Totals	\$274,645 99	\$99,451 08	\$374,097 07
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,175 35	\$1,138 50	\$3,313 85

THE STATE BANK OF DUNSMUIR. DUNSMUIR.

Incorporated April 2, 1904.

294

Officers—President, G. A. Hutaff; Vice-President, A. A. Conger; Secretary, Manager, Treasurer and Cashier, A. C. Leach; Assistant Cashier, C. A. Porter.

Directors—A. Levy, C. E. McComie, Henry Kirkendall, G. A. Hutaff, A. A. Conger.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combine 33
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$288,922 90	\$123,010 00	\$411,93 50
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	127,747 60	139,134 94	266,88 52
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,204 00		15,204 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	54,331 58	5,183 19	59,514 77
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	42,922 74	7,535 17	50,457 91
Exchanges for clearing house.....			
Checks and other cash items.....	854 33		854 33
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$529,983 15	\$274,863 30	\$804,84 91
LIABILITIES.			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,00 00
Surplus.....	20,000 00	10,000 00	30,000 40
All undivided profits, less expenses, interest and taxes paid.....	15,868 75		15,868 75
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	426,094 62		426,094 62
Savings deposits.....		249,863 30	249,863 30
Demand certificates of deposit.....	1,450 65		1,450 65
Time certificates of deposit.....	23,115 80		23,115 80
Certified checks.....	899 42		899 42
Cashiers' checks.....			
State, county and municipal deposits.....	6,772 76		6,772 76
United States and postal savings deposits.....	781 15		781 15
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$529,983 15	\$274,863 30	\$804,846 45
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$700 00	\$500 00	\$1,200 00

UNION SAVINGS BANK OF REDLANDS. REDLANDS.

Incorporated April 7, 1904.

295

Officers—President, H. H. Ford; Vice-Presidents, E. M. Lyon, M. M. Phinney; Secretary, Treasurer and Cashier, Thos. A. Ogden.

Directors—H. H. Ford, E. M. Lyon, M. M. Phinney, B. W. Cave, C. A. Tripp, M. W. Hill, K. H. Field, F. C. Hornby, Allen Wheaton, L. M. King.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$619,711 20	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts		558,051 09	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		22,214 00	
Due from reserve banks, excluding item 14		124,603 50	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		32,269 88	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,356,849 67	
LIABILITIES.			
Capital paid in		\$75,000 00	
Surplus		65,000 00	
All undivided profits, less expenses, interest and taxes paid		10,196 27	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,143,522 18	
Demand certificates of deposit			
Time certificates of deposit		25,631 22	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		37,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,356,849 67	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,000 00	

BANK OF WILLITS. WILLITS.

Incorporated April 11, 1904.

296

Officers—President, W. A. S. Foster; Vice-President, P. I. Lancaster; Secretary, Treasurer and Cashier, W. H. Baechtel; Assistant Cashiers, H. M. Burke, Dorothy C. Young.

Directors—W. A. S. Foster, Chas. M. Mannon, A. J. Fairbanks, W. H. Baechtel, P. I. Lancaster.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$292,374 63	\$100,665 32	\$393,039 95
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	4,747 43		4,747 43
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	37,768 45	143,170 11	180,938 56
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,321 78		11,321 78
Other real estate owned			
Due from reserve banks, excluding item 14	42,150 05	21,137 01	63,287 06
Due from other banks	2,599 08		2,599 08
Due from Federal Reserve Bank			
Actual cash on hand	24,368 43	19,450 40	43,818 83
Exchanges for clearing house	5,278 08		5,278 08
Checks and other cash items	155 09		155 09
Items with Federal Reserve Bank in process of collection			
Other resources	34 44		34 44
Totals	\$420,797 46	\$284,422 84	\$705,220 30
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	30,000 00	15,500 00	45,500 00
All undivided profits, less expenses, interest and taxes paid	11,241 67	1,913 64	13,155 31
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	230,943 84		230,943 84
Savings deposits		257,009 20	257,009 20
Demand certificates of deposit	1,890 23		1,890 23
Time certificates of deposit	104,990 23		104,990 23
Certified checks	458 73		458 73
Cashiers' checks	271 12		271 12
State, county and municipal deposits	1,000 00		1,000 00
United States and postal savings deposits	1 64		1 64
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$420,797 46	\$284,422 84	\$705,220 30
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF RIO VISTA. RIO VISTA.

Incorporated April 12, 1904.

297

Officers—President, Alden Anderson; Vice-President, Peter Hamilton; Secretary, Treasurer and Cashier, Bruce Greig; Assistant Cashier, F. E. Mitchell.

Directors—Arthur M. Larsen, H. J. Dirr, Peter Hamilton, Alden Anderson, Thos. McCormack, Dan McCormack, Geo. H. Butler.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$282,246 92	\$236,956 03	\$519,202 95
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	541 80		541 80
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	86,997 30	68,787 75	155,785 05
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		15,909 70	15,909 70
Other real estate owned		1,000 00	1,000 00
Due from reserve banks, excluding item 14	18,711 05	9,848 03	28,559 08
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	17,344 00	8,164 63	25,508 63
Exchanges for clearing house	1,088 78		1,088 78
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	300 66		300 66
Totals	\$407,230 51	\$340,666 14	\$747,896 65
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	11,500 00	14,500 00	26,000 00
All undivided profits, less expenses, interest and taxes paid	12,941 08	5,230 34	18,171 42
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	59,000 00		59,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	377 94		377 94
Dividends unpaid	4,000 00		4,000 00
Individual deposits subject to check	179,572 15		179,572 15
Savings deposits		283 435 80	283,435 80
Demand certificates of deposit	4,580 44		4,580 44
Time certificates of deposit	16,852 00		16,852 00
Certified checks	105 00		105 00
Cashiers' checks	5,801 90		5,801 90
State, county and municipal deposits	37,500 00	12,500 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$407,230 51	\$340,666 14	\$747,896 65
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,500 00	\$2,800 00	\$4,300 00

"SAVINGS BANK OF POMONA." POMONA.

Incorporated July 7, 1904.

302

Officers—President, W. L. Wright; Vice-President, W. M. Lattin; Secretary, Treasurer and Cashier, A. B. Endicott.

Directors—W. L. Wright, Frank P. Firey, Chas. P. Curran, Chas. M. Stone, William Benesh, Lewis L. Wright, W. S. Hufford, W. M. Lattin, Geo. S. Phillips.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$629,081 85	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		2,432 73	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts		215,879 44	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		3,500 00	
Other real estate owned			
Due from reserve banks, excluding item 14		78,864 92	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		22,914 99	
Exchanges for clearing house		6,182 10	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$958,856 03	
LIABILITIES.			
Capital paid in		\$69,800 00	
Surplus		35,000 00	
All undivided profits, less expenses, interest and taxes paid		13,743 42	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,745 00	
Individual deposits subject to check			
Savings deposits		802,600 68	
Demand certificates of deposit			
Time certificates of deposit		17,305 86	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		18,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		161 07	
Total		\$958,856 03	
Contingent liabilities—none.			
Interest earned not collected, not included in resources or liabilities		\$9,100 00	

FIRST STATE BANK OF CLOVIS. CLOVIS.

Incorporated August 6, 1904.

303

Officers—President, R. Norrish; Vice-President, E. E. Reyburn; Secretary, Treasurer and Cashier, Chas. T. Reyburn; Assistant Cashier, Thos. Howison, Jr.

Directors—R. Norrish, E. E. Reyburn, Chas. T. Reyburn, Thos. Howison, Jr., C. R. Reyburn.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$334,148 92		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	265 92		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	27,417 48		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,509 70		
Other real estate owned			
Due from reserve banks, excluding item 14	22,509 99		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	21,665 09		
Exchanges for clearing house			
Checks and other cash items	428 44		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$418,945 54		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	35,000 00		
All undivided profits, less expenses, interest and taxes paid	6,034 00		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	40,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	199,673 86		
Savings deposits			
Demand certificates of deposit	1,180 10		
Time certificates of deposit	102,170 26		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	9,779 69		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	107 63		
Total	\$418,945 54		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,500 00		

"HOME SAVINGS BANK OF VENTURA." VENTURA.

Incorporated September 15, 1904.

304

Officers—President, Felix W. Ewing; Vice-President, Joseph M. Argabrite; Secretary, Treasurer and Assistant Cashier, Chas. H. Carne; Cashier, Edgar W. Carne.

Directors—Felix W. Ewing, Giovanni Ferro, Edgar W. Carne, Joseph M. Argabrite, Jules Feraud, Henry W. Conner, John A. Walker.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$313,250 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		38,700 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		1,400 00	
Other real estate owned.....		1,762 01	
Due from reserve banks, excluding item 14.....		7,177 51	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		11,498 63	
Exchanges for clearing house.....			
Checks and other cash items.....		5,000 00	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$378,788 15	
LIABILITIES.			
Capital paid in.....		\$70,000 00	
Surplus.....		9,000 00	
All undivided profits, less expenses, interest and taxes paid.....		400 00	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....		10,000 00	
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		2,800 00	
Individual deposits subject to check.....			
Savings deposits.....		256,588 15	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		30,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....			
Total		\$378,788 15	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$1,065 50	

OXNARD SAVINGS BANK. OXNARD.

Incorporated October 4, 1904.

306

Officers—President, Chas. Donlon; Vice-President, Justin Petit; Secretary and Cashier, Geo. E. Hume; Assistant Secretary, H. P. Speer; Treasurer, A. Camarillo; Assistant Cashier, H. P. Speer.

Directors—A. L. Hobson, Geo. E. Hume, A. Camarillo, Justin Petit, Chas. Donlon.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$832,075 15	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		10,000 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		2,346 55	
Other real estate owned			
Due from reserve banks, excluding item 14		55,321 75	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		20,636 92	
Exchanges for clearing house			
Checks and other cash items		142 40	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$920,522 77	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		75,000 00	
All undivided profits, less expenses, interest and taxes paid		12,983 07	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		797,539 70	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$920,522 77	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

THE SOUTHERN TRUST COMPANY. LOS ANGELES.

Incorporated October 24, 1904.

308

Officers—President, J. F. Sartori; Vice-Presidents, M. S. Hellman, Chas. H. Toll, W. D. Longyear; Secretary and Treasurer, J. H. Griffin; Cashier, W. D. Longyear; Assistant Secretary and Assistant Cashier, C. M. Jay.

Directors—J. F. Sartori, M. S. Hellman, L. H. Roseberry, Chas. H. Toll, W. D. Longyear.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts				\$4,000 00	\$4,000 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$100,000 00	189,600 00	289,600 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14				26,093 24	26,093 24
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources				30 26	30 26
Totals			\$100,000 00	\$219,723 50	\$319,723 50
LIABILITIES.					
Capital paid in			\$100,000 00	\$100,000 00	\$200,000 00
Surplus					
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid				119,723 50	119,723 50
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$100,000 00	\$219,723 50	\$319,723 50
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

THE SOUTHERN TRUST COMPANY. LOS ANGELES.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$116,010 71	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$124,140 48
Trust investments, real property.....	1,283 33	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	6,846 44		
Cash on hand.....			
Total.....	\$124,140 48	Total.....	\$124,140 48

SIERRA VALLEY BANK. LOYALTON.

Incorporated September 1, 1906.

309

Officers—President, Raffaele Dotta; Vice-President, A. P. Laffranchini; Secretary, Treasurer and Cashier, W. H. Duncan; Assistant Cashiers, E. L. Breen, Eugene H. Sampson.

Directors—Raffaele Dotta, A. P. Laffranchini, W. H. Duncan, Matteo Ramelli, Allesio Ramelli.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$120,004 40	\$72,691 40	\$192,695 80
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	824 46		824 46
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	5,181 29	35,051 17	40,232 46
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		5,000 00	5,000 00
Other real estate owned		2,500 00	2,500 00
Due from reserve banks, excluding item 14	2,837 46	52 42	2,889 88
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	8,441 31	2,608 38	11,049 69
Exchanges for clearing house			
Checks and other cash items	195 91		195 91
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$137,484 83	\$117,903 37	\$255,388 20
LIABILITIES.			
Capital paid in	\$25,000 00	\$12,500 00	\$37,500 00
Surplus	1,000 00	1,000 00	2,000 00
All undivided profits, less expenses, interest and taxes paid	1,179 53	1,719 15	2,898 68
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts	19,171 65		19,171 65
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	90,749 08		90,749 08
Savings deposits		86,974 68	86,974 68
Demand certificates of deposit	200 00		200 00
Time certificates of deposit			
Certified checks	16 20		16 20
Cashiers' checks	168 37		168 37
State, county and municipal deposits		15,384 64	15,384 64
United States and postal savings deposits		324 90	324 90
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$137,484 83	\$117,903 37	\$255,388 20
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$16,000 00		\$16,000 00
Interest earned, not collected, not included in resources or liabilities	\$1,250 00	\$1,400 00	\$2,650 00

HOLLYWOOD SAVINGS BANK (HOLLYWOOD). LOS ANGELES.

Incorporated December 19, 1904.

310

Officers—President, Wm. T. Hopper; Vice-President, J. E. Ransford; Secretary, Treasurer and Cashier, M. E. Palmer; Assistant Secretary, E. D. Dietz.

Directors—Edward Winterer, A. E. Hooper, A. F. Palmer, F. C. Desmond, Wm. T. Hopper, P. B. Chase, J. E. Ransford.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$599,815 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		164,938 33	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		38,402 48	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		19,530 99	
Due from other banks.....		28,439 49	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		21,452 77	
Exchanges for clearing house.....			
Checks and other cash items.....		22,954 14	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$895,533 20	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		55,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,723 90	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		3,500 00	
Individual deposits subject to check.....			
Savings deposits.....		766,472 95	
Demand certificates of deposit.....			
Time certificates of deposit.....		30,371 35	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		965 00	
Total		\$895,533 20	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

THE STANFORD BANK. PALO ALTO.

Incorporated December 30, 1904.

311

Officers—President, Carl G. Wilson; Vice-President, A. W. Ellet; Secretary, Treasurer and Cashier, Chas. Ellet; Assistant Cashier, B. P. Tronslin.

Directors—Royal T. Heath, Robert G. Reynolds, D. I. Howard, A. W. Ellet, Chas. Ellet, Carl E. Wilson, Elmer J. Worth.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$98,780 34	\$132,427 64	\$231,207 98
Bankers' acceptances, excluding rediscounts		3,066 50	3,066 50
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	73,484 89	53,222 00	126,706 89
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,755 50	5,300 00	17,055 50
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	16,119 37	6,684 43	22,803 80
Due from Federal Reserve Bank			
Actual cash on hand	15,550 75	5,792 45	21,343 20
Exchanges for clearing house	1,995 06		1,995 06
Checks and other cash items	3,070 54	3,456 26	6,526 80
Items with Federal Reserve Bank in process of collection			
Other resources	67 85		67 85
Totals	\$220,824 30	\$209,949 28	\$430,773 58
LIABILITIES.			
Capital paid in	\$30,000 00	\$20,000 00	\$50,000 00
Surplus	750 00	750 00	1,500 00
All undivided profits, less expenses, interest and taxes paid	4,105 57	3,568 48	7,674 05
Reserved for interest, taxes and expenses	190 88		190 88
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	7,000 00		7,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	148,209 34		148,209 34
Savings deposits		175,224 80	175,224 80
Demand certificates of deposit	816 71		816 71
Time certificates of deposit		406 00	406 00
Certified checks	148 46		148 46
Cashiers' checks	12,877 69		12,877 69
State, county and municipal deposits	15,194 65	10,000 00	25,194 65
United States and postal savings deposits	1,531 00		1,531 00
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$220,824 30	\$209,949 28	\$430,773 58
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$970 00	\$720 00	\$1,690 00

Note—The above statement includes the business of a branch office at Mayfield.

"SALINAS VALLEY SAVINGS BANK." SALINAS.

Incorporated January 28, 1905.

313

Officers—President, John Berges; Vice-President, E. W. Palmtag; Secretary, Treasurer and Cashier, W. F. Menke; Assistant Secretary and Assistant Cashier, A. Jansen.

Directors—W. F. Menke, Thomas Renison, E. W. Palmtag, P. Tavernetti, Walter Wallace, W. Parsons, John Olsen, Geo. J. Fiese, John Berges.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$1,023,827 80	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		302,080 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		23,300 00	
Other real estate owned.....		7,950 00	
Due from reserve banks, excluding item 14.....		105,654 94	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		33,160 09	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$1,495,972 83	
LIABILITIES.			
Capital paid in.....		\$100,000 00	
Surplus.....		45,000 00	
All undivided profits, less expenses, interest and taxes paid.....		13,978 04	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		4,000 00	
Individual deposits subject to check.....			
Savings deposits.....		1,282,994 79	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		50,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$1,495,972 83	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$7,000 00	

BANK OF FORTUNA. FORTUNA.

Incorporated March 2, 1905.

317

Officers—President, E. W. Haight; Vice-President, I. H. VanDuzer; Secretary, Treasurer and Cashier, Fred P. Newell; Assistant Cashier, Gordon R. Legg.

Directors—E. W. Haight, I. H. VanDuzer, Fred P. Newell, Lewis S. East, Frank W. Luther, Geo. H. Newell, F. A. Leach.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$150,050 71	\$61,035 36	\$211,086 07
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	492 80		492 80
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	66,759 02	156,446 90	223,205 92
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,736 49	13,050 00	17,786 49
Other real estate owned		574 16	574 16
Due from reserve banks, excluding item 14	57,851 63	15,861 84	73,713 47
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	23,050 15	9,738 13	32,788 28
Exchanges for clearing house			
Checks and other cash items	40 65		40 65
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$302,981 45	\$256,706 39	\$559,687 84
LIABILITIES.			
Capital paid in	15,000 00	10,000 00	25,000 00
Surplus	17,000 00	14,500 00	31,500 00
All undivided profits, less expenses, interest and taxes paid	6,842 74		6,842 74
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	251,817 72		251,817 72
Savings deposits		231,206 39	231,206 39
Demand certificates of deposit	1,827 00		1,827 00
Time certificates of deposit		1,000 00	1,000 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits	10,277 61		10,277 61
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	216 38		216 38
Totals	\$302,981 45	\$256,706 39	\$559,687 84
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

MODESTO SAVINGS BANK. MODESTO.

Incorporated March 8, 1905.

319

Officers—President, J. R. Broughton; Vice-Presidents, Geo. A. Cressey, W. W. Giddings; Secretary and Cashier, D. K. Young; Assistant Secretary, W. T. Scoon; Treasurer, J. J. McMahon; Assistant Cashier, W. D. Moorehead.

Directors—Geo. A. Cressey, Alvin H. Turner, J. R. Broughton, C. R. Tillson, J. J. McMahon, C. M. Maze, W. W. Giddings, W. W. Cox, Vaughn D. Whitmore.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,511,301 73	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		262,921 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		3,000 00	
Due from reserve banks, excluding item 14		81,119 21	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		50,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,908,341 94	
LIABILITIES.			
Capital paid in		\$150,000 00	
Surplus		55,000 00	
All undivided profits, less expenses, interest and taxes paid		11,755 95	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,588,959 05	
Demand certificates of deposit			
Time certificates of deposit		34,126 94	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		68,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,908,341 94	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

ESCONDIDO SAVINGS BANK. ESCONDIDO.

Incorporated March 28, 1905.

321

Officers—President, A. W. Wohlford; Vice-President, G. V. Thomas; Secretary, Treasurer and Cashier, E. E. Turrentine.
 Directors—A. W. Wohlford, E. E. Turrentine, G. V. Thomas, Alexander Stewart, J. N. Turrentine, Arthur B. Jones,
 E. G. Logan.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$319,325 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		38,758 04	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts		122,663 69	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		300 00	
Other real estate owned			
Due from reserve banks, excluding item 14		23,512 47	
Due from other banks		21,788 11	
Due from Federal Reserve Bank			
Actual cash on hand		11,472 28	
Exchanges for clearing house			
Checks and other cash items		244 69	
Items with Federal Reserve Bank in process of collection			
Other resources		40 00	
Total		\$538,104 28	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		35,000 00	
All undivided profits, less expenses, interest and taxes paid		9,079 96	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		405,484 60	
Demand certificates of deposit			
Time certificates of deposit		51,039 72	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$538,104 28	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,607 08	

SOLANO COUNTY SAVINGS BANK. SUISUN.

Incorporated April 3, 1905.

325

Officers—President, E. L. Reese; Vice-President and Treasurer, E. E. Long; Secretary, Cashier and Manager, E. D. Holly; Assistant Cashier, Arthur Garben.

Directors—E. L. Reese, B. F. Bush, E. E. Long, F. A. Chadbourne, W. J. Morrison, E. D. Holly, Jos. L. Neitzel.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$228,215 22	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		114,345 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		3,511 49	
Due from reserve banks, excluding item 14		29,058 20	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		8,535 93	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$383,665 84	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		13,000 00	
All undivided profits, less expenses, interest and taxes paid		3,330 30	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,051 00	
Individual deposits subject to check			
Savings deposits		328,784 54	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$383,665 84	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,500 00	

SURPRISE VALLEY BANK. CEDARVILLE.

Incorporated April 18, 1905.

326

Officers—President, F. E. Bush; Vice-President, J. R. Wilson; Secretary and Cashier, Mrs. K. Street; Treasurer, J. W. Heryford.

Directors—M. K. Street, L. E. McCulby, J. R. Wilson, J. W. Heryford, F. E. Bush.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$251,408 09		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	435 94		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	35,000 00		
Stock of Federal Reserve Bank	1,800 00		
Bank premises, furniture and fixtures and safe deposit vaults	8,250 00		
Other real estate owned			
Due from reserve banks, excluding item 14	31,731 21		
Due from other banks	13,969 05		
Due from Federal Reserve Bank	16,871 73		
Actual cash on hand	7,460 53		
Exchanges for clearing house			
Checks and other cash items	2,953 16		
Items with Federal Reserve Bank in process of collection			
Other resources	236 45		
Totals	\$370,116 16		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	35,000 00		
All undivided profits, less expenses, interest and taxes paid	5,985 89		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	175,849 94		
Savings deposits			
Demand certificates of deposit	4 40		
Time certificates of deposit	114,560 27		
Certified checks			
Cashiers' checks	1,215 66		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$370,116 16		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,000 00		

BANK OF HALF MOON BAY. HALF MOON BAY.

Incorporated May 6, 1905.

328

Officers—President, Horace Nelson; Vice-President, J. L. Debenedetti; Secretary and Cashier, M. J. Bettencourt; Treasurer, J. C. Williamson; Assistant Cashier, John G. Gilcrest.

Directors—W. J. Debenedetti, Horace Nelson, John A. Bettencourt, J. P. Michieli, John Souza, J. C. Williamson, J. L. Debenedetti, C. W. Borden, M. J. Bettencourt.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$131,985 60	\$365,588 34	\$497,573 94
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,241 61		1,241 61
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	9,626 36	59,189 01	68,815 37
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,055 00		3,055 00
Other real estate owned		265 00	265 00
Due from reserve banks, excluding item 14	25,224 78	10,275 78	35,500 56
Due from other banks		149 17	149 17
Due from Federal Reserve Bank			
Actual cash on hand	3,739 76	12,567 22	16,306 98
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$174,873 11	\$418,034 52	\$622,907 63
LIABILITIES.			
Capital paid in	\$12,500 00	\$17,500 00	\$30,000 00
Surplus	7,000 00	26,500 00	33,500 00
All undivided profits, less expenses, interest and taxes paid	1,403 46	5,472 53	6,875 99
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	182 50		182 50
Individual deposits subject to check	143,193 79		143,193 79
Savings deposits		398,561 99	398,561 99
Demand certificates of deposit	4,288 36		4,288 36
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	6,300 00		6,300 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	5 00		5 00
Totals	\$174,873 11	\$448,034 52	\$622,907 63
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

AMERICAN SAVINGS BANK OF ANAHEIM. ANAHEIM.

Incorporated May 8, 1905.

329

Officers—President, Wm. J. Sieman; Vice-Presidents, H. H. Benjamin, Samuel Kraemer; Secretary and Cashier, E. Zitman; Treasurer, A. S. Bradford.

Directors—Wm. J. Sieman, C. E. Holcomb, A. Kraemer, A. S. Bradford, H. H. Benjamin, E. Zitman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$707,070 52	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		143,062 05	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		31,795 73	
Due from other banks		42,307 07	
Due from Federal Reserve Bank			
Actual cash on hand		23,153 91	
Exchanges for clearing house			
Checks and other cash items		423 44	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$947,812 72	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		40,000 00	
All undivided profits, less expenses, interest and taxes paid		8,745 10	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		812,187 62	
Demand certificates of deposit			
Time certificates of deposit		16,880 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		20,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$947,812 72	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$7,070 70	

BANK OF SOUTH SAN FRANCISCO. SOUTH SAN FRANCISCO.

Incorporated May 27, 1905.

333

Officers—President, W. H. Coffinberry; Vice-President, S. Lombardi; Secretary and Assistant Cashier, D. W. Ratto; Treasurer and Cashier, H. L. Haaker.

Directors—W. H. Coffinberry, F. S. Dolley, F. A. Cunningham, H. L. Haaker, S. Lombardi, T. L. Hickey, J. O. Snyder.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$316,191 24	\$516,480 34	\$832,671 58
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		10,000 00	10,000 00
Overdrafts	3,864 45		3,864 45
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	105,351 82	393,581 23	498,933 05
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,443 70	71,275 34	86,719 04
Other real estate owned			
Due from reserve banks, excluding item 14	28,943 49	105,778 53	134,722 02
Due from other banks		3,018 70	3,018 70
Due from Federal Reserve Bank			
Actual cash on hand	30,176 14	27,276 02	57,452 16
Exchanges for clearing house			
Checks and other cash items	14,877 61		14,877 61
Items with Federal Reserve Bank in process of collection			
Other resources	9 00		9 00
Totals	\$514,857 45	\$1,127,410 16	\$1,642,267 61
LIABILITIES.			
Capital paid in	\$74,000 00	\$76,000 00	\$150,000 00
Surplus	16,220 00	25,500 00	41,720 00
All undivided profits, less expenses, interest and taxes paid	6,520 03	10,896 21	17,416 24
Reserved for interest, taxes and expenses		769 49	769 49
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	40,000 00		40,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	277,174 15		277,174 15
Savings deposits		1,014,244 46	1,014,244 46
Demand certificates of deposit	50,185 00		50,185 00
Time certificates of deposit			
Certified checks	225 00		225 00
Cashiers' checks	4,804 93		4,804 93
State, county and municipal deposits	45,728 34		45,728 34
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$514,857 45	\$1,127,410 16	\$1,642,267 61
Contingent liabilities—none.			
Interest earned, not collected not included in resources or liabilities	\$703 85	\$629 65	\$1,333 50

BANK OF POINT ARENA. POINT ARENA.

Incorporated June 9, 1905.

338

Officers—President, J. C. Halliday; Vice-President, C. F. O'Brien; Secretary, J. H. Halliday; Treasurer, A. Stornetta; Cashier, P. W. Haggren; Assistant Cashier, Flora Stornetta.

Directors—J. C. Halliday, C. F. O'Brien, J. H. Halliday, A. Stornetta, A. D. Pitts.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$81,047 85		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	16,290 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	18,728 86		
Other real estate owned			
Due from reserve banks, excluding item 14	54,576 72		
Due from other banks	2,753 79		
Due from Federal Reserve Bank			
Actual cash on hand	12,448 65		
Exchanges for clearing house			
Checks and other cash items	35 39		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$185,881 26		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	2,571 00		
All undivided profits, less expenses, interest and taxes paid	943 21		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	445 00		
Individual deposits subject to check	109,469 68		
Savings deposits			
Demand certificates of deposit	700 00		
Time certificates of deposit	46,087 26		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	665 11		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$185,881 26		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,400 00		

SELMA SAVINGS BANK. SELMA.

Incorporated June 22, 1905.

340

Officers—President, M. Vincent; Vice-President, M. Sides; Secretary, W. C. Freeland; Assistant Secretary, Treasurer and Cashier, G. W. Glines; Assistant Cashier, W. J. Johnson.

Directors—M. Vincent, T. B. Matthews, M. Sides, W. C. Freeland, O. J. Woodward.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$415,933 00	
Bankers' acceptances, excluding rediscounts		10,245 39	
Notes, drafts or bills of exchange, excluding rediscounts		7,500 00	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		65,775 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		69,239 61	
Due from other banks			
Due from Federal Reserve Bank		14,661 07	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$583,354 07	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		36,000 00	
All undivided profits, less expenses, interest and taxes paid		1,140 42	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		520,780 91	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		432 74	
Total		\$583,354 07	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$8,890 50	

THE CALIFORNIA SAVINGS BANK. PETALUMA.

Incorporated June 23, 1905.

341

Officers—President, A. J. Bloom; Vice-President, H. S. Gossage; Secretary, Treasurer and Cashier, J. H. Gwinn; Assistant Cashier, Chas. McNally.

Directors—A. J. Bloom, Magnus Vousen, A. J. Peterson, J. H. Gwinn, H. S. Gossage, H. C. Scrutton, C. C. Boysen, B. B. Hinshaw, James Sorensen.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$2,167,091 44	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		19,323 71	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		687,262 48	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		329,788 56	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		94,346 07	
Exchanges for clearing house			
Checks and other cash items		2,446 20	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$3,300,258 46	
LIABILITIES.			
Capital paid in		\$200,000 00	
Surplus		100,000 00	
All undivided profits, less expenses, interest and taxes paid		37,500 00	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		10,000 00	
Individual deposits subject to check		2,870,158 46	
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		82,600 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,300,258 46	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$14,000 00	

VENICE SAVINGS BANK. VENICE.

Incorporated July 1, 1905.

342

Officers—President, A. L. Shipley; Vice-President, R. A. Phillips; Secretary, Treasurer and Cashier, C. W. Erdlen; Assistant Secretary, E. K. Carrier.

Directors—W. D. Newcomb, Jr., R. A. Phillips, R. A. Dallugge, P. H. Young, A. L. Shipley.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$287,463 72	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts		99,058 27	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		3,000 00	
Other real estate owned		4,200 00	
Due from reserve banks, excluding item 14		6,678 85	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		10,440 24	
Exchanges for clearing house			
Checks and other cash items		88 00	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$410,929 08	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		10,900 00	
All undivided profits, less expenses, interest and taxes paid		4,507 66	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		340,421 42	
Demand certificates of deposit			
Time certificates of deposit		2,100 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		28,900 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$410,929 08	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,100 00	

BANK OF A. LEVY (Incorporated). OXNARD.

Incorporated July 20, 1905.

343

Officers—President, A. Levy; Vice-President, James Leonard; Secretary, Jos. P. Levy; Treasurer and Cashier, Alpha Adams; Assistant Cashier, Albert Guedemann.

Directors—A. Levy, James Leonard, Henry Levy, Alpha Adams, A. Camarillo, Louis Maulhardt, Justin Petit, Caspar Borchard, C. J. Daily.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,309,713 91	\$685,028 75	\$1,994,742 66
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	5,288 08		5,288 08
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	344,108 62	20,000 00	364,108 62
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,218 50		11,218 50
Other real estate owned	2,275 00		2,275 00
Due from reserve banks, excluding item 14	72,082 91	17,887 63	89,970 54
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	51,627 80	16,016 48	67,644 28
Exchanges for clearing house			
Checks and other cash items	3,583 83		3,583 83
Items with Federal Reserve Bank in process of collection			
Other resources	7,415 98		7,415 98
Totals	\$1,807,314 63	\$738,932 86	\$2,546,247 49
LIABILITIES.			
Capital paid in	\$150,000 00	\$50,000 00	\$200,000 00
Surplus	250,000 00	50,000 00	300,000 00
All undivided profits, less expenses, interest and taxes paid	77,065 14	74,906 44	151,971 58
Reserved for interest, taxes and expenses	1,102 32		1,102 32
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	325,000 00		325,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	633,194 23		633,194 23
Savings deposits		564,026 42	564,026 42
Demand certificates of deposit	100 00		100 00
Time certificates of deposit	174,635 00		174,635 00
Certified checks	12 00		12 00
Cashiers' checks	5,415 21		5,415 21
State, county and municipal deposits	190,790 73		190,790 73
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,807,314 63	\$738,932 86	\$2,546,247 49
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

REDONDO SAVINGS BANK. REDONDO BEACH.

Incorporated July 22, 1905.

344

Officers—President, J. E. Walker; Vice-President, R. D. Smith; Secretary and Cashier, C. E. Perkins; Treasurer, Geo. S. Funk.

Directors—J. E. Walker, J. P. Luxford, R. E. Mattson, Irving H. Hellman, F. L. Perry.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$237,635 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		115,448 20	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		36,000 00	
Other real estate owned		3,050 00	
Due from reserve banks, excluding item 14		20,433 66	
Due from other banks		18,503 24	
Due from Federal Reserve Bank			
Actual cash on hand		10,039 32	
Exchanges for clearing house			
Checks and other cash items		6 20	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$441,115 62	
LIABILITIES.			
Capital paid in		\$30,000 00	
Surplus		8,000 00	
All undivided profits, less expenses, interest and taxes paid		394 71	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,800 00	
Individual deposits subject to check			
Savings deposits		390,219 11	
Demand certificates of deposit			
Time certificates of deposit		1,150 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		9,456 80	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		95 00	
Total		\$441,115 62	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,548 53	

BANK OF LOS BANOS. LOS BANOS.

Incorporated August 3, 1905.

346

Officers—President, J. Leroy Nickel; Vice-President, J. F. Clyne; Secretary, Treasurer and Cashier, J. C. Bray.

Directors—S. A. Smith, J. Leroy Nickel, J. F. Clyne, J. E. Place, W. W. Wright, F. F. Parmerlee, J. Leroy Nickel, Jr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$375,637 61	\$525,836 78	\$901,474 39
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	696 58		696 58
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	96,630 82	66,894 80	163,525 62
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,526 75		8,526 75
Other real estate owned			
Due from reserve banks, excluding item 14	38,994 51	23,548 22	62,542 73
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,376 77	14,926 62	30,303 39
Exchanges for clearing house	1,898 39		1,898 39
Checks and other cash items	314 84		314 84
Items with Federal Reserve Bank in process of collection			
Other resources	2,560 46		2,560 46
Totals	\$540,636 73	\$631,206 42	\$1,171,843 15
LIABILITIES.			
Capital paid in	\$70,000 00	\$30,000 00	\$100,000 00
Surplus	30,000 00	33,500 00	63,500 00
All undivided profits, less expenses, interest and taxes paid	11,130 31	16,743 79	27,874 10
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	80,000 00		80,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	2,796 97		2,796 97
Dividends unpaid			
Individual deposits subject to check	293,295 94		293,295 94
Savings deposits		550,962 63	550,962 63
Demand certificates of deposit	2,087 83		2,087 83
Time certificates of deposit	11,335 00		11,335 00
Certified checks	93 05		93 05
Cashiers' checks	5,823 69		5,823 69
State, county and municipal deposits	34,073 94		34,073 94
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$540,636 73	\$631,206 42	\$1,171,843 15
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,573 77	\$2,779 12	\$5,352 89

Note—The above statement includes the business of branch offices at Dos Palos and Firebaugh.

BUTTE COUNTY SAVINGS BANK. CHICO.

Incorporated August 14, 1905.

347

Officers—President, Guy R. Kennedy; Vice-President, Jas. H. Jones; Secretary, Treasurer and Cashier, E. T. Williamson; Assistant Cashiers, T. J. Bohling, Geo. P. Morse.

Directors—Stanley L. Sproul, E. T. Williamson, Ed. Harkness, Jas. H. Jones, Guy R. Kennedy, Wm. J. O'Connor, Harry C. Compton.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,452,411 82	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		591,605 80	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		29,466 67	
Other real estate owned		4,804 44	
Due from reserve banks, excluding item 14		149,280 54	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		83,951 63	
Exchanges for clearing house			
Checks and other cash items		17,827 91	
Items with Federal Reserve Bank in process of collection			
Other resources		1,230 68	
Total		\$2,330,579 49	
LIABILITIES.			
Capital paid in		\$200,000 00	
Surplus		60,000 00	
All undivided profits, less expenses, interest and taxes paid		13,736 18	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		6,000 00	
Individual deposits subject to check			
Savings deposits		1,949,093 94	
Demand certificates of deposit			
Time certificates of deposit		1,749 37	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		100,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,330,579 49	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,380 98	

MENDOCINO BANK OF COMMERCE. MENDOCINO.

Incorporated September 1, 1905.

348

Officers—President, Joshua Grindle; Vice-President, John S. Ross; Secretary and Treasurer, Fred W. Stickney; Cashier, George A. Lammers; Assistant Cashier, F. A. Gorman.

Directors—Joshua Grindle, John S. Ross, Geo. A. Lammers, Fred W. Stickney, J. C. Ottoson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$88,190 08	\$133,383 66	\$221,573 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	487 08		487 08
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	15,712 37	101,810 90	117,523 27
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,772 75		9,772 75
Other real estate owned			
Due from reserve banks, excluding item 14	24,326 61	7,685 00	32,011 61
Due from other banks	1,829 57		1,829 57
Due from Federal Reserve Bank			
Actual cash on hand	21,160 11	11,509 44	32,669 55
Exchanges for clearing house			
Checks and other cash items	100 38		100 38
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$161,578 95	\$254,389 00	\$415,967 95
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	10,000 00	6,050 00	16,050 00
All undivided profits, less expenses, interest and taxes paid	1,700 56	1,280 33	2,980 89
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	24 90		24 90
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	118,746 22		118,746 22
Savings deposits		237,028 67	237,028 67
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	61 92		61 92
Cashiers' checks	426 26		426 26
State, county and municipal deposits	12,500 00		12 500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	119 09	30 00	149 09
Totals	\$161,578 95	\$254,389 00	\$415,967 95
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,232 40	\$2,799 99	\$4,032 39

BANK OF NEEDLES. NEEDLES.

Incorporated July 31, 1907.

351

Officers—President, T. M. Quebedeaux; Vice-Presidents, T. F. Brioady, O. D. Collins; Secretary and Cashier, B. B. Neel; Treasurer, T. F. Brioady; Assistant Cashier, J. L. Baird.

Directors—Geo. E. Butler, T. N. Quebedeaux, O. D. Collins, B. B. Neel, T. F. Brioady.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$210,731 77		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,080 60		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	101,938 60		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	29,060 50		
Other real estate owned			
Due from reserve banks, excluding item 14	28,974 65		
Due from other banks	101,225 71		
Due from Federal Reserve Bank			
Actual cash on hand	36,341 61		
Exchanges for clearing house			
Checks and other cash items	1,039 91		
Items with Federal Reserve Bank in process of collection			
Other resources	488 89		
Total	\$510,882 24		
LIABILITIES.			
Capital paid in	\$35,000 00		
Surplus	17,500 00		
All undivided profits, less expenses, interest and taxes paid	4,126 10		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	373,017 99		
Savings deposits			
Demand certificates of deposit			
Time certificate of deposit	58,345 14		
Certified checks	1 50		
Cashiers' checks	4,305 89		
State, county and municipal deposits	17,500 00		
United States and postal savings deposits	1,085 62		
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$510,882 24		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"LIVERMORE VALLEY SAVINGS BANK." LIVERMORE.

Incorporated October 6, 1905.

352

Officers—President, T. W. Norris; Vice-President, J. O. McKown; Secretary, Treasurer and Cashier, H. S. Goodell.

Directors—Rube Hunter, T. W. Norris, J. F. Carlston, Herman D. Ruter, H. W. Hupers, J. O. McKown, Chas. M. Nissen, D. D. Emminger, H. J. Callaghan, Jr., A. H. Sheffield.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$583,102 48	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		246,621 32	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		4,185 00	
Other real estate owned			
Due from reserve banks, excluding item 14		58,001 13	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		20,350 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$912,259 93	
LIABILITIES.			
Capital paid in		\$71,100 00	
Surplus		23,050 00	
All undivided profits, less expenses, interest and taxes paid		1,121 26	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,555 00	
Individual deposits subject to check			
Savings deposits		778 933 67	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		34,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$912,259 93	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FILLMORE STATE BANK. FILLMORE.

Incorporated October 13, 1905.

353

Officers—President, G. W. Tighe; Vice-President, Wm. Shiells; Secretary, Treasurer and Cashier, Glen W. Harmonson; Assistant Cashier, C. E. Spencer; Manager Piru Branch, Clarence E. Young.

Directors—C. C. Elkins, G. W. Tighe, J. P. Trotter, John Lagomarsino, Everett A. Pyle, E. A. Case, William Shiells.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$315,238 02	\$193,159 54	\$508,397 56
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,658 81		1,658 81
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	70,094 00	4,136 00	74,230 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	47,919 60		47,919 60
Other real estate owned			
Due from reserve banks, excluding item 14	36,016 82	2,835 67	38,852 49
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	22,228 51	4,391 56	26,620 07
Exchanges for clearing house			
Checks and other cash items	1,959 23		1,959 23
Items with Federal Reserve Bank in process of collection			
Other resources	1,521 92		1,521 92
Totals	\$496,636 91	\$204,522 77	\$701,159 68
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	11,000 00	6,500 00	17,500 00
All undivided profits, less expenses, interest and taxes paid	7,607 99	3,700 30	11,308 29
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	338,048 08		338,048 08
Savings deposits		169,322 47	169,322 47
Demand certificates of deposit			
Time certificates of deposit	200 00		200 00
Certified checks	8 80		8 80
Cashiers' checks	5,798 04		5,798 04
State, county and municipal deposits	58,974 00		58,974 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$496,636 91	\$204,522 77	\$701,159 68
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,242 79	\$3,263 19	\$7,505 98

Note—The above statement includes the business of a branch office at Piru.

"BANK OF MORGAN HILL." MORGAN HILL.

Incorporated October 14, 1905.

355

Officers—President, C. F. Drewry; Vice-President, I. Purcell; Secretary, Treasurer and Cashier, Carl R. Nelson.
 Directors—W. H. Ward, R. S. Robinson, C. F. Drewry, I. Purcell, Carl R. Nelson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$241,756 37		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	14 21		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	111,494 16		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,700 00		
Other real estate owned			
Due from reserve banks, excluding item 14	48,462 17		
Due from other banks			
Due from Federal Reserve Bank	10,021 25		
Actual cash on hand	16,372 73		
Exchanges for clearing house			
Checks and other cash items	3 56		
Items with Federal Reserve Bank in process of collection			
Other resources	185 75		
Total	\$439,010 20		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	12,500 00		
All undivided profits, less expenses, interest and taxes paid	9,148 15		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	178,246 68		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	160,670 65		
Certified checks	1,502 10		
Cashiers' checks	1,942 62		
State, county and municipal deposits	25,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$439,010 20		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,000 00		

"BANK OF PINOLE." PINOLE.

Incorporated October 28, 1905.

356

Officers—President, E. M. Downer; Vice-Presidents, J. P. Connor, S. S. MacKinley; Secretary, Treasurer and Cashier, L. E. Hart; Assistant Cashiers, T. W. Hutchinson, W. E. Lewis, Gertrude Barnard.
 Directors—E. M. Downer, J. P. Tormey, L. E. Hart, E. D. Armstrong, M. L. Fernandez, J. P. Connor, W. A. Davis, S. S. MacKinley, J. A. Fraser, J. H. Martin, J. H. Adams.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$313,466 50	\$421,689 73	\$735,156 23
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		31,450 13	31,450 13
Overdrafts	2,289 93		2,289 93
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	99,668 63	554,170 64	653,839 27
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,545 24	37,966 15	46,511 39
Other real estate owned	500 00	6,738 53	7,238 53
Due from reserve banks, excluding item 14	74,721 02	144,887 81	219,608 83
Due from other banks		27,124 19	27,124 19
Due from Federal Reserve Bank			
Actual cash on hand	36,757 63	34,698 17	71,455 80
Exchanges for clearing house			
Checks and other cash items	4,321 88		4,321 88
Items with Federal Reserve Bank in process of collection			
Other resources	3,613 59		3,613 59
Totals	\$543,884 42	\$1,258,725 35	\$1,802,609 77
LIABILITIES.			
Capital paid in	\$70,000 00	\$55,000 00	\$125,000 00
Surplus	11,100 00	55,900 00	67,000 00
All undivided profits, less expenses, interest and taxes paid	2,372 37	1,670 14	4,042 51
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	5,000 00		5,000 00
Individual deposits subject to check	427,888 47		427,888 47
Savings deposits		1,113 655 21	1,113,655 21
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	87 15		87 15
Cashiers' checks	1,213 76		1,213 76
State, county and municipal deposits	24,500 00	32,500 00	57,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,722 67		1,722 67
Totals	\$543,884 42	\$1,258,725 35	\$1,802,609 77
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of branch offices at Crockett and Rodeo.

BANK OF GUERNEVILLE. GUERNEVILLE.

Incorporated October 31, 1905.

358

Officers—President, H. A. Belden; Vice-President, P. S. Hollingsworth; Secretary, Treasurer and Cashier, C. B. McBride; Bookkeeper, Elizabeth Gori.

Directors—R. A. Belden, O. N. Charles, A. E. Sbarboro, J. T. Coon, Joseph P. DeCarley, P. S. Hollingsworth, T. C. Mellersh.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$219,217 99		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	619 47		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	44,131 50		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,500 00		
Other real estate owned			
Due from reserve banks, excluding item 14	9,150 71		
Due from other banks	8,065 75		
Due from Federal Reserve Bank			
Actual cash on hand	21,522 24		
Exchanges for clearing house	2,643 78		
Checks and other cash items	120 00		
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$306,971 44		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	6,000 00		
All undivided profits, less expenses, interest and taxes paid	2,974 75		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,283 00		
Individual deposits subject to check	113,395 79		
Savings deposits			
Demand certificates of deposit	2,089 39		
Time certificates of deposit	118,098 82		
Certified checks	90 00		
Cashiers' checks	394 87		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	144 82		
Total	\$306,971 44		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,300 00		

THE MECHANICS BANK OF RICHMOND. RICHMOND.

Incorporated August 3, 1907.

350

Officers—President, E. M. Downer; Vice-Presidents, J. F. Carlston, E. M. Tilden; Secretary, Treasurer and Cashier, W. L. Ballenger; Assistant Cashiers, Chris. Escobar, W. S. Poagle.

Directors—R. W. Hanna, H. A. Johnston, J. F. Carlston, W. L. Ballenger, E. M. Downer, J. F. Brooks, E. M. Tilden.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$636,344 38	\$715,609 26	\$1,351,953 64
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,404 71		2,404 71
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	185,253 22	382,601 86	567,855 08
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,600 00	90,000 00	99,600 00
Other real estate owned	167 51	10,880 21	11,047 72
Due from reserve banks, excluding item 14	42,445 80	117,500 00	159,945 80
Due from other banks		22,099 03	22,099 03
Due from Federal Reserve Bank			
Actual cash on hand	72,951 20	39,344 77	112,295 97
Exchanges for clearing house	16,944 68		16,944 68
Checks and other cash items	23,046 86		23,046 86
Items with Federal Reserve Bank in process of collection			
Other resources	634 84		634 84
Totals	\$989,793 20	\$1,378,035 13	\$2,367,828 33
LIABILITIES.			
Capital paid in	\$100,000 00	\$100,000 00	\$200,000 00
Surplus	55,000 00	25,000 00	80,000 00
All undivided profits, less expenses, interest and taxes paid	11,772 34	5,301 12	17,073 46
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	11,029 76		11,029 76
Dividends unpaid	8,040 00		8,040 00
Individual deposits subject to check	755,691 58		755,691 58
Savings deposits		1,143,774 60	1,143,774 60
Demand certificates of deposit			
Time certificates of deposit		38,959 41	38,959 41
Certified checks	1,124 44		1,124 44
Cashiers' checks	15,459 59		15,459 59
State, county and municipal deposits	31,095 47	65,000 00	96,095 47
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	580 02		580 02
Totals	\$989,793 20	\$1,378,035 13	\$2,367,828 33
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"SANTA PAULA SAVINGS BANK." SANTA PAULA.

Incorporated November 28, 1905.

363

Officers—President, C. C. Teague; Vice-President, A. L. Shively; Secretary and Cashier, A. F. Walden; Treasurer and Assistant Cashier, F. M. Ransdell.

Directors—C. C. Teague, D. W. Mott, N. W. Blanchard, Jr., A. F. Walden, A. G. Hardison, A. L. Shively, M. H. Butcher.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$335,897 80	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts		28,984 41	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		261 00	
Other real estate owned			
Due from reserve banks, excluding item 14		13,004 64	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		9,802 34	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$387,950 19	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		12,500 00	
All undivided profits, less expenses, interest and taxes paid		7,797 18	
Reserved for interest, taxes and expenses		300 00	
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		292,353 01	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$387,950 19	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$9,191 84	

BANK OF SAN PEDRO. LOS ANGELES.

Incorporated March 26, 1888.

364

Officers—President, Henry E. Sherer; Vice-Presidents, Geo. P. Adams, Robt. C. Baly; Secretary, Treasurer and Assistant Cashier, M. L. Mayer; Cashier, Robt. C. Baly; Assistant Cashier, Gladys E. Carley.

Directors—Henry E. Sherer, Harry Phillips, Geo. P. Adams, E. D. Seward, John Grey, Robt. C. Baly, C. N. Krog.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$484,997 67	\$1,204,684 73	\$1,689,682 40
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	136,400 04	430,747 10	567,147 14
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	48,776 07		48,776 07
Other real estate owned			
Due from reserve banks, excluding item 14	60,348 84	89,731 19	150,080 03
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	66,013 49	41,152 94	107,166 43
Exchanges for clearing house	6,812 89		6,812 89
Checks and other cash items	2,316 71		2,316 71
Items with Federal Reserve Bank in process of collection			
Other resources	100 00		100 00
Totals	\$805,765 71	\$1,766,315 96	\$2,572,081 67
LIABILITIES.			
Capital paid in	\$85,000 00	\$165,000 00	\$250,000 00
Surplus	28,000 00	35,000 00	63,000 00
All undivided profits, less expenses, interest and taxes paid	3,851 66	13,895 80	17,747 46
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	675,249 47		675,249 47
Savings deposits		1,471,023 92	1,471,023 92
Demand certificates of deposit			
Time certificates of deposit		81,396 24	81,396 24
Certified checks	701 00		701 00
Cashiers' checks	12,963 58		12,963 58
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$805,765 71	\$1,766,315 96	\$2,572,081 67
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,437 23	\$14,310 02	\$19,747 25

FARMERS AND MERCHANTS BANK. SANTA PAULA.

Incorporated December 20, 1905.

367

Officers—President, Roger G. Edwards; Chairman of the Board, J. M. Sharp; Vice-Presidents, Richard Stevens, M. N. Shedenhelm; Secretary, Treasurer and Cashier, E. C. Corey; Assistant Cashiers, Horace Smith, R. E. Kuhns, F. L. Gay.

Directors—J. M. Sharp, J. N. Thille, R. G. Edwards, David Felsenthal, David Darling, M. N. Shedenhelm, Geo. W. Burson, Richard Stevens, C. C. Tiagne, John B. McNab, W. H. Duvall.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$804,900 74	\$420,078 51	\$1,224,979 25
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	686 06		686 06
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	201,611 00		201,611 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	46,421 42		46,421 42
Other real estate owned			
Due from reserve banks, excluding item 14	54,421 97	19,059 80	73,481 77
Due from other banks	3,744 87		3,744 87
Due from Federal Reserve Bank			
Actual cash on hand	52,239 90	19,145 35	71,385 25
Exchanges for clearing house	29,006 84		29,006 84
Checks and other cash items	1,970 28		1,970 28
Items with Federal Reserve Bank in process of collection	7,726 93		7,726 93
Other resources	2,983 46		2,983 46
Totals	\$1,205,713 47	\$458,283 66	\$1,663,997 13
LIABILITIES.			
Capital paid in	\$240,000 00	\$10,000 00	\$250,000 00
Surplus	11,000 00	40,000 00	51,000 00
All undivided profits, less expenses, interest and taxes paid	3,866 33		3,866 33
Reserved for interest, taxes and expenses	709 25		709 25
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	10,052 50		10,052 50
Individual deposits subject to check	704,561 65		704,561 65
Savings deposits		408,283 66	408,283 66
Demand certificates of deposit	562 16		562 16
Time certificates of deposit	42,280 05		42,280 05
Certified checks	457 55		457 55
Cashiers' checks	7,285 79		7,285 79
State, county and municipal deposits	134,938 19		134,938 19
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,205,713 47	\$458,283 66	\$1,663,997 13
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,152 39		\$5,152 39

Note—The above statement includes the business of branch offices at Satcoy and Fillmore.

"THE PRODUCERS SAVINGS BANK." VISALIA.

Incorporated December 30, 1905.

368

Officers—President, S. Mitchell; Vice-President, H. M. Mooney; Secretary, Treasurer and Cashier, C. M. Griffith; Assistant Secretaries, Assistant Cashiers and Assistant Treasurers, Jos. R. Barnoni, C. E. Coughran.

Directors—S. Mitchell, Maurice E. Power, George Morrell, Nathan Levy, B. M. Maddox, C. M. Griffith, H. M. Mooney.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,172,153 57	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		76,273 82	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		66,729 99	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		36,046 56	
Exchanges for clearing house			
Checks and other cash items		213 14	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,351,417 08	
LIABILITIES.			
Capital paid in		\$150,000 00	
Surplus		10,000 00	
All undivided profits, less expenses, interest and taxes paid		8,710 38	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		6,000 00	
Individual deposits subject to check			
Savings deposits		1,041,474 74	
Demand certificates of deposit			
Time certificates of deposit		85,231 96	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,351,417 08	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"HAYWARDS BANK OF SAVINGS." HAYWARD.

Incorporated January 2, 1906.

369

Officers—President, I. B. Parsons; Vice-Presidents, F. C. Winton, Edw. O. Webb; Secretary, Treasurer and Cashier, W. T. Knightly; Assistant Secretary and Assistant Cashier, W. W. Haley, Jr.

Directors—I. B. Parsons, F. C. Winton, F. I. Lemos, W. H. Meek, J. H. Gansberger, Arthur E. Manter, Edw. O. Webb.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$830,286 48	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		14,462 92	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		471,022 77	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		1,400 00	
Other real estate owned		7,135 28	
Due from reserve banks, excluding item 14		29,948 14	
Due from other banks		60,887 60	
Due from Federal Reserve Bank			
Actual cash on hand		31,443 27	
Exchanges for clearing house		22 78	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,446,609 24	
LIABILITIES.			
Capital paid in		\$115,500 00	
Surplus		21,312 57	
All undivided profits, less expenses, interest and taxes paid		13,547 51	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,465 00	
Individual deposits subject to check			
Savings deposits		1,252,700 01	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		40,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		84 15	
Total		\$1,446,609 24	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,500 00	

STANISLAUS COUNTY SAVINGS BANK. OAKDALE.

Incorporated January 23, 1905.

371

Officers—President, A. E. Shadlech; Vice-President, L. F. Brichetto; Secretary, Treasurer and Cashier, D. E. Lee.
 Directors—D. E. Lee, W. L. Rodden, L. F. Brichetto, I. Monroe, J. C. Laughlin, A. E. Shadlech, A. L. Leitch.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$416,343 39	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		93,462 55	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		10,110 83	
Due from other banks		22,347 95	
Due from Federal Reserve Bank			
Actual cash on hand		12,400 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$554,664 72	
LIABILITIES.			
Capital paid in		\$60,000 00	
Surplus		40,000 00	
All undivided profits, less expenses, interest and taxes paid		649 80	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		417,014 92	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		37,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$554,664 72	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$8,500 00	

SAN RAMON VALLEY BANK. WALNUT CREEK.

Incorporated June 28, 1907.

372

Officers—President, N. S. Boone; Vice-President, Arthur Burton; Secretary, Treasurer and Cashier, F. A. Marshall;
Assistant Cashiers, M. A. Ridgway, H. H. Daley; Manager Danville Branch, H. H. Daley.

Directors—W. S. Burpee, Arthur Burton, N. S. Boone, C. R. Leech, A. P. Borges, F. A. Marshall.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$334,097 35	\$310,563 12	\$644,660 47
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,647 66		2,647 66
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		85,533 91	85,533 91
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	22,300 00	16,700 00	39,000 00
Other real estate owned		8,109 96	8,109 96
Due from reserve banks, excluding item 14	16,831 92	5,839 17	22,671 09
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,247 34	11,551 65	25,798 99
Exchanges for clearing house	135 86		135 86
Checks and other cash items	461 65		461 65
Items with Federal Reserve Bank in process of collection			
Other resources	7,313 23		7,313 23
Totals	\$398,035 01	\$438,297 81	\$836,332 82
LIABILITIES.			
Capital paid in	\$45,000 00	\$30,000 00	\$75,000 00
Surplus	4,000 00	13,000 00	17,000 00
All undivided profits, less expenses, interest and taxes paid	587 66		587 66
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	75,000 00		75,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	228,869 37		228,869 37
Savings deposits		357,797 81	357,797 81
Demand certificates of deposit			
Time certificates of deposit	35,187 20		35,187 20
Certified checks	424 97		424 97
Cashiers' checks	5,965 81		5,965 81
State, county and municipal deposits		37,500 00	37,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$398,035 01	\$438,297 81	\$836,332 82
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,979 41		\$2,979 41

Note—The above statement includes the business of a branch office at Danville.

CITIZENS SAVINGS BANK OF ALAMEDA. ALAMEDA.

Incorporated March 6, 1906.

373

Officers—President, Thos. G. Hutt; Vice-President, Treasurer and Cashier, P. H. Gohn; Secretary and Assistant Cashier, Thomas P. McCoy; Assistant Cashier, J. J. Cambridge, Jr.

Directors—C. E. Rowlands, S. E. Biddle, L. R. Weinman, H. D. Clark, W. G. Tibbitts, L. A. Konigshofer, Thos. G. Hutt, P. H. Gohn, James Tyson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$33,097 20	\$1,361,150 06	\$1,394,247 26
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	26,630 56	664,227 23	690,857 79
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	982 35	71,500 00	72,482 35
Other real estate owned		3,598 18	3,598 18
Due from reserve banks, excluding item 14	7,358 19	302,697 86	310,056 05
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	12,166 59	57,130 89	69,297 48
Exchanges for clearing house	394 02		394 02
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	999 26	444 84	1,444 10
Totals	\$81,628 17	\$2,460,749 06	\$2,542,377 23
LIABILITIES.			
Capital paid in	\$10,000 00	\$140,000 00	\$150,000 00
Surplus		65,000 00	65,000 00
All undivided profits, less expenses, interest and taxes paid	984 99	10,703 76	11,688 75
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		7,500 00	7,500 00
Individual deposits subject to check	70,216 92		70,216 92
Savings deposits		2,229,383 55	2,229,383 55
Demand certificates of deposit	26 16		26 16
Time certificates of deposit			
Certified checks	10 10		10 10
Cashiers' checks	390 00		390 00
State, county and municipal deposits		8,161 75	8,161 75
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$81,628 17	\$2,460,749 06	\$2,542,377 23
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$96 89	\$2,320 43	\$2,417 32

Note—The above statement includes the business of a branch office at Alameda.

BANK OF NORWALK. NORWALK.

Incorporated March 12, 1906.

375

Officers—President, J. W. Inman; Vice-President, Frank Coulon; Secretary, Treasurer and Cashier, D. W. Horst; Assistant Cashier, Kathryn Clark.

Directors—J. W. Inman, Frank Coulon, D. W. Horst, F. P. Sproul, John Paddison, N. Glazier, Arthur Kulzer, J. G. Smith, R. W. Bingham.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$141,209 65	\$97,304 05	\$238,513 70
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	399 62		399 62
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon.....			
less all offsetting bond adjustment accounts.....	30,320 00	72,626 05	102,946 05
Stock of Federal Reserve Bank.....	1,200 00		1,200 00
Bank premises, furniture and fixtures and safe deposit vaults.....	1,406 00		1,406 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	38,388 89	5,781 95	44,170 84
Due from other banks.....			
Due from Federal Reserve Bank.....	20,379 02	8,500 00	28,879 02
Actual cash on hand.....	7,402 11		7,402 11
Exchanges for clearing house.....			
Checks and other cash items.....	25 00		25 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$240,730 29	\$184,212 05	\$424,942 34
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	5,000 00	11,500 00	16,500 00
All undivided profits, less expenses, interest and taxes paid.....	8,489 79		8,489 79
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	194,740 50		194,740 50
Savings deposits.....		167,712 05	167,712 05
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	12,500 00		12,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$240,730 29	\$184,212 05	\$424,942 34
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,500 00	\$1,800 00	\$3,300 00

"HARBOR COMMERCIAL SAVINGS BANK" (SAN PEDRO). LOS ANGELES.

Incorporated March 15, 1906.

376

Officers—President, W. L. Davenport; Vice-Presidents, C. E. Van Landingham, F. J. Evans; Secretary, Treasurer and Cashier, Philip M. Gaffey; Assistant Cashier, R. M. Cordell.

Directors—G. C. Bell, Philip M. Gaffey, Richard C. Goodspeed, Ed Mahar, T. J. Evans, C. E. Van Landingham, W. L. Davenport.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$26,405 00	\$385,096 86	\$411,501 86
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	33 833 00		33,833 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		36,892 00	36,892 00
Other real estate owned		12,383 99	12,383 99
Due from reserve banks, excluding item 14	25,078 01	6,062 56	31,140 57
Due from other banks		6,313 77	6,313 77
Due from Federal Reserve Bank			
Actual cash on hand	5,300 91	15,996 42	21,297 33
Exchanges for clearing house	944 45	450 00	1,394 45
Checks and other cash items	86 91	42 20	129 11
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$91,648 28	\$463,237 80	\$554,886 08
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	15,000 00	24,000 09	39,000 00
All undivided profits, less expenses, interest and taxes paid	630 90	4,676 48	5,307 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	20,397 29		20,397 29
Savings deposits		404,796 39	404,796 39
Demand certificates of deposit			
Time certificates of deposit		4,600 00	4,600 00
Certified checks			
Cashiers' checks	3,370 09		3,370 09
State, county and municipal deposits	24,250 00		24,250 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		164 93	164 93
Totals	\$91,648 28	\$463,237 80	\$554,886 08
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"ORANGE SAVINGS BANK." ORANGE.

Incorporated March 16, 1906.

377

Officers—President, P. W. Ehlen; Vice-President, M. O. Ainsworth; Secretary, Treasurer and Cashier, J. R. Porter.
 Directors—M. O. Ainsworth, F. D. Collins, P. W. Ehlen, D. C. Pixley, Fred W. Struck.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$630,824 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		107,329 63	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		2,636 55	
Due from reserve banks, excluding item 14		25,246 50	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		18,327 21	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$784,363 89	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		51,000 00	
All undivided profits, less expenses, interest and taxes paid		12,950 66	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		587,066 49	
Demand certificates of deposit			
Time certificates of deposit		83,346 74	
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$784,363 89	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$10,000 00	

STATE BANK OF POMONA. POMONA.

Incorporated March 30, 1906.

379

Officers—President, A. C. Abbott; Vice-President, J. A. Gallup; Secretary, Treasurer, Manager and Cashier, E. R. Yundt; Assistant Cashiers, H. W. Stiles, Lynn S. Birdsall.

Directors—A. C. Abbott, J. A. Gallup, E. R. Yundt, J. W. Fulton, S. E. Yundt, H. J. Vaniman, J. E. McGowan.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$648,656 26	\$420,345 40	\$1,069,001 66
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	238 96		238 96
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	100,452 06	66,889 15	167,341 21
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	500 00	38,800 00	39,300 00
Other real estate owned			
Due from reserve banks, excluding item 14	69,189 43	24,048 78	93,238 21
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	44,641 93	14,903 35	59,545 28
Exchanges for clearing house	4,306 43		4,306 43
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	2,292 22		2,292 22
Totals	\$870,277 29	\$564,986 68	\$1,435,263 97
LIABILITIES.			
Capital paid in	\$85,000 00	\$40,000 00	\$125,000 00
Surplus	17,500 00	21,000 00	38,500 00
All undivided profits, less expenses, interest and taxes paid	11,524 76		11,524 76
Reserved for interest, taxes and expenses	2,798 97		2,798 97
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	25,000 00		25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	5,000 00		5,000 00
Individual deposits subject to check	614,875 38		614,875 38
Savings deposits		483,142 05	483,142 05
Demand certificates of deposit			
Time certificates of deposit	73,471 44	15,844 63	89,316 07
Certified checks	29 06		29 06
Cashiers' checks	10,077 68		10,077 68
State, county and municipal deposits	25,000 00	5,000 00	30,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$870,277 29	\$564,986 68	\$1,435,263 97
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$25,000 00		\$25,000 00
Interest earned, not collected, not included in resources or liabilities	\$5,950 00	\$8,650 00	\$14,600 00

"CITIZENS SAVINGS BANK OF UPLAND." UPLAND.

Incorporated May 11, 1906.

380

Officers—President, W. T. Leeke; Vice-President, R. C. Norton; Secretary, Treasurer and Cashier, H. C. Moore; Assistant Cashier, Eva G. Moore.

Directors—George B. Harrison, M. H. Bordwell, F. L. Purvis, A. P. Harwood, W. T. Leeke, E. T. Jordan, R. C. Norton.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$238,445 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		105,007 77	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		3,800 00	
Other real estate owned		500 00	
Due from reserve banks, excluding item 14		11,318 67	
Due from other banks		15,703 33	
Due from Federal Reserve Bank			
Actual cash on hand		8,849 64	
Exchanges for clearing house			
Checks and other cash items		354 49	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$383,978 90	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		16,000 00	
All undivided profits, less expenses, interest and taxes paid		2,759 85	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,451 00	
Individual deposits subject to check			
Savings deposits		261,567 41	
Demand certificates of deposit			
Time certificates of deposit		64,654 64	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		46 00	
Total		\$383,978 90	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FULLERTON SAVINGS BANK. FULLERTON.

Incorporated June 14, 1906.

382

Officers—President, F. C. Krause; Vice-Presidents, B. F. Porter, F. H. Holcomb; Secretary, Treasurer and Cashier, Fred Fuller; Assistant Cashiers, H. L. Ustick, H. V. Williams.

Directors—B. F. Porter, S. N. Fuller, A. C. Bowers, H. C. Head, F. R. Holcomb, Wm. Berkenstock, F. C. Krause.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$544,826 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		15,000 00	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		67,876 22	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		2,265 00	
Due from reserve banks, excluding item 14		49,964 11	
Due from other banks		5,000 00	
Due from Federal Reserve Bank			
Actual cash on hand		16,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$700,931 33	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		16,000 00	
All undivided profits, less expenses, interest and taxes paid		182 68	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		4,000 00	
Individual deposits subject to check			
Savings deposits		600,432 07	
Demand certificates of deposit			
Time certificates of deposit		10,000 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		20,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		316 58	
Total		\$700,931 33	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

**CITIZENS STATE BANK OF SAWTELLE, CALIFORNIA (SAWTELLE).
LOS ANGELES.**

Incorporated September 20, 1906.

388

Officers—President, R. F. McClellan; Vice-President, J. H. Schnell; Secretary, Treasurer and Cashier, A. W. Brunton;
Assistant Cashiers, P. R. Dunbar, W. E. Carnahan, Charles Newland.

Directors—R. F. McClellan, J. W. Schnell, J. L. Brady, Clarence E. Coe, A. L. King.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$576,529 08		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	374,857 98		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	53,376 05		
Other real estate owned.....	9,096 01		
Due from reserve banks, excluding item 14.....	86,940 75		
Due from other banks.....			
Due from Federal Reserve Bank.....	37,112 85		
Actual cash on hand.....	33,876 69		
Exchanges for clearing house.....	2,307 50		
Checks and other cash items.....	894 12		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	710 20		
Total.....	\$1,175,701 23		
LIABILITIES.			
Capital paid in.....	\$100,000 00		
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	531 83		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	863,837 46		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	141,444 58		
Certified checks.....	13 10		
Cashiers' checks.....			
State, county and municipal deposits.....	37,404 76		
United States and postal savings deposits.....	7,469 50		
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....	25,000 00		
Total.....	\$1,175,701 23		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

Note—The above statement includes the business of a branch office at Los Angeles, (Palms).

ALHAMBRA SAVINGS AND COMMERCIAL BANK. ALHAMBRA.

Incorporated January 20, 1906.

389

Officers—President, Wm. J. Marshall; Vice-Presidents, C. C. Marshall, Wm. M. Orr, Myron E. Etienne; Secretary, Treasurer and Cashier, E. G. Hartsig; Assistant Secretary, Virgil H. Tucker; Assistant Cashiers, Virgil H. Tucker, W. H. Murphy; Chairman of Board, Henry Strong.

Directors—Henry Strong, E. E. Bailey, R. F. Bishop, G. C. Marshall, William Hall, R. H. Sanborn, W. M. Northrup, Myron E. Etienne, Wm. J. Bettinger, Samuel M. Kennedy, William M. Orr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$297,764 36	\$447,354 21	\$745,118 57
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3 87		3 87
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	198,251 24	255,235 72	453,486 96
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,341 30	32,922 08	44,263 38
Other real estate owned			
Due from reserve banks, excluding item 14	109,237 49	91,927 58	201,165 07
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	32,011 76	16,802 26	48,814 02
Exchanges for clearing house			
Checks and other cash items		3,853 23	3,853 23
Items with Federal Reserve Bank in process of collection			
Other resources		2,000 00	2,000 00
Totals	\$648,610 02	\$850,095 08	\$1,498,705 10
LIABILITIES.			
Capital paid in	\$62,500 00	\$62,500 00	\$125,000 00
Surplus	17,500 00	17,500 00	35,000 00
All undivided profits, less expenses, interest and taxes paid		24,726 74	24,726 74
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	396,947 43		396,947 43
Savings deposits		745,368 34	745,368 34
Demand certificates of deposit			
Time certificates of deposit	62,180 58		62,180 58
Certified checks			
Cashiers' checks	49,482 01		49,482 01
State, county and municipal deposits	60,000 00		60,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$648,610 02	\$850,095 08	\$1,498,705 10
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,200 00	\$4,900 00	\$10,100 00

MONTAGUE BANKING COMPANY. MONTAGUE.

Incorporated December 26, 1906.

394

Officers—President, E. F. Reichman; Vice-President, Treasurer and Cashier, Arthur Simon; Secretary and Assistant Cashier, Walter A. Simon; Assistant Cashier, Stella L. Simon.

Directors—I. S. Davis, C. H. Reichman, E. F. Reichman, E. D. Terwilliger, Arthur Simon.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$323,399 93	\$185,425 40	\$508,825 33
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,739 89		1,739 89
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	42,740 19		42,740 19
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		9,386 00	9,386 00
Other real estate owned			
Due from reserve banks, excluding item 14	21,379 09	5,553 70	26,932 79
Due from other banks	746 11		746 11
Due from Federal Reserve Bank			
Actual cash on hand	15,488 56	5,608 89	21,097 45
Exchanges for clearing house			
Checks and other cash items	29 49		29 49
Items with Federal Reserve Bank in process of collection			
Other resources	369 59		369 59
Totals	\$405,892 85	\$205,973 99	\$611,866 84
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	15,000 00	3,000 00	18,000 00
All undivided profits, less expenses, interest and taxes paid	7,700 60	845 65	8,546 25
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	98,000 00		98,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	158,865 47		158,865 47
Savings deposits		177,128 34	177,128 34
Demand certificates of deposit	6,928 40		6,928 40
Time certificates of deposit	4,496 89		4,496 89
Certified checks			
Cashiers' checks	2,901 49		2,901 49
State, county and municipal deposits	37,000 00		37,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$405,892 85	\$205,973 99	\$611,866 84
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$48,900 00		\$48,900 00
Interest earned, not collected, not included in resources or liabilities	\$6,000 00	\$2,200 00	\$8,200 00

THE SECURITY SAVINGS BANK OF ORANGE. ORANGE.

Incorporated December 26, 1906.

395

Officers—President, W. D. Granger; Vice-President, Geo. C. Woods; Secretary, Treasurer and Cashier, E. W. Bolinger.
 Directors—W. D. Granger, D. F. Campbell, W. F. Crist, Geo. C. Woods, C. F. Newton.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$435,900 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts		187,347 38	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		38,125 33	
Due from other banks		16,295 81	
Due from Federal Reserve Bank			
Actual cash on hand		15,500 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$693,168 52	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		4,542 62	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		577,893 58	
Demand certificates of deposit			
Time certificates of deposit		25,732 32	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$693,168 52	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,930 00	

OJAI STATE BANK. NORDHOFF.

Incorporated January 8, 1907.

396

Officers—President, Felix W. Ewing; Vice-President, Edward L. Wiest; Secretary, Treasurer and Cashier, C. O. Anderson;
Assistant Cashier, Mabel R. Isenberg.

Directors—Felix W. Ewing, Edward L. Wiest, John J. Burke, J. W. Dennison, Edgar W. Carne.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$289,744 44		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	373 23		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	70,850 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,400 00		
Other real estate owned			
Due from reserve banks, excluding item 14	21,625 21		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	18,760 24		
Exchanges for clearing house			
Checks and other cash items	1,627 14		
Items with Federal Reserve Bank in process of collection			
Other resources	1,604 48		
Total	\$417,984 74		
LIABILITIES.			
Capital paid in	\$70,000 00		
Surplus	7,000 00		
All undivided profits, less expenses, interest and taxes paid	6,250 00		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	235,327 66		
Savings deposits			
Demand certificates of deposit	232 00		
Time certificates of deposit	71,273 06		
Certified checks	76 00		
Cashiers' checks	669 25		
State, county and municipal deposits	27,084 20		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	72 57		
Total	\$417,984 74		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FARMERS AND MERCHANTS BANK OF IMPERIAL. IMPERIAL.

Incorporated February 12, 1907.

397

Officers—President, Frank Wilkin; Vice-President, L. J. Thomas; Secretary, Treasurer and Cashier, W. D. Smith; Assistant Cashier, Mark Wilkin.

Directors—J. C. Chalupnik, J. H. Holland, L. J. Thomas, A. E. Wright, W. D. Smith, J. A. Harris, Frank Wilkin.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$344,686 11	\$53,607 85	\$398,293 96
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	6,036 18		6,036 18
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	34,374 25	2,178 16	36,552 41
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,000 00	400 00	3,400 00
Other real estate owned			
Due from reserve banks, excluding item 14	28,251 05		28,251 05
Due from other banks	5,560 84		5,560 84
Due from Federal Reserve Bank	10,700 00		10,700 00
Actual cash on hand	6,886 24	3,146 63	10,032 87
Exchanges for clearing house	2,753 43		2,753 43
Checks and other cash items	1,662 25		1,662 25
Items with Federal Reserve Bank in process of collection			
Other resources	82 00		82 00
Totals	\$443,992 35	\$59,332 64	\$503,324 99
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	5,500 00		5,500 00
All undivided profits, less expenses, interest and taxes paid	2,172 84	2,110 28	4,283 12
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	115,000 00		115,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	234,541 95		234,541 95
Savings deposits		47,222 36	47,222 36
Demand certificates of deposit	3,005 25		3,005 25
Time certificates of deposit			
Certified checks	58 97		58 97
Cashiers' checks	10,293 39		10,293 39
State, county and municipal deposits	33,419 95		33,419 95
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$443,992 35	\$59,332 64	\$503,324 99
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,500 00	\$1,200 00	\$6,700 00

"EAGLE ROCK BANK." EAGLE ROCK.

Incorporated February 20, 1907.

398

Officers—President, Fred E. Biles; Vice-President, J. Hartley Taylor; Secretary and Cashier, Ada Carr; Treasurer, Fred E. Biles.

Directors—W. E. Werden, Fred E. Biles, C. I. Ritchey, Earl M. Daniels, J. Hartley Taylor, O. J. Root, John T. Bailey.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$281,498 54		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	170 32		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	15,500 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,629 54		
Other real estate owned	2,794 18		
Due from reserve banks, excluding item 14	52,563 77		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	19,308 93		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$383,465 28		
LIABILITIES.			
Capital paid in	\$42,700 00		
Surplus	10,675 00		
All undivided profits, less expenses, interest and taxes paid	6,380 90		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	6,500 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	51 00		
Individual deposits subject to check	297,204 46		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	4,765 15		
Certified checks			
Cashiers' checks	2,659 84		
State, county and municipal deposits	12,528 93		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$383,465 28		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,556 71		

COMMERCIAL BANK OF TURLOCK. TURLOCK.

Incorporated February 27, 1907.

400

Officers—President, Howard Whipple; Chairman of the Board, H. S. Crane; Vice-President, T. B. Whipple; Secretary Treasurer and Cashier, L. T. Brown; Assistant Cashiers, M. M. Green, W. W. Ferguson; Manager Denair Branch, G. H. Taber; Manager Irwin Branch, O. H. Olson; Auditor and Assistant Cashier, Miss Maud Green.

Directors—H. S. Crane, E. B. Osborn, T. B. Whipple, C. H. Geer, Howard Whipple, H. M. Hatch, S. A. Hultman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$143,995 23	\$715,995 41	\$859,990 64
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	195 29		195 29
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	12,562 50		12,562 50
Stock of Federal Reserve Bank		3,400 00	3,400 00
Bank premises, furniture and fixtures and safe deposit vaults	13,185 50		13,185 50
Other real estate owned	1,964 98	6,318 39	8,283 37
Due from reserve banks, excluding item 14	11,682 02	29,586 39	41,268 41
Due from other banks			
Due from Federal Reserve Bank	9,922 64	23,899 07	33,821 71
Actual cash on hand	8,467 53	21,352 99	29,820 52
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$201,975 69	\$800,552 25	\$1,002,527 94
LIABILITIES.			
Capital paid in	\$25,000 00	\$50,000 00	\$75,000 00
Surplus	10,000 00	27,000 00	37,000 00
All undivided profits, less expenses, interest and taxes paid	4,738 96	11,609 46	16,348 42
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,000 00	3,000 00
Individual deposits subject to check	86,118 02		86,118 02
Savings deposits		708,942 79	708,942 79
Demand certificates of deposit	1,308 07		1,308 07
Time certificates of deposit	74,654 47		74,654 47
Certified checks	150 00		150 00
Cashiers' checks	6 17		6 17
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$201,975 69	\$800,552 25	\$1,002,527 94
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank	\$9,175 00		\$9,175 00
Interest earned, not collected, not included in resources or liabilities	\$2,038 17	\$4,775 72	\$6,813 89

Note—The above statement includes the business of branch offices at Denair and Hilmar.

"STATE BANK OF PASADENA." PASADENA.

Incorporated April 5, 1907.

402

Officers—President, W. M. Eason; Vice-President, A. E. Diwelle; Secretary, Treasurer and Cashier, Arthur H. Gage.
 Directors—W. M. Eason, R. A. Hall, A. E. Diwelle, W. N. Gordy, Arthur H. Gage, Carl H. W. Runde, R. Eason.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$242,558 17		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	75 95		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	166,551 58		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,800 00		
Other real estate owned			
Due from reserve banks, excluding item 14	41,350 94		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	27,952 59		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$483,289 23		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	25,000 00		
All undivided profits, less expenses, interest and taxes paid	15,943 19		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	288,330 73		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	125,437 14		
Certified checks			
Cashiers' checks	3,578 17		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$483,289 23		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,000 00		

CENTRAL SAVINGS BANK OF LODI, CALIFORNIA. LODI.

Incorporated April 9, 1907.

403

Officers—President, John B. Cory; Vice-Presidents, E. E. Morse, William H. Thompson; Secretary, Treasurer and Cashier W. H. Lorenz; Assistant Treasurer, James P. Shaw; Assistant Cashiers, James P. Shaw, W. F. Meeske.

Directors—John B. Cory, Geo. McNoble, W. H. Lorenz, H. C. Beckman, W. H. Thompson, Geo. W. LeMoin, E. E. Morse.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$667,251 50	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		290,832 60	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		5,904 70	
Due from other banks		26,882 70	
Due from Federal Reserve Bank			
Actual cash on hand		25,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,015,871 50	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		20,000 00	
All undivided profits, less expenses, interest and taxes paid		20,770 35	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscount			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		617,243 89	
Demand certificates of deposit			
Time certificates of deposit		157,857 26	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		100,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,015,871 50	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$7,676 90	

PEOPLE'S STATE BANK. TURLOCK.

Incorporated May 6, 1907.

406

Officers—President, J. E. Weaver; Vice-President, Edgar Baxter; Secretary, Treasurer and Cashier, Roy E. Weaver; Assistant Secretary, A. L. Foote; Assistant Cashiers, H. R. Anderson, M. W. Smith, Ray Weaver.

Directors—J. E. Weaver, Edgar Baxter, Claus Johnson, M. M. Berg, D. J. Walton, A. L. Foote, Peter Erickson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$430,621 53	\$304,245 00	\$734,866 53
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	511 72		511 72
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	143,000 00	42,000 00	185,000 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	41,561 84		41,561 84
Other real estate owned	2,043 75		2,043 75
Due from reserve banks, excluding item 14	179,234 66	10,771 18	190,005 84
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	59,001 89	18,211 35	77,213 24
Exchanges for clearing house	4,456 78		4,456 78
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$860,432 17	\$375,227 53	\$1,235,659 70
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	15,000 00	13,000 00	28,000 00
All undivided profits, less expenses, interest and taxes paid	6,785 60		6,785 60
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	389,962 07		389,962 07
Savings deposits		337,227 53	337,227 53
Demand certificates of deposit	58,466 66		58,466 66
Time certificates of deposit	251,944 88		251,944 88
Certified checks	40 00		40 00
Cashiers' checks	16,124 27		16,124 27
State, county and municipal deposits	46,616 60		46,616 60
United States and postal savings deposits	367 09		367 09
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	125 00		125 00
Totals	\$860,432 17	\$375,227 53	\$1,235,659 70
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FARMERS AND MERCHANTS BANK. HEMET.

Incorporated May 15, 1907.

407

Officers—President, I. B. Gibbel; Vice-Presidents, H. H. Spaulding, H. C. Wilson; Secretary, Treasurer and Cashier, C. B. Covell; Assistant Cashier, T. J. Fletcher.

Directors—O. E. Stone, I. B. Gibbel, H. C. Wilson, C. B. Covell, W. G. Stevenson, A. C. Barnes, H. H. Spaulding.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$277,235 00	\$77,600 00	\$354,835 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	49,900 00	127,600 00	177,500 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14	72,843 70	5,000 00	77,843 70
Due from other banks			
Due from Federal Reserve Bank	10,000 00		10,000 00
Actual cash on hand	14,925 30	15,500 00	30,425 30
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$424,904 00	\$225,700 00	\$650,604 00
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	25,000 00	20,000 00	45,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	317,788 46		317,788 46
Savings deposits		195,700 00	195,700 00
Demand certificates of deposit			
Time certificates of deposit	29,205 00		29,205 00
Certified checks	31 00		31 00
Cashiers' checks	8,150 00		8,150 00
State, county and municipal deposits	4,729 54		4,729 54
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$424,904 00	\$225,700 00	\$650,604 00
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,000 00	\$2,200 00	\$4,200 00

SECURITY SAVINGS BANK OF RIVERSIDE. RIVERSIDE.

Incorporated June 15, 1907.

408

Officers—President, W. G. Fraser; Chairman of the Board, S. H. Herrick; Vice-Presidents, C. H. Low, F. A. Tetley, W. T. Dinsmore, W. B. Clancy; Secretary and Assistant Cashier, C. W. Derby; Treasurer and Cashier, W. T. Dinsmore; Assistant Cashiers, Merle D. Smith, L. B. Mathis.

Directors—S. H. Herrick, C. H. Low, W. G. Fraser, W. B. Clancy, Wm. T. Dinsmore, G. Rouse, F. A. Tetley, E. H. Wood, C. Van Zwaluwenberg, A. B. West, C. E. Brouse.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$140,179 56	\$1,859,732 76	\$1,999,912 32
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	390 14		390 14
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	21,107 56	533,667 46	554,775 02
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		28,553 63	28,553 63
Other real estate owned		56,378 95	56,378 95
Due from reserve banks, excluding item 14	47,228 36	295,369 75	342,598 11
Due from other banks			
Due from Federal Reserve Bank		40,202 08	40,202 08
Actual cash on hand	24,835 91	63,383 70	88,219 61
Exchanges for clearing house	6,466 30	5,902 82	12,369 12
Checks and other cash items	9,950 10		9,950 10
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$250,157 93	\$2,883,191 15	\$3,133,349 08
LIABILITIES.			
Capital paid in	\$10,000 00	\$190,000 00	\$200,000 00
Surplus	15,000 00	50,000 00	65,000 00
All undivided profits, less expenses, interest and taxes paid		41,274 38	41,274 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	222,308 11		222,308 11
Savings deposits		2,483,509 49	2,483,509 49
Demand certificates of deposit			
Time certificates of deposit		78,407 28	78,407 28
Certified checks	1,686 03		1,686 03
Cashiers' checks	1,163 79		1,163 79
State, county and municipal deposits		40,000 00	40,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$250,157 93	\$2,883,191 15	\$3,133,349 08
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$478 50	\$39,146 00	\$39,624 50

BANK OF MILL VALLEY. MILL VALLEY.

Incorporated June 6, 1907.

409

Officers—President, F. F. Bostwick; Vice-Presidents, H. S. Bridge, C. F. Runyon; Secretary and Cashier, Chas. H. Huntoon; Treasurer, Assistant Secretary and Assistant Cashier, F. C. Ankers.

Directors—F. F. Bostwick, Charles H. Huntoon, C. F. Runyon, C. W. Durbrow, F. C. Ankers, J. J. Dias, Henry S. Bridge.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$139,794 91	\$235,933 92	\$375,728 83
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	620 74		620 74
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	47,475 60	162,946 88	210,422 48
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	5,501 00	30,387 08	35,888 08
Other real estate owned		680 00	680 00
Due from reserve banks, excluding item 14	32,812 81	28,842 81	61,655 62
Due from other banks			
Due from Federal Reserve Bank	6,000 00	10,000 00	16,000 00
Actual cash on hand	7,179 34	4,005 45	11,184 79
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	57 00		57 00
Totals	\$239,441 40	\$472,796 14	\$712,237 54
LIABILITIES.			
Capital paid in	\$20,000 00	\$30,000 00	\$50,000 00
Surplus	2,750 00	8,000 00	10,750 00
All undivided profits, less expenses, interest and taxes paid	1,933 27	2,942 45	4,875 72
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	170,992 49		170,992 49
Savings deposits		411,397 66	411,397 66
Demand certificates of deposit	3,345 15		3,345 15
Time certificates of deposit			
Certified checks	111 31		111 31
Cashiers' checks	22,309 18		22,309 18
State, county and municipal deposits	18,000 00	5,586 03	23,586 03
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		14,870 00	14,870 00
Totals	\$239,441 40	\$472,796 14	\$712,237 54
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$384 51	\$521 09	\$905 60

"CITIZENS BANK OF WINTERS." WINTERS.

Incorporated June 13, 1907.

411

Officers—President, J. E. Sackett; Vice-President, J. R. Griffin; Secretary, W. O. Russell; Treasurer and Cashier, W. S. Baker; Assistant Cashier, R. E. Watson.

Directors—J. E. Sackett, W. S. Baker, W. O. Russell, J. Rummelsburg, J. R. Griffin, W. H. Robinson, Aug. Brinck, G. M. Chapman, H. R. Bowman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$174,447 23	\$178,950 95	\$353,398 18
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,707 75		1,707 75
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	130,894 41		130,894 41
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	38,473 96		38,473 96
Other real estate owned		3,418 99	3,418 99
Due from reserve banks, excluding item 14	20,784 88	994 46	21,779 34
Due from other banks	219 00		219 00
Due from Federal Reserve Bank			
Actual cash on hand	9,709 15	6,234 09	15,943 24
Exchanges for clearing house	1,794 27	3,476 25	5,270 52
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	9,103 75	219 28	9,323 03
Totals	\$387,134 40	\$193,294 02	\$580,428 42
LIABILITIES.			
Capital paid in	\$84,000 00	\$16,000 00	\$100,000 00
Surplus	5,512 73	6,853 00	12,365 73
All undivided profits, less expenses, interest and taxes paid	2,647 47	1,867 20	4,514 67
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	75,000 00		75,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	172,571 79		172,571 79
Savings deposits		167,678 82	167,678 82
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	47,300 00		47,300 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	102 41	895 00	997 41
Totals	\$387,134 40	\$193,294 02	\$580,428 42
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF SAUSALITO. SAUSALITO.

Incorporated July 18, 1907.

413

Officers—President, J. E. Hall; Vice-Presidents, C. M. Gunn, F. A. Fiedler; Secretary, Treasurer and Cashier, E. S. Rayburn; Assistant Cashier, Assistant Secretary and Assistant Treasurer, F. D. Linsley.

Directors—F. A. Robbins, E. W. Jackson, E. S. Rayburn, F. A. Fiedler, M. V. Silva, C. M. Gunn, E. Broderick, J. E. Hall, John Mecchi.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$47,819 85	\$128,967 91	\$176,787 76
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,322 85		1,322 85
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	154,941 17	320,968 59	475,909 76
Stock of Federal Reserve Bank.....	2,400 00		2,400 00
Bank premises, furniture and fixtures and safe deposit vaults.....	14,600 32	13,500 00	28,100 32
Other real estate owned.....		4,552 65	4,552 65
Due from reserve banks, excluding item 14.....	17,197 65	18,445 24	35,642 89
Due from other banks.....	3,265 60		3,265 60
Due from Federal Reserve Bank.....	16,005 94	14,361 04	30,366 98
Actual cash on hand.....	6,817 65	9,430 88	16,248 53
Exchanges for clearing house.....			
Checks and other cash items.....	403 27		403 27
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	644 70		644 70
Totals.....	\$265,419 00	\$510,226 31	\$775,645 31
LIABILITIES.			
Capital paid in.....	\$32,000 00	\$38,000 00	\$70,000 00
Surplus.....	1,500 00	9,500 00	11,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,655 75	745 24	2,400 99
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	209,611 14		209,611 14
Savings deposits.....		456,014 20	456,014 20
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	236 05		236 05
Cashiers' checks.....	2,434 72		2,434 72
State, county and municipal deposits.....	17,793 52	5,966 87	23,760 39
United States and postal savings deposits.....	187 82		187 82
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$265,419 00	\$510,226 31	\$775,645 31
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$118 15	\$1,033 62	\$1,151 77

COLFAX BANK. COLFAX.

Incorporated August 12, 1907.

415

Officers—President, D. Falconer; Vice-President, D. A. Russell; Secretary, Etta A. McCleary; Treasurer, D. L. Russell; Cashier, Arthur C. Weaver.

Directors—D. A. Russell, D. Falconer, C. W. Hanson, Sam Wolford, Alden Anderson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$49,455 37	\$57,892 66	\$107,348 03
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	154 62		154 62
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	89,407 45	84,670 55	174,078 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,329 81		3,329 81
Other real estate owned			
Due from reserve banks, excluding item 14	24,852 00	11,596 22	36,448 22
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	19,308 85	5,809 24	25,118 09
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	876 83		876 83
Totals	\$187,384 93	\$159,968 67	\$347,353 60
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	1,300 00	8,750 00	10,050 00
All undivided profits, less expenses, interest and taxes paid	3,504 06		3,504 06
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	125 00		125 00
Individual deposits subject to check	155,299 21		155,299 21
Savings deposits		146,218 67	146,218 67
Demand certificates of deposit	3,180 00		3,180 00
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	2,806 95		2,806 95
United States and postal savings deposits	1,169 71		1,169 71
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$187,384 93	\$159,968 67	\$347,353 60
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF FORT BIDWELL. FORT BIDWELL.

Incorporated August 13, 1907.

416

Officers—President, C. H. Fee; Vice-President, R. R. Baker; Secretary, W. M. Fulcher; Treasurer and Cashier, R. R. Baker; Assistant Cashier, W. M. Fulcher.

Directors—C. G. Lowell, Fred A. Ash, R. R. Baker, C. H. Fee, H. B. Stephens, Henry Kober, E. J. Fee.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$274,327 17		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	783 15		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	18,300 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,600 00		
Other real estate owned			
Due from reserve banks, excluding item 14	19,922 48		
Due from other banks	2,379 16		
Due from Federal Reserve Bank	7,000 00		
Actual cash on hand	6,540 65		
Exchanges for clearing house			
Checks and other cash items	5,649 70		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$350,502 31		
LIABILITIES.			
Capital paid in	\$30,000 00		
Surplus	15,000 00		
All undivided profits, less expenses, interest and taxes paid	2,698 21		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	60,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	112,229 07		
Savings deposits			
Demand certificates of deposit	1,643 34		
Time certificates of deposit	79,203 07		
Certified checks	573 00		
Cashiers' checks	4,155 62		
State, county and municipal deposits	15,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$350,502 31		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,000 00		

"NIPPON BANK." SACRAMENTO.

Incorporated September 19, 1907.

420

Officers—President, K. Ikuta; Vice-President, Inokichi Tsuda; Secretary, Treasurer and Cashier, K. Ikeda; Assistant Cashiers, S. Nakatani, Y. Tamura.

Directors—T. Sakata, K. Ikeda K. Ikuta, Inokichi Tsuda, K. Ouchida, S. Makabe, K. Suzuki.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$420,774 34	\$49,060 00	\$469,834 34
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		6,621 00	6,621 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,950 00	2,500 00	10,450 00
Other real estate owned			
Due from reserve banks, excluding item 14	68,057 66	37,182 28	105,239 94
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	26,390 57	1,741 32	28,131 89
Exchanges for clearing house	1,589 96		1,589 96
Checks and other cash items	5,187 85		5,187 85
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$529,950 38	\$97,104 60	\$627,054 98
LIABILITIES.			
Capital paid in	\$112,000 00	\$50,000 00	\$162,000 00
Surplus	101,125 00	2,000 00	103,125 00
All undivided profits, less expenses, interest and taxes paid	1,810 58	1,726 00	3,536 58
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	138,673 04		138,673 04
Savings deposits		43,378 60	43,378 60
Demand certificates of deposit	130,703 85		130,703 85
Time certificates of deposit	43,851 03		43,851 03
Certified checks			
Cashiers' checks	1,786 88		1,786 88
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$529,950 38	\$97,104 60	\$627,054 98
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$750 00	\$3,750 00

BANK OF BURLINGAME. BURLINGAME.

Incorporated September 27, 1907.

421

Officers—President, George A. Pope; Vice-President, C. S. Crary; Secretary, H. E. Jenkins; Cashier and Treasurer, C. S. Crary; Assistant Cashiers, E. H. Green, Alvin Wright.

Directors—A. L. Offield, George A. Newhall, George A. Pope, Hall C. Ross, Eric Lange, H. W. Regan, David Wisnom, C. S. Crary, R. Mervyn Tiddy.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$279,568 15	\$418,805 16	\$698,373 31
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,018 52		1,018 52
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	67,077 86	46,339 24	113,417 10
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	49,509 63	58,850 51	108,360 14
Other real estate owned	3 641 98		3,641 98
Due from reserve banks, excluding item 14	48,021 77	53,430 96	101,452 73
Due from other banks	2,406 51		2,406 51
Due from Federal Reserve Bank			
Actual cash on hand	27,681 84	15,751 31	43,433 15
Exchanges for clearing house			
Checks and other cash items	4,671 41	88 98	4,760 39
Items with Federal Reserve Bank in process of collection			
Other resources	10,108 41		10,108 41
Totals	\$493,706 08	\$593,266 16	\$1,086,972 24
LIABILITIES.			
Capital paid in	\$45,000 00	\$42,500 00	\$87,500 00
Surplus	5,300 00	16,000 00	21,300 00
All undivided profits, less expenses, interest and taxes paid	293 57		293 57
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	25,000 00		25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,704 00		2,704 00
Individual deposits subject to check	320,553 36		320,553 36
Savings deposits		494,766 16	494,766 16
Demand certificates of deposit	13,337 97		13,337 97
Time certificates of deposit	52,450 00		52,450 00
Certified checks	234 85		234 85
Cashiers' checks	4,403 68		4,403 68
State, county and municipal deposits	24,097 52	40,000 00	64,097 52
United States and postal savings deposits	331 13		331 13
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$493,706 08	\$593,266 16	\$1,086,972 24
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of a branch office at Burlingame.

"CITIZENS BANK OF ARLINGTON." RIVERSIDE.

Incorporated September 27, 1907.

422

Officers—President, W. B. Clancy; Vice-Presidents, Chas. H. Low, S. H. Herrick; Secretary, Treasurer and Cashier, J. W. Wells.

Directors—S. H. Herrick, Chas. H. Low, W. B. Clancy, W. G. Fraser, C. Van Zwaluwanburg, Wm. T. Dinsmore, Charles E. Brouse, E. H. Wood, G. Rouse, A. B. West, F. A. Tetley.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$155,659 37		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	239 95		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	40 546 05		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,150 00		
Other real estate owned			
Due from reserve banks, excluding item 14	75,313 24		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	21,316 49		
Exchanges for clearing house			
Checks and other cash items	65 15		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$300,290 25		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	7,000 00		
All undivided profits, less expenses, interest and taxes paid	14,391 89		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	196,674 76		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	52,600 58		
Certified checks			
Cashiers' checks	3,299 02		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,324 00		
Total	\$300,290 25		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,500 00		

"UNIVERSITY AVENUE BANK." SAN DIEGO.

Incorporated September 27, 1907.

423

Officers—President, Chas. T. Chandler; Vice-President, F. W. Taylor; Secretary, Treasurer and Cashier, W. B. Miller; Assistant Cashier, C. G. Mitchell.

Directors—Chas. T. Chandler, W. B. Miller, Alfred G. Brown, F. W. Taylor, A. Nelson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$154,189 32	\$507,950 00	\$662,139 32
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	54,257 73	174,779 13	229,036 86
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	23,588 24	40,707 68	64,295 92
Other real estate owned.....		5,250 00	5,250 00
Due from reserve banks, excluding item 14.....	54,109 33	37,839 37	91,948 70
Due from other banks.....	4,826 73		4,826 73
Due from Federal Reserve Bank.....			
Actual cash on hand.....	36,358 56	17,000 00	53,358 56
Exchanges for clearing house.....			
Checks and other cash items.....	17 91		17 91
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	16,874 38		16,874 38
Totals.....	\$344,222 20	\$783,526 18	\$1,127,748 38
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$70,000 00	\$110,000 00
Surplus.....	6,250 00	10,750 00	17,000 00
All undivided profits, less expenses, interest and taxes paid.....		3,370 47	3,370 47
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		80 00	80 00
Individual deposits subject to check.....	277,282 08		277,282 08
Savings deposits.....		523,495 26	523,495 26
Demand certificates of deposit.....			
Time certificates of deposit.....		120,830 45	120,830 45
Certified checks.....	181 58		181 58
Cashiers' checks.....	20,508 54		20,508 54
State, county and municipal deposits.....		55,000 00	55,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$344,222 20	\$783,526 18	\$1,127,748 38
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

CUYAMACA STATE BANK. EL CAJON.

Incorporated November 5, 1907.

426

Officers—President, G. L. Strobeck; Vice-President, George Legge; Secretary, Treasurer and Cashier; D. M. DeCamp; Assistant Cashier, Lillian A. Ballantyne.

Directors—G. L. Strobeck, George Legge, D. M. DeCamp, Albert Peterson, H. E. Maydale.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$220,669 31		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	249 02		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	57,659 70		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,900 00		
Other real estate owned	143 00		
Due from reserve banks, excluding item 14	12,516 76		
Due from other banks			
Due from Federal Reserve Bank	10,000 00		
Actual cash on hand	9,963 26		
Exchanges for clearing house			
Checks and other cash items	175 68		
Items with Federal Reserve Bank in process of collection			
Other resources	47 48		
Total	\$319,324 21		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	15,000 00		
All undivided profits, less expenses, interest and taxes paid	5,226 39		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	189,392 02		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	59,248 88		
Certified checks	86 00		
Cashiers' checks	2,870 92		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$319,324 21		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FARMERS AND MERCHANTS BANK OF LONG BEACH. LONG BEACH.

Incorporated November 21, 1907.

427

Officers—President, C. J. Walker; Vice-President, H. V. Ketcherside; Secretary, Treasurer and Cashier, C. E. Huntington; Assistant Cashiers, F. A. Ziegler, R. E. Jennings, A. R. Montgomery, Veda I. White.

Directors—C. J. Walker, T. W. Williams, H. V. Ketcherside, W. H. Dunn, B. W. Hahn.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,802,930 20	\$2,019,201 09	\$3,822,131 29
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	88 94		88 94
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	743 689 94	232,611 06	976,301 00
Stock of Federal Reserve Bank	21,000 00		21,000 00
Bank premises, furniture and fixtures and safe deposit vaults	211,979 97		211,979 97
Other real estate owned			
Due from reserve banks, excluding item 14	647,153 59	93,617 30	740,770 89
Due from other banks			
Due from Federal Reserve Bank	235,250 26	66,389 59	301,639 85
Actual cash on hand	106,902 10	47,553 07	154,455 17
Exchanges for clearing house	58,490 06		58,490 06
Checks and other cash items	1,503 62		1,503 62
Items with Federal Reserve Bank in process of collection			
Other resources	510 20		510 20
Totals	\$3,829,498 88	\$2,459,372 11	\$6,288,870 99
LIABILITIES.			
Capital paid in	\$215,000 00	\$135,000 00	\$350,000 00
Surplus	235,000 00	115,000 00	350 000 00
All undivided profits, less expenses, interest and taxes paid	69,876 38	12,395 79	82,272 17
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	17,500 00		17,500 00
Individual deposits subject to check	3,131,242 78		3,131,242 78
Savings deposits		1,845,244 98	1,845,244 98
Demand certificates of deposit		344,231 34	344,231 34
Time certificates of deposit			
Certified checks	612 57		612 57
Cashiers' checks	20,267 15		20,267 15
State, county and municipal deposits	140,000 00	7,500 00	147,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$3,829,498 88	\$2,459,372 11	\$6,288,870 99
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of a branch office at Long Beach.

"THE FIRST SAVINGS BANK OF GLENDORA." GLENDORA.

Incorporated January 13, 1908.

429

Officers—President, E. E. Gard; Vice-President, C. C. Warren; Secretary, Treasurer and Cashier, C. W. Chamberlain.
 Directors—P. B. Bidwell, Charles Ragan, J. A. Jones, C. C. Warren, C. W. Richardson, E. E. Gard, A. M. Bernhardt

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$51,537 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		107,163 83	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		20,000 00	
Other real estate owned			
Due from reserve banks, excluding item 14		4,150 46	
Due from other banks		2,355 66	
Due from Federal Reserve Bank			
Actual cash on hand		5,204 55	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$190,411 50	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,250 00	
All undivided profits, less expenses, interest and taxes paid		2,652 38	
Reserved for interest, taxes and expenses		480 74	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		111,839 11	
Demand certificates of deposit			
Time certificates of deposit		31,189 27	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$190,411 50	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$679 14	

THE INDUSTRIAL BANK OF FRESNO. FRESNO.

Incorporated February 13, 1908.

430

Officers—President, B. Okonogi; Vice-President, H. Kitahama; Secretary, Treasurer and Cashier, J. R. Fukushima; Assistant Cashier, D. Kasai.

Directors—H. Sumida, S. Nakasuji, J. R. Fukushima, B. Okonogi, M. Matsumoto, H. Kitahama, T. Okano.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$415,198 90		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	475 00		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	70,600 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	25,054 77		
Other real estate owned			
Due from reserve banks, excluding item 14	24,264 64		
Due from other banks	825 37		
Due from Federal Reserve Bank			
Actual cash on hand	28,683 61		
Exchanges for clearing house			
Checks and other cash items	3,743 55		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$568,845 84		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	18,000 00		
All undivided profits, less expenses, interest and taxes paid	5,993 84		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	110,500 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	218 18		
Individual deposits subject to check	204,385 43		
Savings deposits			
Demand certificates of deposit	56,524 45		
Time certificates of deposit	73,117 44		
Certified checks	100 00		
Cashiers' checks	6 50		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$568,845 84		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,000 00		

FIRST SAVINGS BANK OF OAKLAND. OAKLAND.

Incorporated March 12, 1908.

432

Officers—President, P. E. Bowles; Vice-Presidents, O. D. Jacoby, P. A. Dinsmore; Secretary, B. F. Woolner; Treasurer and Cashier, F. D. Moyer; Assistant Secretary, F. E. Crichton; Assistant Cashiers, A. E. Little, F. E. Crichton, J. S. Mills; Manager Berkeley Branch, H. N. Kronhaus; Manager West Oakland Branch, L. C. Whitley.

Directors—P. A. Dinsmore, H. C. Morris, Frank A. Leach, Jr., W. H. Taylor, W. R. Alberger, O. D. Jacoby, P. E. Bowles Harmon Bell, Ben F. Woolner, J. R. Knowland.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$464,911 72	\$5,794,346 43	\$6,259,258 15
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	442 37		442 37
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	338,660 66	2,304,169 00	2,642,829 66
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	95,000.00	586,386 42	681,386 42
Other real estate owned		103,364 75	103,364 75
Due from reserve banks, excluding item 14	38,561 19	533,914 15	572,475 34
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	85,001 12	240,029 80	325,030 92
Exchanges for clearing house	2,323 76		2,323 76
Checks and other cash items	954 45	2,611 77	3,566 22
Items with Federal Reserve Bank in process of collection			
Other resources		848 98	848 98
Totals	\$1,025,855 27	\$9,565,671 30	\$10,591,526 57
LIABILITIES.			
Capital paid in	\$95,000 00	\$505,000 00	\$600,000 00
Surplus	7,000 00	103,090 00	110,000 00
All undivided profits, less expenses, interest and taxes paid	17,833 58	39,964 63	57,798 21
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	45,948 17	7,835 06	53,783 23
Dividends unpaid			
Individual deposits subject to check	689,585 11		689,585 11
Savings deposits		8,497,625 39	8,497,625 39
Demand certificates of deposit			
Time certificates of deposit		178,303 17	178,303 17
Certified checks	488 41		488 41
Cashiers' checks			
State, county and municipal deposits	170,000 00	170,000 00	340,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange		63,943 05	63,943 05
Other liabilities			
Totals	\$1,025,855 27	\$9,565,671 30	\$10,591,526 57
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of branch offices at Oakland and Berkeley.

THE SPALDING COMPANY. LOS ANGELES.

Incorporated March 9, 1908.

434

Officers—President, Rufus P. Spalding; Vice-President, Eugene Overton; Secretary, W. T. Parks; Treasurer, Eugene Overton.

Directors—Rufus P. Spalding, Eugene Overton, W. T. Parks.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$125,696 96	\$134,540 38	\$260,237 4
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults				993 28	993 28
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks				4,113 30	4,113 30
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$125,696 96	\$139,646 96	\$265,343 92
LIABILITIES.					
Capital paid in			\$125,000 00	\$125,000 00	\$250,000 00
Surplus				6,127 81	6,127 81
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid			696 96	1,207 64	1,904 60
Reserved for interest, taxes and expenses				7,311 51	7,311 51
Bills payable other than with the Federal Reserve Bank, including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$125,696 96	\$139,646 96	\$265,343 92
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

"BANK OF BEAUMONT." BEAUMONT.

Incorporated May 13, 1908.

435

Officers—President, N. D. Olmstead; Vice-President, K. R. Smoot; Secretary, Treasurer and Cashier, E. J. Gillis.

Directors—N. D. Olmstead, F. C. Martin, K. R. Smoot, R. P. Stewart, E. J. Gillis.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$179,997 69		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	63,430 43		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,500 00		
Other real estate owned	4,593 22		
Due from reserve banks, excluding item 14	30,566 21		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	18,469 97		
Exchanges for clearing house			
Checks and other cash items	172 16		
Items with Federal Reserve Bank in process of collection			
Other resources	102 79		
Total	\$300,832 47		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	30,000 00		
All undivided profits, less expenses, interest and taxes paid	9,137 30		
Reserved for interest, taxes and expenses	631 50		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	149,133 41		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	66,991 86		
Certified checks	1,303 81		
Cashiers' checks	2,511 13		
State, county and municipal deposits	15,955 89		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	167 57		
Total	\$300,832 47		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,900 00		

BUTTE VALLEY STATE BANK. DORRIS.

Incorporated June 26, 1908.

436

Officers—President, J. D. Waltz; Vice-President, Charles Bernath; Secretary, Treasurer and Cashier, Wm. G. Hagelstein; Assistant Cashier, Hazel Hagelstein.

Directors—M. Evans, Wm. G. Hagelstein, Charles Bernath, Jehu Heyworth, J. D. Waltz.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$167,642 03		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	8 25		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	20,837 90		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,332 44		
Other real estate owned	555 98		
Due from reserve banks, excluding item 14	12,256 41		
Due from other banks	1,996 73		
Due from Federal Reserve Bank			
Actual cash on hand	13,011 02		
Exchanges for clearing house			
Checks and other cash items	132 01		
Items with Federal Reserve Bank in process of collection			
Other resources	1,235 03		
Total	\$228,007 80		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	12,500 00		
All undivided profits, less expenses, interest and taxes paid	3,872 39		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts	10,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	99,064 16		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	60,515 96		
Certified checks			
Cashiers' checks	1,151 84		
State, county and municipal deposits	15,903 45		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$228,007 80		
Contingent liabilities, none, other than liabilities for rediscounts			
excluding those with Federal Reserve Bank	\$3,050 00		
Interest earned, not collected, not included in resources or liabilities	\$3,500 00		

HELLMAN COMMERCIAL TRUST AND SAVINGS BANK. LOS ANGELES.

Incorporated September 14, 1908.

441

Officers—President, Marco H. Hellman; Vice-Presidents, Irving H. Hellman, Benjamin E. Page, Emanuel Cohn, C. R. Bell; Secretary and Cashier, H. B. Kelley; Treasurer, James Schultz; Assistant Cashiers, E. R. Millar, H. B. Kelley, Henry Schraffenberger; Trust Officer, T. K. Hulme; Auditor, J. Cole Baird; Assistant Secretary, W. E. Gill.

Directors—W. F. Howard, Louis M. Cole, A. F. Morlan, Marco H. Hellman, Irving H. Hellman, Benjamin E. Page, M. A. Hamburger, Henderson Hayward, H. C. Fryman, James W. Hellman, T. J. Fleming, W. H. Stimson, Harry Harris, J. A. Talbot, E. W. Sargent, J. Schultz, H. H. Cotton, I. L. Hibbard, C. A. Fellows.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$8,573,761 74	\$11,491,027 54			\$20,064,789 28
Bankers' acceptances, excluding rediscounts		366,039 89			366,039 89
Notes, drafts or bills of exchange, excluding rediscounts		322,500 00			322,500 00
Overdrafts	60,812 43				60,812 43
Customers' liability for drafts paid under let- ters of credit	54,632 88				54,632 88
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	221,597 05	6,264,267 70	\$101,251 12	\$100,000 00	6,687,115 87
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	17,000 00	318,503 22			335,503 22
Other real estate owned	2 00	268,322 58			268,324 58
Due from reserve banks, excluding item 14	1,064,866 38	1,044,934 18			2,109,800 56
Due from other banks	115,361 77	445,006 55	3,248 88		563,617 20
Due from Federal Reserve Bank					
Actual cash on hand	1,044,766 06	1,275,467 79	500 00		2,320,733 85
Exchanges for clearing house	9,744 12	94,395 96			104,140 08
Checks and other cash items	5,813 28	3,246 36			9,059 64
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	295,067 76	89,937 73			385,005 49
Totals	\$11,463,425 47	\$21,983,649 50	\$105,000 00	\$100,000 00	\$33,652,074 97
LIABILITIES.					
Capital paid in	\$650,000 00	\$575,000 00	\$100,000 00	\$100,000 00	\$1,425,000 00
Surplus	225,000 00	330,000 00			555,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	16,655 92		5,000 00		21,655 92
Reserved for interest, taxes and expenses	8,092 86				8,092 86
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	404,602 29				404,602 29
Dividends unpaid	10 00				10 00
Individual deposits subject to check	9,021,967 18				9,021,967 18
Savings deposits		20,385,167 54			20,385,167 54
Demand certificates of deposit	41,050 00				41,050 00
Time certificates of deposit		227,402 19			227,402 19
Certified checks	18,530 02				18,530 02
Cashiers' checks	698,929 80				698,929 80
State, county and municipal deposits	289,800 00	415,000 00			704,800 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	63,806 08				63,806 08
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities	24,981 32	51,079 77			76,061 09
Totals	\$11,463,425 47	\$21,983,649 50	\$105,000 00	\$100,000 00	\$33,652,074 97
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

HELLMAN COMMERCIAL TRUST AND SAVINGS BANK. LOS ANGELES—
Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$62,764 06	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$62,764 06
Trust investments, personal property.....	134,105 67	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	196,303 14
Trust investments, real property.....	35,569 45	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	10,000 00		
Cash on hand.....	16,628 02		
Total.....	\$259,067 20	Total.....	\$259,067 20

Note—The above statement includes the business of branch offices at Los Angeles, Riverside and Blythe.

HOME SAVINGS BANK OF ESCONDIDO. ESCONDIDO.

Incorporated April 21, 1909.

448

Officers—President, L. R. Tilghman; Vice-President, H. F. Bloom; Secretary and Treasurer, H. M. Hall; Cashier, L. R. Tilghman; Assistant Cashier, H. M. Hall.

Directors—L. R. Tilghman H. M. Hall, Nelson Olds, H. F. Bloom, L. B. Hooper.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$189,477 20	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		24,100 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		543 00	
Other real estate owned		100 00	
Due from reserve banks, excluding item 14		25,412 43	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		7,487 56	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$247,120 19	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		11,000 00	
All undivided profits, less expenses, interest and taxes paid		1,781 47	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		193,858 72	
Demand certificates of deposit			
Time certificates of deposit		3,480 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		11,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$247,120 19	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,108 35	

FAIROAKS BANK. FAIROAKS.

Incorporated April 27, 1909.

449

Officers—President, G. C. Hubbell; Vice-President, A. Van Maren; Secretary and Cashier, F. F. Hubbell; Treasurer, G. C. Hubbell.

Directors—S. C. Blanchard, F. F. Hubbell, G. C. Hubbell, J. McBride, A. Van Maren, Alden Anderson, J. E. Beach.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$78,132 05	\$10,850 00	\$88,982 05
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	23 24		23 24
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	22,700 40	14,351 82	37,052 22
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,578 73	26 95	9,605 68
Other real estate owned			
Due from reserve banks, excluding item 14	10,079 61	991 56	11,071 17
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	7,702 61	1,171 71	8,874 32
Exchanges for clearing house			
Checks and other cash items	130 17		130 17
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$128,346 81	\$27,392 04	\$155,738 85
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	1,400 00	200 00	1,600 00
All undivided profits, less expenses, interest and taxes paid	2,722 88	174 21	2,897 09
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	80,910 15		80,910 15
Savings deposits		22,017 83	22,017 83
Demand certificates of deposit			
Time certificates of deposit	12,666 78		12,666 78
Certified checks			
Cashiers' checks	647 00		647 00
State, county and municipal deposits	10,000 00		10,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$128,346 81	\$27,392 04	\$155,738 85
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$515 00	\$98 00	\$613 00

"BANK OF CONCORD." CONCORD.

Incorporated February 26, 1910.

456

Officers—President, J. F. Buscy; Vice-Presidents, M. F. Russi, B. G. Ensign; Secretary, Treasurer and Cashier, Albert Smith.

Directors—J. F. Buscy, M. F. Russi, L. W. Brubeck, Fred W. Blume, Albert Smith, B. G. Ensign, Charles E. Bibber.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$116,143 29	\$218,617 77	\$334,761 06
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	640 92		640 92
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	27,093 30	92,865 94	119,959 24
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,514 67	32,477 81	40,992 48
Other real estate owned			
Due from reserve banks, excluding item 14	19,824 11	16,068 18	35,892 29
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	12,465 55	8,659 02	21,124 57
Exchanges for clearing house			
Checks and other cash items	961 16		961 16
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$185,643 00	\$368,688 72	\$554,331 72
LIABILITIES.			
Capital paid in	\$20,000 00	\$30,000 00	\$50,000 00
Surplus	1,000 00	5,500 00	6,500 00
All undivided profits, less expenses, interest and taxes paid	8,954 45		8,954 45
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	131,787 91		131,787 91
Savings deposits		333,188 72	333,188 72
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	3,900 64		3,900 64
State, county and municipal deposits	20,000 00		20,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$185,643 00	\$368,688 72	\$554,331 72
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF LOLETA. LOLETA.

Incorporated September 7, 1910.

461

Officers—President, R. O. Dickson; Vice-President, W. F. Dickson; Secretary, Treasurer and Cashier, E. E. Hill.
 Directors—R. O. Dickson, W. F. Dickson, E. E. Hill, Geo. D. Herrick, C. S. Rasmussen.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$58,177 25		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	42 65		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	78,645 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,410 16		
Other real estate owned			
Due from reserve banks, excluding item 14	8,485 90		
Due from other banks			
Due from Federal Reserve Bank	3,366 08		
Actual cash on hand	7,244 40		
Exchanges for clearing house			
Checks and other cash items	51 00		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$176,422 44		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	10,000 00		
All undivided profits, less expenses, interest and taxes paid	381 56		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,000 00		
Individual deposits subject to check	110,641 42		
Savings deposits			
Demand certificates of deposit	1,557 57		
Time certificates of deposit	5,069 63		
Certified checks	19 78		
Cashiers' checks	233 05		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits	19 43		
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$176,422 44		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$250 00		

BANK OF TRACY. TRACY.

Incorporated June 11, 1909.

464

Officers—President, A. B. Arleigh; Vice-President, Wm. Schmidt; Secretary, Treasurer and Cashier, A. W. Mueller; Assistant Cashier, J. H. Canale; Cashier at Branch, E. C. Hannum.

Directors—A. B. Arleigh, Wm. Schmidt, M. C. Preston, W. S. Kendall, F. O. Housken, John C. Droge, Edward J. Stevens.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$352,859 79	\$351,612 98	\$704,472 77
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		2,416 05	2,416 05
Overdrafts	1,176 02		1,176 02
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	54,357 11	88,998 95	143,356 06
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	35,997 58	1,173 25	37,170 83
Other real estate owned			
Due from reserve banks, excluding item 14	22,769 51	6,321 93	29,091 44
Due from other banks	2,315 27		2,315 27
Due from Federal Reserve Bank			
Actual cash on hand	17,251 78	10,108 44	27,360 22
Exchanges for clearing house	1,660 10		1,660 10
Checks and other cash items	1,682 69		1,682 69
Items with Federal Reserve Bank in process of collection			
Other resources	63 00		63 00
Totals	\$490,132 85	\$460,631 60	\$950,764 45
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	11,500 00	6,000 00	17,500 00
All undivided profits, less expenses, interest and taxes paid	3,453 62		3,453 62
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	257,925 75		257,925 75
Savings deposits		376,631 60	376,631 60
Demand certificates of deposit			
Time certificates of deposit	130,733 34		130,733 34
Certified checks	4,140 00		4,140 00
Cashiers' checks	4,618 57		4,618 57
State, county and municipal deposits	27,760 49	28,000 00	55,760 49
United States and postal savings deposits	1 08		1 08
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$490,132 85	\$460,631 60	\$950,764 45
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,926 00	\$1,722 00	\$3,648 00

Note—The above statement includes the business of a branch office at Byron.

HOME SAVINGS BANK OF WOODLAND. WOODLAND.

Incorporated June 22, 1909.

465

Officers—President, D. A. McGriff; Vice-Presidents, D. B. Guile, T. D. Cummings; Chairman of the Board, M. O. Harling; Secretary, R. H. Schluer; Treasurer and Cashier, J. D. Harling; Assistant Cashiers, R. H. Schluer, W. M. Apperson, P. G. Friday, W. W. Hopper; Manager, M. O. Harling.

Directors—M. O. Harling, Allen T. Spencer, J. B. Welch, D. A. McGriff, D. B. Guile, J. G. Mast, T. D. Cummings, E. A. Brommerly, W. O. Russell.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$148,426 45	\$1,573,729 79	\$1,722,156 24
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	25,872 83	514,219 22	540,092 05
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2 275 38	36,613 83	38,889 21
Other real estate owned			
Due from reserve banks, excluding item 14	43,188 43	131,278 25	174,466 68
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	18,675 12	63,965 78	82,640 90
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	11 09		11 09
Totals	\$238,449 30	\$2,319,806 87	\$2,558,256 17
LIABILITIES.			
Capital paid in	\$25,000 00	\$175,000 00	\$200,000 00
Surplus	6,250 00	43,750 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	12,636 62	24,904 39	37,541 01
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		180 00	180 00
Individual deposits subject to check	170,370 74		170,370 74
Savings deposits		1,988,200 48	1,988,200 48
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	47 00		47 00
Cashiers' checks	1,644 94		1,644 94
State, county and municipal deposits	12,500 00	87,500 00	100,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange		272 00	272 00
Other liabilities			
Totals	\$238,449 30	\$2,319,806 87	\$2,558,256 17
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,658 33	\$42,436 86	\$45,095 19

Note—The above statement includes the business of a branch office at Knights Landing.

FIRST SAVINGS BANK. VALLEJO.

Incorporated July 23, 1909.

466

Officers—President, D. Brosnahan; Vice-Presidents, Geo. R. Cadan, Phillip Steffan; Secretary, Treasurer and Cashier, Jos. L. Kern; Assistant Cashier, A. J. Smith; Manager, B. F. Griffin.

Directors—W. C. Robbins, H. Clay Davis, W. K. Cole, D. Brosnahan, W. A. Widenman, J. E. Godley, Phillip Steffan.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$599,843 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		51,025 37	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		115,567 64	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		499 00	
Other real estate owned			
Due from reserve banks, excluding item 14		65,873 18	
Due from other banks		22,733 28	
Due from Federal Reserve Bank			
Actual cash on hand		20,995 55	
Exchanges for clearing house			
Checks and other cash items		990 46	
Items with Federal Reserve Bank in process of collection			
Other resources		112 11	
Total		\$877,639 59	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		4,626 23	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,000 00	
Individual deposits subject to check			
Savings deposits		760,572 22	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		35,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		441 14	
Total		\$877,639 59	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,706 61	

HONGKONG AND SHANGHAI BANKING CORPORATION (AGENCY). SAN FRANCISCO.

Incorporated July 20, 1867.

468

Officers—Chairman, D. Landale, Esq.; Deputy Chairman, W. L. Pattenden, Esq.; Manager, Thos. S. Baker, Agent at San Francisco.

Directors—S. H. Dodwell, G. T. M. Edkins, C. S. Gubbay, P. H. Holyoak, J. A. Plummer, E. Shellim, D. Landale, W. L. Pattenden.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts			
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	\$46,850 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14	112,760 95		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	161 52		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	2,653 81		
Total	\$162,426 28		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	12,500 00		
All undivided profits, less expenses, interest and taxes paid	4,113 28		
Reserved for interest, taxes and expenses	4,260 85		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	91,552 15		
Total	\$162,426 28		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"BANK OF PERRIS." PERRIS.

Incorporated November 20, 1908.

470

Officers—President, W. W. Stewart; Vice-President, L. L. Lanier; Secretary, Treasurer and Assistant Cashier, C. R. Stewart; Cashier, W. G. Stewart.

Directors—W. W. Stewart, C. R. Stewart, T. L. Lanier, A. D. Cleave, W. D. Stewart.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$99,116 13		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	387 10		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	12,000 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,700 00		
Other real estate owned			
Due from reserve banks, excluding item 14	50,046 35		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	13,630 20		
Exchanges for clearing house	801 10		
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$184,680 88		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	6,250 00		
All undivided profits, less expenses, interest and taxes paid	22 81		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,000 00		
Individual deposits subject to check	107,747 47		
Savings deposits			
Demand certificates of deposit	30,692 92		
Time certificates of deposit			
Certified checks			
Cashiers' checks	3,967 68		
State, county and municipal deposits	10,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$184,680 88		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$649 70		

BANK OF LA MESA. LA MESA.

Incorporated June 14, 1909.

472

Officers—President, C. C. Park; Vice-President, H. A. Hall; Secretary, Treasurer and Cashier, H. C. Park; Assistant Secretary and Assistant Treasurer, R. S. Hall.

Directors—C. C. Park, H. A. Hall, H. C. Park, R. S. Hall, Peter Mill.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$103,416 42	\$66,380 00	\$169,796 42
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	441 56		441 56
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	81,861 42	10,233 91	92,095 33
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,905 38		10,905 38
Other real estate owned			
Due from reserve banks, excluding item 14	29,733 50	2,417 68	32,151 18
Due from other banks			
Due from Federal Reserve Bank	7,549 62		7,549 62
Actual cash on hand	8,072 07	2,167 50	10,239 57
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$241,979 97	\$81,199 09	\$323,179 06
LIABILITIES.			
Capital paid in	\$22,500 00	\$7,500 00	\$30,000 00
Surplus	5,000 00	2,500 00	7,500 00
All undivided profits, less expenses, interest and taxes paid	3,576 63		3,576 63
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	187,982 83		187,982 83
Savings deposits		68,699 09	68,699 09
Demand certificates of deposit	212 38		212 38
Time certificates of deposit	16,486 22		16,486 22
Certified checks			
Cashiers' checks	158 97		158 97
State, county and municipal deposits	6,062 94	2,500 00	8,562 94
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$241,979 97	\$81,199 09	\$323,179 06
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$750 00	\$300 00	\$1,050 00

THE FIRST BANK OF SAN ANSELMO. SAN ANSELMO.

Incorporated October 13, 1909.

474

Officers—President, J. C. Raas; Vice-Presidents, J. K. Armsby, H. S. Foote; Secretary and Cashier, Louis J. Murray; Treasurer, H. S. Foote.

Directors—J. C. Raas, H. W. B. Taylor, J. K. Armsby, Carl Westerfield, Milton H. Esberg, L. J. Murray, Henry S. Foote.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$125 534 86	\$221,271 15	\$346,806 01
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,263 50		2,263 50
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	57,657 05	223,907 30	281,564 35
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,576 27		20,576 27
Other real estate owned		1,354 77	1,354 77
Due from reserve banks, excluding item 14	30,113 91	27,565 99	57,679 90
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	17,469 90	12,200 00	29,669 90
Exchanges for clearing house			
Checks and other cash items	1,077 48		1,077 48
Items with Federal Reserve Bank in process of collection			
Other resources	2,192 19		2,192 19
Totals	\$256,885 16	\$486,299 21	\$743,184 37
LIABILITIES.			
Capital paid in	\$25,000 00	\$53,300 00	\$78,300 00
Surplus	750 00	10,551 77	11,301 77
All undivided profits, less expenses, interest and taxes paid	19 33	2,771 70	2,791 03
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	198,909 40		198,909 40
Savings deposits		410,675 74	410,675 74
Demand certificates of deposit			
Time certificates of deposit	4,100 00		4,100 00
Certified checks	1,778 97		1,778 97
Cashiers' checks	1,230 00		1,230 00
State, county and municipal deposits	24,610 00	9,000 00	33,610 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	487 46		487 46
Totals	\$256,885 16	\$486,299 21	\$743,184 37
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,156 78	\$1,341 17	\$2,497 95

"CITIZENS BANK OF SACRAMENTO." SACRAMENTO.

Incorporated October 30, 1909.

475

Officers—President, H. C. Muddox; Vice-President, W. T. Foster; Secretary, Treasurer and Cashier, D. K. Colclough.

Directors—H. C. Bottorf, G. L. Muddox, H. C. Muddox, Alden Anderson, Geo. C. Basset, W. W. Bassett, Elment Christophel.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$141,053 53	\$148,424 93	\$289,478 46
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	197 73		197 73
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	42,000 00	46,607 28	88,607 28
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,890 00	22,283 50	35,173 50
Other real estate owned			
Due from reserve banks, excluding item 14	41,460 12	19,079 72	60,539 84
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,441 72	4,006 54	19,448 26
Exchanges for clearing house			
Checks and other cash items	123 44		123 44
Items with Federal Reserve Bank in process of collection			
Other resources	799 40		799 40
Totals	\$253,965 94	\$240,401 97	\$494,367 91
LIABILITIES.			
Capital paid in	\$27,500 00	\$22,500 00	\$50 000 00
Surplus	10,000 00	5,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	1,523 50	1,000 00	2,523 50
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,750 00		1,750 00
Individual deposits subject to check	176,753 59		176,753 59
Savings deposits		210,651 97	210,651 97
Demand certificates of deposit	597 15		597 15
Time certificates of deposit		1,250 00	1,250 00
Certified checks	1,357 50		1,357 50
Cashiers' checks	9,484 20		9,484 20
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$253,965 94	\$240,401 97	\$494,367 91
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$100 00		\$100 00

AUBURN SAVINGS BANK. EAST AUBURN.

Incorporated September 16, 1898.

476

Officers—President, E. T. Robie; Vice-President, J. E. Walsh; Secretary, L. Huntley; Treasurer and Cashier, G. W. Brundage; Assistant Cashier, J. G. Walsh.

Directors—E. T. Robie, J. E. Walsh, L. Huntley, G. W. Brundage, C. H. Slade.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$216,127 53	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		303,562 04	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		15,584 43	
Due from other banks.....		22,888 09	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		13,485 77	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....		\$571,647 86	
LIABILITIES.			
Capital paid in.....		\$50,000 00	
Surplus.....		7,600 00	
All undivided profits, less expenses, interest and taxes paid.....		4,471 31	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,268 16	
Individual deposits subject to check.....			
Savings deposits.....		498,908 39	
Demand certificates of deposit.....			
Time certificates of deposit.....		400 00	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		9,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....		\$571,647 86	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$4,500 00	

RUSS-WILLIAMS BANKING COMPANY. FERNDALE.

Incorporated November 17, 1909.

477

Officers—President, Frank G. Williams; Vice-Presidents, Wm. N. Russ, George M. Brice; Secretary, Treasurer and Cashier, R. S. Feenaty.

Directors—Frank G. Williams, Wm. N. Russ, Chris P. Hansen, R. S. Feenaty, Geo. M. Brice.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$167,745 81	\$58,050 00	\$225,795 81
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	54,316 80	102,740 38	157,057 18
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,800 00		1,800 00
Other real estate owned			
Due from reserve banks, excluding item 14	21,526 77	4,231 96	25,758 73
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	25,215 42	10,215 73	35,431 15
Exchanges for clearing house			
Checks and other cash items	743 57		743 57
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$271,348 37	\$175,238 07	\$446,586 44
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	13,500 00		13,500 00
All undivided profits, less expenses, interest and taxes paid	3,664 07	1,649 23	5,313 30
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	15,000 00		15,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,750 00		1,750 00
Individual deposits subject to check	169,022 10		169,022 10
Savings deposits		148,588 84	148,588 84
Demand certificates of deposit	50 00		50 00
Time certificates of deposit	22,654 49		22,654 49
Certified checks			
Cashiers' checks	8,207 71		8,207 71
State, county and municipal deposits	12,500 00		12,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$271,348 37	\$175,238 07	\$446,586 44
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$2,306 48	\$1,114 25	\$3,420 73

FIRST SAVINGS BANK OF SISKIYOU COUNTY. YREKA.

Incorporated September 27, 1909.

478

Officers—President, Fred E. Wadsworth; Vice-President, Claude E. Gillis; Secretary, Treasurer and Cashier, Karl Ifland; Assistant Secretary and Assistant Treasurer, R. Lyle Holden.

Directors—Fred E. Wadsworth, Claude E. Gillis, J. P. Churchill, M. C. Beem, Edward H. Julien, E. C. Hart, Amelia L. Huseman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$545,253 35	
Bankers' acceptances, excluding rediscounts			
Notes drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		147,797 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		7,250 18	
Due from reserve banks, excluding item 14		57,850 53	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		20,286 98	
Exchanges for clearing house			
Checks and other cash items		1,070 50	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$779,508 54	
LIABILITIES.			
Capital paid in		\$72,000 00	
Surplus		7,200 00	
All undivided profits, less expenses, interest and taxes paid		1,283 76	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		699,024 78	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$779,508 54	
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities		\$4,000 00	

THE FIRST BANK OF SAVINGS OF FORT BRAGG. FORT BRAGG.

Incorporated January 11, 1910.

481

Officers—President, Leonard Barnard; Vice-President, George Golden; Secretary, Treasurer and Cashier, J. E. Weller.

Directors—R. T. Bourns, J. E. Weller, Leonard Barnard, George Golden, L. J. Scooffy, H. A. Weller, C. W. Brobeck.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$200,036 32	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts		28,170 20	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		6,033 70	
Due from reserve banks, excluding item 14		21,218 70	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		19,422 90	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$274,881 82	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		5,250 00	
All undivided profits, less expenses, interest and taxes paid		2,822 21	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		24 00	
Individual deposits subject to check			
Savings deposits		241,785 61	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$274,881 82	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,020 42	

MONAGHAN AND MURPHY BANK. NEEDLES.

Incorporated July 8, 1905.

484

Officers—President, T. J. Murphy; Vice-President, F. B. Gabbert; Secretary, Dan Murphy; Treasurer, Cashier and Manager, W. C. Kaiser.

Directors—T. J. Murphy, D. C. Russell, Geo. S. Briggs, W. S. Perdew, W. C. Kaiser, F. B. Gabbert, Dan Murphy.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$283,255 61		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	20,423 05		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	61,951 73		
Other real estate owned	14,421 27		
Due from reserve banks, excluding item 14	41,859 40		
Due from other banks	93 85		
Due from Federal Reserve Bank			
Actual cash on hand	31,680 48		
Exchanges for clearing house			
Checks and other cash items	13,083 94		
Items with Federal Reserve Bank in process of collection			
Other resources	236 00		
Total	\$467,005 33		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	75,000 00		
All undivided profits, less expenses, interest and taxes paid	9,515 62		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	286,170 82		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	71,317 39		
Certified checks	1 50		
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$467,005 33		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,186 42		

"THE LINDSAY SAVINGS BANK." LINDSAY.

Incorporated March 3, 1910.

485

Officers—President, Ernest L. Daniells; Vice-President, G. V. Reed; Secretary, Treasurer and Cashier, R. E. Wolf.
 Directors—D. O. Bishop, E. L. Daniells, G. V. Reed, G. K. Hostetter, R. E. Wolf, Avery Howe, H. C. Morrison.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$279,670 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon.			
less all offsetting bond adjustment accounts		75,055 58	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		31,689 95	
Due from other banks		20,806 00	
Due from Federal Reserve Bank			
Actual cash on hand		10,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$417,221 53	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		22,000 00	
All undivided profits, less expenses, interest and taxes paid		3,211 73	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		351,862 72	
Demand certificates of deposit			
Time certificates of deposit		4,147 08	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$417,221 53	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,050 00	

THE REDDING SAVINGS BANK. REDDING.

Incorporated March 23, 1910.

487

Officers—President, E. C. Frisbie; Vice-President, W. D. Tillotson; Secretary, Ed S. Reynolds.

Directors—E. C. Frisbie, Mark Firth, W. D. Tillotson, James Young, Edwin Moore.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$537,946 66	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		478,102 85	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		323 24	
Due from reserve banks, excluding item 14		49,622 56	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		25,304 71	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		3,858 95	
Total		\$1,095,158 97	
LIABILITIES.			
Capital paid in		\$80,000 00	
Surplus		26,000 00	
All undivided profits, less expenses, interest and taxes paid		12,013 02	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		18 00	
Individual deposits subject to check			
Savings deposits		945,825 03	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		30,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		1,302 92	
Total		\$1,095,158 97	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

HIGHLAND PARK BANK. LOS ANGELES.

Incorporated March 26, 1910.

488

Officers—President, C. M. Church; Vice-Presidents, Thos. McClemon, C. W. Montgomery; Secretary, L. W. Gatch; Treasurer and Cashier, J. C. Johnson; Assistant Cashier, D. Whitman; Assistant Secretary, G. R. Nelson.
 Directors—H. A. Church, C. M. Church, W. R. Meyers C. W. Montgomery, Thos. McClemon, Lillian W. Gatch, J. C. Johnson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$377,411 90	\$348,377 73	\$725,789 63
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	129,985 00	89,618 55	219,603 55
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,486 30		8,486 30
Other real estate owned	63 76	2,066 79	2,130 55
Due from reserve banks, excluding item 14	51,747 98	11,936 05	63,684 03
Due from other banks		8,096 39	8,096 39
Due from Federal Reserve Bank	40,000 00	11,500 00	51,500 00
Actual cash on hand	17,779 72		17,779 72
Exchanges for clearing house			
Checks and other cash items	2,749 89		2,749 89
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$628,224 55	\$471,595 51	\$1,099,820 06
LIABILITIES.			
Capital paid in	\$45,000 00	\$30,000 00	\$75,000 00
Surplus	15,000 00	11,000 00	26,000 00
All undivided profits, less expenses, interest and taxes paid	9,011 88		9,011 88
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	543,275 26		543,275 26
Savings deposits		347,882 21	347,882 21
Demand certificates of deposit		57,713 30	57,713 30
Time certificates of deposit			
Certified checks			
Cashiers' checks	15,719 99		15,719 99
State, county and municipal deposits		25,000 00	25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	217 42		217 42
Totals	\$628,224 55	\$471,595 51	\$1,099,820 06
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$7,610 00	\$6,568 00	\$14,178 00

SACRAMENTO VALLEY BANK AND TRUST COMPANY. SACRAMENTO.

Incorporated March 31, 1910.

489

Officers—President, E. L. Southworth; Vice-President, F. L. Marten; Secretary, Treasurer and Cashier, Wm. Skeels; Assistant Cashiers, E. J. Rader, F. J. Azevedo.

Directors—Fred W. Kiesel, A. B. Carter, Frederick L. Marten, W. E. Gerber, E. L. Southworth, George W. Peltier, Wm. Skeels.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts			\$60,000 00		\$60,000 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts				50,920 00	50,920 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks				12,474 02	12,474 02
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$60,000 00	\$63,394 02	\$123,394 02
LIABILITIES.					
Capital paid in			\$60,000 00	\$60,000 00	\$120,000 00
Surplus					
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses				3,394 02	3,394 02
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$60,000 00	\$63,394 02	\$123,394 02
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

SACRAMENTO VALLEY BANK AND TRUST COMPANY. SACRAMENTO—
Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$46 917 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$89,405 79
Trust investments, real property.....	13,100 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	29,388 29		
Cash on hand.....			
Total.....	\$89,405 79	Total.....	\$89,405 79

Note—Sold commercial and savings departments to California Trust and Savings Bank, Sacramento, October 7, 1920.

"PETALUMA SWISS-AMERICAN BANK." PETALUMA.

Incorporated April 9, 1910.

490

Officers—President, Thomas Maclay; Vice-Presidents, L. R. Filippini, Joseph Bloom; Secretary, Treasurer and Cashier, R. Righetti; Assistant Cashiers, Walter R. Hall, F. A. Allenberg.

Directors—Thomas Maclay, Jno. V. Filippini, D. Bordessa, Joseph Bloom, J. R. Bonetti, L. R. Filippini, John Lepori, Robert R. Steitz, M. Neuberger, B. J. Patocchi, Arthur Robinson, B. G. Tognazzi, Joseph Traversi, A. Ricioli, H. P. Vogensen.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$930,833 34	\$1,654,618 40	\$2,585,451 74
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		45,961 62	45,961 62
Overdrafts.....	3,263 05		3,263 05
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	118,850 00	193,295 00	312,145 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	28,297 19	28,000 00	56,297 19
Other real estate owned.....		700 00	700 00
Due from reserve banks, excluding item 14.....	62,033 41	46,490 17	108,523 58
Due from other banks.....	6,345 08		6,345 08
Due from Federal Reserve Bank.....			
Actual cash on hand.....	64,255 82	42,696 79	106,952 61
Exchanges for clearing house.....			
Checks and other cash items.....	30,371 17		30,371 17
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,350 86		1,350 86
Totals.....	\$1,245,599 92	\$2,011,761 98	\$3,257,361 90
LIABILITIES.			
Capital paid in.....	\$180,000 00	\$70,000 00	\$250,000 00
Surplus.....	20,000 00	105,000 00	125,000 00
All undivided profits, less expenses, interest and taxes paid.....	31,918 91		31,918 91
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	15,000 00		15,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	10,837 14		10,837 14
Dividends unpaid.....	3 50		3 50
Individual deposits subject to check.....	649,162 64		649,162 64
Savings deposits.....		1,836,761 98	1,836,761 98
Demand certificates of deposit.....	9,825 97		9,825 97
Time certificates of deposit.....	192,340 56		192,340 56
Certified checks.....	2,011 20		2,011 20
Cashiers' checks.....			
State, county and municipal deposits.....	134,500 00		134,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$1,245,599 92	\$2,011,761 98	\$3,257,361 90
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$15,000 00	\$16,000 00	\$31,000 00

"BANK OF RIPON." RIPON.

Incorporated May 2, 1910.

492

Officers—President, H. L. Dickey; Vice-President, A. J. Nourse; Secretary and Cashier, A. R. Magruder; Treasurer, H. A. Wille.

Directors—A. R. Magruder, A. J. Nourse, R. T. Melton, H. L. Dickey, N. B. Gould, H. A. Wille, Chas. Frederick.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$225,271 23	\$128,600 00	\$353,871 23
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,026 53		1,026 53
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	37,284 39	23,780 00	61,064 39
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,381 25		14,381 25
Other real estate owned			
Due from reserve banks excluding item 14	23,771 33	5,163 36	28,934 69
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	17,379 76	3,792 42	21,172 18
Exchanges for clearing house	14 17		14 17
Checks and other cash items	944 66		944 66
Items with Federal Reserve Bank in process of collection			
Other resources	1,375 37		1,375 37
Totals	\$321,448 69	\$161,335 78	\$482,784 47
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	18,500 00	12,000 00	30,500 00
All undivided profits, less expenses, interest and taxes paid	788 49	354 36	1,142 85
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	202,556 38		202,556 38
Savings deposits		132,981 42	132,981 42
Demand certificates of deposit	3,627 22		3,627 22
Time certificates of deposit	12,945 60		12,945 60
Certified checks	3,031 00		3,031 00
Cashiers' checks			
State, county and municipal deposits	10,000 00	11,000 00	21,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$321,448 69	\$161,335 78	\$482,784 47
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,300 00	\$1,850 00	\$5,150 00

"RIVERA STATE BANK." RIVERA.

Incorporated May 5, 1910.

493

Officers—President, F. A. Coffman; Vice-President, L. W. Houghton; Secretary, Treasurer and Cashier, F. H. Tieskoetter.
 Directors—F. A. Coffman, Geo. E. Triggs, L. W. Houghton, T. E. Newlin, G. W. Goodell, O. S. Burke, E. S. Johnson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$183,522 96		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	726 80		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	32,089 23		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,750 00		
Other real estate owned			
Due from reserve banks, excluding item 14	39,551 99		
Due from other banks	3,134 82		
Due from Federal Reserve Bank			
Actual cash on hand	14,260 06		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$281,035 86		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	7,500 00		
All undivided profits, less expenses, interest and taxes paid	5,202 11		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	20,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,250 00		
Individual deposits subject to check	153,196 76		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	44,795 05		
Certified checks			
Cashiers' checks	24,091 94		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$281,035 86		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"SEBASTOPOL SAVINGS BANK." SEBASTOPOL.

Incorporated December 18, 1910.

494

Officers—President, W. W. Monroe; Vice-President, Geo. P. McNear; Secretary, Treasurer and Assistant Cashier, G. E. Burch; Cashier, E. N. Paulson.

Directors—W. W. Monroe, Geo. P. McNear, Charles G. Martin, E. Paulson, David D. Sinclair, C. W. Woodworth, Don V. Williams.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$529,910 16	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		105,497 38	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		700 00	
Due from reserve banks, excluding item 14		15,214 41	
Due from other banks		15,000 00	
Due from Federal Reserve Bank			
Actual cash on hand		16,406 12	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$682,728 07	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		37,000 00	
All undivided profits, less expenses, interest and taxes paid		1,013 72	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		619,714 35	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$682,728 07	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$7,000 00	

BANK OF LANKERSHIM. LANKERSHIM.

Incorporated July 18, 1910.

496

Officers—President, Fred Weddington; Vice-Presidents, C. C. Bowerman, J. W. Deupree; Secretary, Treasurer and Cashier, Henry D. Meyers.

Directors—Fred Weddington, Dan Bakman, J. W. Deupree, J. Wilson, Thos. H. Brown, C. A. Freeburg, C. J. Bowerman, C. L. Kennedy, Wm. Klump, R. W. Blanchard, Guy Weddington.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$345,027 47	\$77,540 00	\$422,567 47
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	133 16		133 16
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	40,209 70		40,209 70
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	17,542 60		17,542 60
Other real estate owned.....	1,251 34		1,251 34
Due from reserve banks, excluding item 14.....	36,963 04	7,919 34	44,882 38
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	25,960 39	2,425 44	28,385 83
Exchanges for clearing house.....			
Checks and other cash items.....	33 00		33 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$467,120 70	\$87,884 78	\$555,005 48
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	10,000 00	2,500 00	12,500 00
All undivided profits, less expenses, interest and taxes paid.....	7,985 26	802 82	8,788 08
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	323,733 13		323,733 13
Savings deposits.....		59,581 96	59,581 96
Demand certificates of deposit.....			
Time certificates of deposit.....	34,157 41		34,157 41
Certified checks.....	339 38		339 38
Cashiers' checks.....	15,865 05		15,865 05
State, county and municipal deposits.....	25,000 00		25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	40 47		40 47
Totals.....	\$467,120 70	\$87,884 78	\$555,005 48
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$3,675 00]	\$950 00]	\$4,625 00]

Note—Added savings department November 12, 1920.

OWENS VALLEY BANK. BISHOP.

Incorporated July 13, 1910.

497

Officers—President, M. Q. Watterson; Vice-President, George Watterson; Secretary, Treasurer and Cashier, W. W. Watterson; Assistant Cashiers, James K. Hayes, A. Marshall; Manager at Independence Branch, A. P. Mairs.
 Directors—W. W. Watterson, M. Q. Watterson, George Watterson, A. Marshall, J. S. Henderson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$135,035 14	\$45,815 00	\$180,850 14
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	41 85		41 85
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	31,090 22		31,090 22
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	7,443 15		7,443 15
Other real estate owned.....		3,000 00	3,000 00
Due from reserve banks, excluding item 14.....	9,483 27	1,002 12	10,485 39
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	6,355 73	1,145 45	7,501 18
Exchanges for clearing house.....			
Checks and other cash items.....	783 42		783 42
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$190,232 78	\$50,962 57	\$241,195 35
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$10,000 00	\$60,000 00
Surplus.....	8,000 00	1,200 00	9,200 00
All undivided profits, less expenses, interest and taxes paid.....	5,291 52		5,291 52
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	30,000 00		30,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	67,059 73		67,059 73
Savings deposits.....		39,762 57	39,762 57
Demand certificates of deposit.....			
Time certificates of deposit.....	2,538 58		2,538 58
Certified checks.....			
Cashiers' checks.....	1,242 95		1,242 95
State, county and municipal deposits.....	25,500 00		25,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	600 00		600 00
Totals.....	\$190,232 78	\$50,962 57	\$241,195 35
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$4,454 26	\$1,221 66	\$5,675 92

BANK OF ELK GROVE. ELK GROVE.

Incorporated August 23, 1910.

499

Officers—President, Geo. M. Taverner; Vice-President, G. M. Colton; Secretary, Treasurer and Cashier, Chas. H. Cooper.
 Directors—Geo. M. Taverner, G. M. Colton, Hugh Beattie, Chas. H. Cooper, T. J. Moroney, Hugh H. Bradford, Z. Markofer, Andrew Johnson, R. Nichols, Sr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$237,360 70		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	11 92		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	105,331 61		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	6,650 00		
Other real estate owned			
Due from reserve banks, excluding item 14	66,704 79		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	23,105 64		
Exchanges for clearing house			
Checks and other cash items	189 38		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$439,354 04		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	5,000 00		
All undivided profits, less expenses, interest and taxes paid	7,007 31		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	356,833 63		
Savings deposits			
Demand certificates of deposit	3,267 82		
Time certificates of deposit	16,550 00		
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	695 28		
Total	\$439,354 04		
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$19,270 21		
Interest earned, not collected, not included in resources or liabilities	\$5,600 00		

"THE CITIZENS' COMMERCIAL BANK." FALLBROOK.

Incorporated October 19, 1910.

501

Officers—President, W. M. Smelser; Vice-President, C. E. Lamb; Secretary, Treasurer and Cashier, C. L. Morris; Assistant Cashier, Miss Beulah Hendrickson.

Directors—C. F. Westfall, O. A. Anderson, C. L. Morris, W. M. Smelser, C. E. Lamb.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$129,860 75		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	6 69		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	24,650 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,000 00		
Other real estate owned			
Due from reserve banks, excluding item 14	24,867 98		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	11,714 91		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$198,100 33		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	2,700 00		
All undivided profits, less expenses, interest and taxes paid	91 68		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	108,686 35		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	44,061 43		
Certified checks			
Cashiers' checks	1,621 82		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	3,439 05		
Total	\$198,100 33		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$575 00		

THE BANK OF HUGHSON. HUGHSON.

Incorporated November 9, 1910.

502

Officers—President, A. N. Crow; Vice-President, A. A. Galt; Secretary and Treasurer, C. M. Hudelson; Cashier, R. K. Whitmore; Assistant Cashier, Edith McGanvery.

Directors—C. M. Hudelson, L. C. Quimby, F. M. Hudelson, A. A. Galt, A. N. Crow.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$244,636 50		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	354 01		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	35,323 09		
Stock of Federal Reserve Bank	10,500 00		
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	31,767 52		
Due from Federal Reserve Bank			
Actual cash on hand	13,445 19		
Exchanges for clearing house			
Checks and other cash items	130 97		
Items with Federal Reserve Bank in process of collection			
Other resources	3,647 80		
Total	\$339,805 08		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	20,000 00		
All undivided profits, less expenses, interest and taxes paid	2,398 97		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	60,800 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	172,721 43		
Savings deposits			
Demand certificates of deposit	449 00		
Time certificates of deposit	45,878 02		
Certified checks	6 85		
Cashiers' checks	50 81		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$339,805 08		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

THE VACAVILLE SAVINGS BANK. VACAVILLE.

Incorporated October 26, 1910.

503

Officers—President, S. P. Dobbins; Vice-President, Geo. A. Arnold; Secretary, H. C. Blake; Treasurer and Cashier, H. F. Fowler; Assistant Cashier, Geo. C. Linn.

Directors—J. T. Montgomery, Geo. S. Arnold, S. P. Dobbins, H. Clay Blake, Frank H. Clark, E. C. Andrews, W. B. Attkisson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$230,265 52	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		116,547 20	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		8,955 41	
Due from other banks		2,773 58	
Due from Federal Reserve Bank			
Actual cash on hand		9,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$367,541 71	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		10,000 00	
All undivided profits, less expenses, interest and taxes paid		5,091 28	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		307,772 33	
Demand certificates of deposit			
Time certificates of deposit		7,178 10	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$367,541 71	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$6,618 60	

BANK OF FOLSOM. FOLSOM.

Incorporated November 14, 1910.

504

Officers—President, E. T. Wall; Vice-President, J. L. Patterson; Secretary, Treasurer and Cashier, H. Clemensen.
 Directors—L. Hinkle, G. A. Bauer, H. Clemensen, John A. Russi, E. T. Wall, Andrew Turner, J. L. Patterson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$102,618 76	\$118,825 36	\$221,444 12
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	535 26		535 26
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	91,353 70	143,876 38	235,230 08
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	22,600 00		22,600 00
Other real estate owned	1,400 00		1,400 00
Due from reserve banks, excluding item 14	20,083 99	8,240 87	28,324 86
Due from other banks			
Due from Federal Reserve Bank	6,745 48	3,000 00	9,745 48
Actual cash on hand	8,619 34	3,941 24	12,560 58
Exchanges for clearing house			
Checks and other cash items	10 88		10 88
Items with Federal Reserve Bank in process of collection			
Other resources	2 60		2 60
Totals	\$253,970 01	\$277,883 85	\$531,853 86
LIABILITIES.			
Capital paid in	\$24 950 00	\$20,250 00	\$45,200 00
Surplus	8,340 00	6,340 00	14,680 00
All undivided profits, less expenses, interest and taxes paid	2,298 75	1,551 40	3,850 15
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,808 00		1,808 00
Individual deposits subject to check	188,352 49		188,352 49
Savings deposits		249,639 62	249,639 62
Demand certificates of deposit	6,534 17		6,534 17
Time certificates of deposit	8,247 76		8,247 76
Certified checks	145 00		145 00
Cashiers' checks	780 00		780 00
State, county and municipal deposits	12,500 00		12,500 00
United States and postal savings deposits		102 83	102 83
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	13 84		13 84
Totals	\$253,970 01	\$277,883 85	\$531,853 86
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

AMERICAN BANK OF TRACY. TRACY.

Incorporated November 12, 1910.

505

Officers—President, A. Grunauer; Vice-President, J. D. Van Ormer; Secretary, Treasurer and Cashier, A. R. Arnold; Assistant Cashiers, T. O. Moore, L. O. Stark.

Directors—A. Grunauer, J. D. Van Ormer, J. Samuels, C. A. Slack, W. H. Reicks, N. E. Welty, Henry Boltzen, J. E. Meyer, A. L. Linne.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$338,096 28	\$299,130 65	\$637,226 93
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	255 50		255 50
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	149,119 54	128,200 20	277,319 74
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	78,933 69		78,933 69
Other real estate owned		9,000 00	9,000 00
Due from reserve banks, excluding item 14	37,268 55	15,288 25	52,556 80
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,459 74	11,930 56	27,390 30
Exchanges for clearing house			
Checks and other cash items	1,797 77		1,797 77
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$620,931 07	\$463,549 66	\$1,084,480 73
LIABILITIES.			
Capital paid in	\$100,000 00	\$50,000 00	\$150,000 00
Surplus	27,000 00	10,000 00	37,000 00
All undivided profits, less expenses, interest and taxes paid	19,000 00		19,000 00
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	100,000 00		100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	288,864 14		288,864 14
Savings deposits		403,549 66	403,549 66
Demand certificates of deposit	195 00		195 00
Time certificates of deposit	5,188 13		5,188 13
Certified checks			
Cashiers' checks	5,683 75		5,683 75
State, county and municipal deposits	75,000 00		75,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$620,931 07	\$463,549 66	\$1,084,480 73
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,475 40	\$3,860 50	\$7,335 90

"THE ANTIOCH BANK OF SAVINGS." ANTIOCH.

Incorporated November 12, 1910.

507

Officers—President, J. A. West; Vice-President, J. G. Prewett; Secretary, Treasurer and Cashier, Herbert A. West.
 Directors—J. A. West, William Uren, O. E. Klengel, J. McArary, J. G. Prewett, Herbert A. West, B. B. Horr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$173,247 79	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		135,539 21	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		7,150 00	
Other real estate owned			
Due from reserve banks, excluding item 14		8,009 92	
Due from other banks		3,758 34	
Due from Federal Reserve Bank			
Actual cash on hand		8,010 33	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$335,715 59	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		5,750 00	
All undivided profits, less expenses, interest and taxes paid		305 06	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		750 00	
Individual deposits subject to check			
Savings deposits		291,410 53	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$335,715 59	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,500 00	

MONETA COMMERCIAL BANK. MONETA.

Incorporated November 25, 1910.

508

Officers—President, Thos. Biggart; Vice-President, H. J. Harris; Secretary, Treasurer and Cashier, W. H. Wood
 Directors—J. F. Mullin, H. J. Harris, J. M. Dunn, W. M. Raibley, Thos. Biggart, L. F. Stephensen, W. H. Wood.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$182,651 38		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	17 05		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	69,647 84		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,426 00		
Other real estate owned			
Due from reserve banks, excluding item 14	19,732 79		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	18,111 44		
Exchanges for clearing house			
Checks and other cash items	2,118 70		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$295,705 20		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	20,000 00		
All undivided profits, less expenses, interest and taxes paid	851 91		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,500 00		
Individual deposits subject to check	191,284 59		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	34,091 40		
Certified checks			
Cashiers' checks	6,015 54		
State, county and municipal deposits	12,300 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	3,661 76		
Total	\$295,705 20		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CITIZENS SAVINGS BANK OF INGLEWOOD. INGLEWOOD.

Incorporated November 21, 1910.

509

Officers—President, F. A. Zillgitt; Vice-President, H. H. Zillgitt; Secretary and Cashier, L. B. Zillgitt; Treasurer, F. A. Zillgitt.

Directors—T. G. Stevens, H. H. Zillgitt, J. F. Nelson, F. A. Zillgitt, John Aerick, Lester B. Zillgitt.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$66,038 73	\$159,621 78	\$225,660 51
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	53 73		53 73
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	14,000 00	60,401 45	74,401 45
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	36,228 80	155 75	36,384 55
Other real estate owned			
Due from reserve banks, excluding item 14	28,650 74	18,583 06	47,233 80
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	12,768 43	13,302 71	26,071 14
Exchanges for clearing house			
Checks and other cash items	1,241 31		1,241 31
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$158,981 74	\$252,064 75	\$411,046 49
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	5,650 00	10,600 00	16,250 00
All undivided profits, less expenses, interest and taxes paid	5,395 62	4,637 57	10,033 19
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	107,031 04		107,031 04
Savings deposits		141,795 28	141,795 28
Demand certificates of deposit			
Time certificates of deposit		60,031 90	60,031 90
Certified checks			
Cashiers' checks	3,405 08		3,405 08
State, county and municipal deposits	12,500 00	10,000 00	22,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$158,981 74	\$252,064 75	\$411,046 49
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$920 00	\$3,540 00	\$4,460 00

BANK OF SAN RAFAEL. SAN RAFAEL.

Incorporated December 23, 1910.

511

Officers—President, M. T. Frietas; Vice-Presidents, C. A. Thayer, M. J. Pedrotti; Secretary, Anna L. Strain; Treasurer, T. L. Crane; Cashier, W. P. Murray; Assistant Cashiers, A. C. Latno, C. Langford.

Directors—A. M. Newhall, M. T. Frietas, C. A. Thayer, M. J. Pedrotti, T. L. Crane, E. B. McNear, J. A. Saunders.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$388,237 18	\$780,300 34	\$1,168,537 52
Bankers' acceptances, excluding rediscounts		33,839 69	33,839 69
Notes, drafts or bills of exchange, excluding rediscounts		31,349 72	31,349 72
Overdrafts	2,709 90		2,709 90
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	81,608 54	580,896 61	662,505 15
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		27,000 00	27,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	38,521 90	152,798 31	191,320 21
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	29,559 54	37,365 49	66,925 03
Exchanges for clearing house			
Checks and other cash items	10,983 39	805 50	11,788 89
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$551,620 45	\$1,644,355 66	\$2,195,976 11
LIABILITIES.			
Capital paid in	\$100,000 00	\$100,000 00	\$200,000 00
Surplus		90,000 00	90,000 00
All undivided profits, less expenses, interest and taxes paid	5,342 63	6,783 22	12,125 85
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	369,077 30		369,077 30
Savings deposits		1,397,572 44	1,397,572 44
Demand certificates of deposit	190 09		190 09
Time certificates of deposit	18,762 79		18,762 79
Certified checks			
Cashiers' checks	8,833 09		8,833 09
State, county and municipal deposits	48,971 76	50,000 00	98,971 76
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	442 88		442 88
Totals	\$551,620 45	\$1,644,355 66	\$2,195,976 11
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,547 21	\$3,326 43	\$4,873 64

BANK OF MARICOPA. MARICOPA.

Incorporated January 3, 1911.

512

Officers—President, W. H. Coons; Vice-President, Walter Snook; Secretary, Treasurer and Cashier, H. A. Peterson; Assistant Cashier, J. B. Molloy.

Directors—W. H. Coons, Walter Snook, V. D. Black, H. A. Peterson, E. E. Ballagh, A. J. Crites, Geo. F. Feister.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$161,698 53	\$24,500 00	\$186,198 53
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	46 98		46 98
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	47,184 32	87,352 72	134,537 04
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	13,910 00		13,910 00
Other real estate owned.....	688 80		688 80
Due from reserve banks, excluding item 14.....	26,890 79	2,281 21	29,172 00
Due from other banks.....	1,404 84		1,404 84
Due from Federal Reserve Bank.....			
Actual cash on hand.....	19,474 22	2,727 82	22,202 04
Exchanges for clearing house.....	1,323 48		1,323 48
Checks and other cash items.....	231 46		231 46
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$272,853 42	\$116,861 75	\$389,715 17
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	7,575 00	2,000 00	9,575 00
All undivided profits, less expenses, interest and taxes paid.....	5,262 21		5,262 21
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	1,050 00		1,050 00
Individual deposits subject to check.....	232,642 42		232,642 42
Savings deposits.....		87,361 75	87,361 75
Demand certificates of deposit.....	1,223 02		1,223 02
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	100 77		100 77
State, county and municipal deposits.....		17,500 00	17,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$272,853 42	\$116,861 75	\$389,715 17
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.....	\$843 00	\$567 50	\$1,410 50

SECURITY TRUST COMPANY. BAKERSFIELD.

Incorporated October 7, 1910.

513

Officers—President, Louis V. Oleese; Vice-Presidents, A. S. Crites, H. R. Peacock; Secretary and Treasurer, J. A. Hughes, Manager, A. S. Crites; Cashier and Assistant Secretary, O. R. Kamprath; Assistant Cashiers, C. Wible, D. L. Clarke, Trust Officer, D. L. Clarke.

Directors—J. A. Wiley, H. R. Peacock, George Hay, J. A. Hughes, C. A. Barlow, H. J. Brandt, W. W. Colm, Arthur S. Crites, H. A. Jistro, W. W. Frazier, J. W. Heard, W. A. Howell, J. M. Jameson, Christian Matly, T. E. Sullivan, Frank W. Warthorst, Louis V. Oleese, J. G. Hussey, Alfred Harrell, John Enas.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$3,435,321 24	\$2,432,640 58		\$50,000 00	\$5,917,961 82
Bankers' acceptances, excluding rediscounts		67,428 49			67,428 49
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	3,752 49				3,752 49
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	174,380 76	904,948 03	\$50,000 00		1,129,328 79
Stock of Federal Reserve Bank		25,050 00			25,050 00
Bank premises, furniture and fixtures and safe deposit vaults		216,769 80			216,769 80
Other real estate owned	4,511 73	40,594 18			45,105 91
Due from reserve banks, excluding item 14	495,206 28	3,020 53	1,000 00		499,226 81
Due from other banks	37,856 33				37,856 33
Due from Federal Reserve Bank	287,012 38	120,000 00			407,012 38
Actual cash on hand	63,706 93	151,193 65			214,900 58
Exchanges for clearing house	49,481 04	1,686 30			51,167 34
Checks and other cash items	5,974 75				5,974 75
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	50,416 31				50,416 31
Totals	\$4,607,620 24	\$3,963,331 56	\$51,000 00	\$50,000 00	\$8,671,951 80
LIABILITIES.					
Capital paid in	\$425,000 00	\$75,000 00	\$50,000 00	\$50,000 00	\$600,000 00
Surplus		235,000 00			235,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	68,685 89				68,685 89
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	61,510 38	5,750 00			67,260 38
Dividends unpaid	28,526 25				28,526 25
Individual deposits subject to check	3,916,792 74				3,916,792 74
Savings deposits		3,237,552 28			3,237,552 28
Demand certificates of deposit	3,515 12				3,515 12
Time certificates of deposit		135,431 65			135,431 65
Certified checks	54,006 48				54,006 48
Cashiers' checks	34,211 78				34,211 78
State, county and municipal deposits	15,371 60	270,353 61			285,725 21
United States and postal savings deposits		3,303 02			3,303 02
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			1,000 00		1,000 00
Other liabilities		941 00			941 00
Totals	\$4,607,620 24	\$3,963,331 56	\$51,000 00	\$50,000 00	\$8,671,951 80
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities	\$14,692 81	\$12,872 70			\$27,565 51

SECURITY TRUST COMPANY. BAKERSFIELD—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$96,065 33	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$201,274 33
Trust investments, real property.....	88,505 10	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	16,703 90		
Cash on hand.....			
Total.....	\$201,274 33	Total.....	\$201,274 33

Note—The above statement includes the business of a branch office at Taft.

"THE HOLTVILLE BANK." HOLTVILLE.

Incorporated December 23, 1910.

514

Officers—President, O. N. Shaw; Vice-President, R. W. Hoover; Secretary, Treasurer and Cashier, J. G. Hall; Assistant Cashier, N. E. Christian.

Directors—Porter N. Ferguson, O. N. Shaw, F. K. Weeks, S. E. Shaw, R. W. Hoover.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$259,704 80	\$61,419 50	\$321,124 30
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	331 85		331 85
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	5,299 33	10,946 85	16,246 18
Stock of Federal Reserve Bank	2,350 00		2,350 00
Bank premises, furniture and fixtures and safe deposit vaults	7,997 46		7,997 46
Other real estate owned	7,563 56		7,563 56
Due from reserve banks, excluding item 14	25,511 04	606 79	26,117 83
Due from other banks			
Due from Federal Reserve Bank	15,985 65	6,346 20	22,331 85
Actual cash on hand	4,569 43		4,569 43
Exchanges for clearing house	483 56		483 56
Checks and other cash items	1,077 23		1,077 23
Items with Federal Reserve Bank in process of collection			
Other resources	3,564 67		3,564 67
Totals	\$334,438 58	\$79,319 34	\$413,757 92
LIABILITIES.			
Capital paid in	\$65,000 00	\$10,000 00	\$75,000 00
Surplus	2,500 00		2,500 00
All undivided profits, less expenses, interest and taxes paid	1,075 29		1,075 29
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	95,000 00		95,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	162,350 79		162,350 79
Savings deposits		61,619 34	61,619 34
Demand certificates of deposit			
Time certificates of deposit	5,193 90		5,193 90
Certified checks			
Cashiers' checks	2,418 60		2,418 60
State, county and municipal deposits	900 00	7,700 00	8,600 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$334,438 58	\$79,319 34	\$413,757 92
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank	\$72,049 13		\$72,049 13
Interest earned, not collected, not included in resources or liabilities	\$8,038 00	\$1,238 00	\$9,276 00

KINGSBURG BANK. KINGSBURG.

Incorporated February 2, 1911.

515

Officers—President, Nicholas G. Nelson; Vice-Presidents, A. T. Carlson, John L. Norman; Secretary, Treasurer and Cashier, O. E. Peterson; Assistant Cashiers, E. E. Peterson, C. F. Draper.

Directors—Nicholas G. Nelson, A. T. Carlson, John L. Norman, O. E. Peterson, C. E. Fosberg, John Peterson, Philip G. Peterson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$350,085 76	\$321,399 06	\$671,484 82
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	96,644 00	1,500 00	98,144 00
Stock of Federal Reserve Bank	4,500 00		4,500 00
Bank premises, furniture and fixtures and safe deposit vaults	114,658 46	41,500 00	156,158 46
Other real estate owned			
Due from reserve banks, excluding item 14	36,085 13	1,500 00	37,585 13
Due from other banks			
Due from Federal Reserve Bank	35,809 31	10,000 09	45,809 31
Actual cash on hand	8,990 78	7,036 13	16,026 91
Exchanges for clearing house			
Checks and other cash items	1,269 96		1,269 96
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$648,043 40	\$382,935 19	\$1,030,978 59
LIABILITIES.			
Capital paid in	\$80,000 00	\$30,000 00	\$110,000 00
Surplus	40,000 00	15,009 00	55,000 00
All undivided profits, less expenses, interest and taxes paid	6,310 92	4,919 74	11,230 66
Reserved for interest, taxes and expenses	293 49		293 49
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,009 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts	23,000 00		23,000 00
Deposits due to banks			
Dividends unpaid	3,850 00		3,850 00
Individual deposits subject to check	325,368 31		325,368 31
Savings deposits		333,015 45	333,015 45
Demand certificates of deposit	9,668 21		9,668 21
Time certificates of deposit	90,627 85		90,627 85
Certified checks	166 09		166 00
Cashiers' checks	2,553 00		2,553 00
State, county and municipal deposits	56,205 62		56,205 62
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$648,043 40	\$382,935 19	\$1,030,978 59
CONTINGENT LIABILITIES.			
Liabilities for rediscounts excluding those with Federal Reserve Bank	\$5,000 00		\$5,000 00
Liabilities for rediscount with Federal Reserve Bank	216,133 12		216,132 12
Total contingent liabilities	\$221,133 12		\$221,133 12
Interest earned, not collected, not included in resources or liabilities	\$10,000 00	\$4,200 00	\$14,200 00

ORLAND SAVINGS BANK. ORLAND.

Incorporated March 1, 1911.

516

Officers—President, Geo. A. Barceloux; Vice-President, Joseph Simon; Secretary, Treasurer and Cashier, E. M. King.
 Directors—Geo. A. Barceloux, Joseph Simon, E. M. King, L. E. Brownwell, H. J. Barceloux.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$253,574 59	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		18,052 34	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		4,639 34	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		10,507 98	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$286,774 25	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		10,000 00	
All undivided profits, less expenses, interest and taxes paid		9,285 40	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		229,988 85	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$286,774 25	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,850 00	

"BANK OF CERES." CERES.

Incorporated March 28, 1911.

517

Officers—President, W. R. Service; Vice-President, A. Morgan; Secretary, Treasurer and Cashier, E. C. Baird; Assistant Cashier, J. M. Campbell.

Directors—E. C. Peck, W. R. Service, T. H. Kewin, H. E. Service, Antony Morgan, V. D. Whitmore, T. E. Wilson.

STATEMENT OF JUNE 30, 1921.

	[Commercial]	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$259,815 31	\$145,708 80	\$405,524 11
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	190 84		190 84
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	39,883 99	26,186 88	66,070 87
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,950 00		11,950 00
Other real estate owned			
Due from reserve banks, excluding item 14	46,116 89	19,259 26	65,376 15
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	19,206 21	4,672 76	23,878 97
Exchanges for clearing house			
Checks and other cash items	66 25		66 25
Items with Federal Reserve Bank in process of collection			
Other resources	1,515 50		1,515 50
Totals	\$378,744 99	\$195,827 70	\$574,572 69
LIABILITIES.			
Capital paid in	\$37,500 00	\$12,500 00	\$50,000 00
Surplus	9,000 00	9,000 00	18,000 00
All undivided profits, less expenses, interest and taxes paid	6,343 07		6,343 07
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,500 00		2,500 00
Individual deposits subject to check	271,875 71		271,875 71
Savings deposits		164,327 70	164,327 70
Demand certificates of deposit	1,339 61		1,339 61
Time certificates of deposit	24,405 17	10,000 00	34,405 17
Certified checks			
Cashiers' checks	587 68		587 68
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	193 75		193 75
Totals	\$378,744 99	\$195,827 70	\$574,572 69
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,380 99	\$365 94	\$2,746 93

GLENN COUNTY SAVINGS BANK. WILLOWS.

Incorporated April 28, 1911.

518

Officers—President, F. B. Glenn; Vice-President, H. J. Barceloux; Secretary, Treasurer and Cashier, W. K. Hatch; Assistant Cashier, W. C. Nichols.

Directors—F. B. Glenn, F. B. Weinrich, H. J. Barceloux, Chas. S. Jurgens, I. H. Proulx, Duard F. Geis, W. K. Hatch.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$568,624 75	\$155,450 00	\$724,074 75
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,304 38		1,304 38
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	40,900 00	65,600 00	106,500 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	30,166 25	19,500 00	49,666 25
Other real estate owned			
Due from reserve banks, excluding item 14	33,483 00	4,247 31	37,730 31
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	22,173 68	7,161 01	29,334 69
Exchanges for clearing house	1,029 62		1,029 62
Checks and other cash items	5,113 58		5,113 58
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$702,795 26	\$251,958 32	\$954,753 58
LIABILITIES.			
Capital paid in	\$175,000 00	\$25,000 00	\$200,000 00
Surplus	15,000 00	10,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	17,334 99	573 35	17,908 34
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	180,000 00		180,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6,033 00		6,033 00
Individual deposits subject to check	200,015 11		200,015 11
Savings deposits		161,384 97	161,384 97
Demand certificates of deposit	52,998 73		52,998 73
Time certificates of deposit	5,247 00		5,247 00
Certified checks			
Cashiers' checks	10,661 46		10,661 46
State, county and municipal deposits	40,000 00	55,000 00	95,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	504 97		504 97
Totals	\$702,795 26	\$251,958 32	\$954,753 58
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$7,000 00	\$1,000 00	\$8,000 00

MARINE BANK OF OCEAN PARK. SANTA MONICA.

Incorporated May 6, 1911.

519

Officers—President, H. Michel; Vice-President, W. Y. Thornbury; Secretary, Treasurer and Cashier, J. W. Lawrence, Jr.;
Assistant Cashier, Kenneth Hills.

Directors—H. Michel, Victor R. McLucas, W. Y. Thornbury, H. W. Reed, Byron Palmer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$328,939 77	\$147,019 35	\$475,959 12
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	320 11		320 11
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	90,785 02	8,452 50	99,237 52
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	8,884 11	2,000 00	10,884 11
Other real estate owned.....	473 08		473 08
Due from reserve banks, excluding item 14.....	46,214 62	3,370 97	49,585 59
Due from other banks.....	100 00		100 00
Due from Federal Reserve Bank.....	2,065 20		2,065 20
Actual cash on hand.....	37,509 60	8,996 12	46,505 72
Exchanges for clearing house.....	11,265 49		11,265 49
Checks and other cash items.....	397 60		397 60
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		716 00	716 00
Totals.....	\$526,954 60	\$170,554 94	\$697,509 54
LIABILITIES.			
Capital paid in.....	\$56,500 00	\$18,500 00	\$75,000 00
Surplus.....	7,500 00		7,500 00
All undivided profits, less expenses, interest and taxes paid.....	6,687 17		6,687 17
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,256 00		2,256 00
Individual deposits subject to check.....	385,686 01		385,686 01
Savings deposits.....		145,454 22	145,454 22
Demand certificates of deposit.....			
Time certificates of deposit.....	18,011 67		18,011 67
Certified checks.....	147 25		147 25
Cashiers' checks.....	11,759 89		11,759 89
State, county and municipal deposits.....	38,236 61	6,600 72	44,837 33
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	170 00		170 00
Totals.....	\$526,954 60	\$170,554 94	\$697,509 54
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,150 00	\$1,350 00	\$3,500 00

BANK OF PATTERSON. PATTERSON.

Incorporated May 23, 1911.

520

Officers—President, C. J. Carlson; Vice-President, J. M. Smith; Secretary, Treasurer and Cashier, Ole Trevend; Assistant Cashier, Otto Olsen.

Directors—A. M. Field, Ole Trevend, C. J. Carlson, J. C. Fulton, E. A. Erickson, J. M. Kerr, O. S. Lokka, J. M. Smith, Manuel Rogers.

STATEMENT OF JUNE 30, 1921.

	Commerical	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$254,234 30	\$52,060 00	\$306,294 30
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,027 41		2,027 41
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....	3,187 90		3,187 90
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	36,235 13		36,235 13
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	22,460 00		22,460 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	13,575 29	1,000 00	14,575 29
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	13,885 12	1,144 27	15,029 39
Exchanges for clearing house.....			
Checks and other cash items.....	1,139 81		1,139 81
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	46 42		46 42
Totals.....	\$346,791 38	\$54,204 27	\$400,995 65
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	16,000 00	2,000 00	18,000 00
All undivided profits, less expenses, interest and taxes paid.....	775 32		775 32
Reserved for interest, taxes and expenses.....	1,000 00		1,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	88,630 00		88,630 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	3,000 00		3,000 00
Individual deposits subject to check.....	130,332 34		130,332 34
Savings deposits.....		42,204 27	42,204 27
Demand certificates of deposit.....	2,311 43		2,311 43
Time certificates of deposit.....	39,545 92		39,545 92
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	25,000 00		25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	196 37		196 37
Totals.....	\$346,791 38	\$54,204 27	\$400,995 65
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$3,000 00	\$500 00	\$3,500 00

Note—Added savings department August 2, 1920.

"MONTEREY SAVINGS BANK." MONTEREY.

Incorporated May 17, 1911.

521

Officers—President, T. J. Field; Vice-President, M. M. Gragg; Secretary, Treasurer and Cashier, Chas. D. Henry; Assistant Cashier, N. Geo. Neilsen.

Directors—T. J. Field, M. M. Gragg, Chas. D. Henry, Carmel Martin, Chas. R. Few, H. R. Alexander, Mrs. Jessie D. Seale.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$340,168 66	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		603,118 23	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		14,080 00	
Due from reserve banks, excluding item 14		38,026 93	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		22,500 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,017,893 82	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		10,000 00	
All undivided profits, less expenses, interest and taxes paid		12,550 75	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		895,343 07	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,017,893 82	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,000 00	

RICHMOND SAVINGS BANK. RICHMOND.

Incorporated June 12, 1911.

522

Officers—President, Charles J. Crary; Vice-President, V. A. Fenner; Secretary and Cashier, L. A. Stevenson; Treasurer and Assistant Secretary, L. J. Younce; Assistant Cashier, Ivan T. Conn.

Directors—Warren H. McBryde, Charles J. Crary, F. H. DeLap, W. T. Helms, A. H. Campbell, Chas. S. Renwick, F. E. Beck, V. A. Fenner, H. W. Pulse.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$411,142 48	
Bankers' acceptances, excluding rediscounts		42,511 75	
Notes, drafts or bills of exchange, excluding rediscounts		55,514 03	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		324,889 20	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		23,099 00	
Other real estate owned			
Due from reserve banks, excluding item 14		18,459 34	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		18,857 10	
Exchanges for clearing house		1,260 31	
Checks and other cash items		18 59	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$895,751 80	
LIABILITIES.			
Capital paid in		\$60,000 00	
Surplus		20,000 00	
All undivided profits, less expenses, interest and taxes paid		291 04	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,277 00	
Individual deposits subject to check			
Savings deposits		784,183 76	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		30,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$895,751 80	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,287 37	

SAN DIMAS SAVINGS BANK. SAN DIMAS.

Incorporated June 20, 1911.

524

Officers—President, W. A. Johnstone; Vice-Presidents, J. S. Billheimer, F. H. Harwood; Secretary, Treasurer and Cashier, G. Cyril Platt; Assistant Cashier, F. C. Marchant.

Directors—W. A. Johnstone, O. S. Tillman, L. S. Taylor, J. J. Maechtlen, W. H. Collins, Frank H. Harwood, J. S. Billheimer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$103,990 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		105,800 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		1,181 05	
Due from reserve banks, excluding item 14		6,689 91	
Due from other banks		184 71	
Due from Federal Reserve Bank			
Actual cash on hand		4,500 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$222,345 67	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		5,000 00	
All undivided profits, less expenses, interest and taxes paid		829 20	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		165,535 35	
Demand certificates of deposit			
Time certificates of deposit		13,481 12	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$222,345 67	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,150 00	

FIRST SAVINGS BANK OF SAN JACINTO. SAN JACINTO.

Incorporated July 21, 1911.

526

Officers—President, E. O. Ingalls; Chairman of the Board, W. B. Clancy; Vice-President, John Shaver; Secretary, Treasurer and Cashier, Harry C. Dane; Assistant Cashier, M. R. Nims.

Directors—M. S. Glasser, Henry M. Jones, John Shaver, H. A. Dahl, R. E. King, W. B. Clancy, E. O. Ingalls, B. H. Crow, C. A. Auld.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$73,871 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		24,888 88	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		1,500 00	
Other real estate owned		2,000 00	
Due from reserve banks, excluding item 14		5,205 01	
Due from other banks		3,117 81	
Due from Federal Reserve Bank			
Actual cash on hand		3,650 28	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$114,232 98	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		2,800 03	
All undivided profits, less expenses, interest and taxes paid		5,227 11	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		72,200 62	
Demand certificates of deposit			
Time certificates of deposit		5 25	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		9,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$114,232 98	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$900 00	

"CITIZENS TRUST AND SAVINGS BANK." LOS ANGELES.

Incorporated May 18, 1911.

525

Officers—President, Orra E. Monnette; Vice-Presidents G. W. Walker, H. A. Kehler; Secretary, Treasurer and Cashier, H. A. Kehler; Assistant Secretary, Roy D. Davis; Assistant Cashiers, J. E. Faucett, Roy E. Davis; Manager Trust Department, Leo S. Chandler; Assistant Trust Officer, Jas. A. Galvin.

Directors—Dr. W. W. Beckett, Geo. I. Cochran, M. J. Connell, Calvin M. Seeley, Sam K. Rindge, M. J. Monnette, Orra E. Monnette, Cecil Randolph Luton, J. M. Hale, Mark G. Jones, Geo. W. Walker, A. J. Waters, Ben Williams, W. A. Innes, Arthur Wright, Wm. J. Hunsaker, J. Russ Clark, Sam S. Parsons, F. E. Keeler, C. E. Toberman, Abraham Lehr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$3,870,493 59	\$8,236,132 75			\$12,106,626 34
Bankers' acceptances, excluding rediscounts		20,000 09			20,000 00
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	6,909 01				6,909 01
Customers' liability for drafts paid under letters of credit	15,000 00				15,000 00
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	304,952 13	937,210 17	\$100,000 00	\$100,000 00	1,442,162 30
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	288,009 59	10,310 30			298,319 89
Other real estate owned					
Due from reserve banks, excluding item 14	1,131,377 95	1,208,047 16			2,339,425 11
Due from other banks	83,270 81	25,249 08		71,929 49	180,449 38
Due from Federal Reserve Bank	68,324 42	163,945 79			232,270 21
Actual cash on hand	752,914 61	100,000 00		6,023 62	858,938 23
Exchanges for clearing house		121,724 93			121,724 93
Checks and other cash items	65,497 34				65,497 34
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			406 60		406 60
Other resources	2,000 00	24,000 00			26,000 00
Totals	\$6,588,749 45	\$10,846,620 18	\$100,406 60	\$177,953 11	\$17,713,729 34
LIABILITIES.					
Capital paid in	\$300,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$900,000 00
Surplus	242,700 00	230,000 00		5,000 00	477,700 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	106,538 69	25,708 22		72,369 78	153,200 25
Reserved for interest, taxes and expenses		44,127 34		583 33	44,710 67
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	582,351 47	45,914 28			628,265 75
Dividends unpaid	13,619 25				13,619 25
Individual deposits subject to check	5,051,625 30				5,051,625 30
Savings deposits		9,649,135 57			9,649,135 57
Demand certificates of deposit					
Time certificates of deposit		225,212 56			225,212 56
Certified checks	10,442 41				10,442 41
Cashiers' checks	256,216 69				256,216 69
State, county and municipal deposits		277,725 53			277,725 53
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	15,000 00				15,000 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			406 60		406 60
Other liabilities	10,255 64	213 12			10,468 76
Totals	\$6,588,749 45	\$10,872,328 40	\$100,406 60	\$177,953 11	\$17,713,729 34
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

"CITIZENS TRUST AND SAVINGS BANK." LOS ANGELES—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$457,187 27	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$1,014,407 49
Trust investments, real property.....	512,824 96	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	44,395 26		
Cash on hand.....			
Total.....	\$1,014,407 49	Total.....	\$1,014,407 49

Note—The above statement includes the business of branch offices at Los Angeles.

THE STATE BANK OF RAMONA. RAMONA.

Incorporated August 9, 1911.

527

Officers—President, G. A. Davidson; Vice-President, S. Rotanzi; Secretary, Treasurer and Cashier, O. B. Wetzell; Assistant Cashier, W. A. Sowle.

Directors—G. A. Davidson, O. B. Wetzell, W. W. Wetzell, S. Rotanzi, Geo. Sanday, Geo. L. Barney, Harry Weiss, Fiorenzo Moretti, J. F. Kelly.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$157,201 51		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,855 79		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	18,043 95		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,529 45		
Other real estate owned			
Due from reserve banks, excluding item 14	22,830 25		
Due from other banks	424 75		
Due from Federal Reserve Bank	7,500 00		
Actual cash on hand	5,369 04		
Exchanges for clearing house			
Checks and other cash items	475 00		
Items with Federal Reserve Bank in process of collection			
Other resources	14,029 29		
Total	\$231,262 03		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	5,000 00		
All undivided profits, less expenses, interest and taxes paid	2,892 67		
Reserved for interest, taxes and expenses	157 50		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	24,029 29		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	112,136 89		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	45,980 52		
Certified checks	266 00		
Cashiers' checks	3,253 16		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	46 00		
Total	\$231,262 03		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$450 00		

DINUBA SAVINGS BANK. DINUBA.

Incorporated June 19, 1911.

529

Officers—President, W. B. Nichols; Vice-President R. E. L. Morton; Secretary, Treasurer and Cashier, C. R. Morton.
 Directors—J. E. Cook, W. B. Nichols, F. H. Wilson, C. R. Morton, E. Seligman, G. W. Osterhout, Karl R. Lewis, E. Barris, R. E. L. Morton

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$252,400 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		59,319 82	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		4,000 00	
Other real estate owned			
Due from reserve banks, excluding item 14		21,169 79	
Due from other banks		7,072 37	
Due from Federal Reserve Bank			
Actual cash on hand		10,294 95	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$354,256 93	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		11,000 00	
All undivided profits, less expenses, interest and taxes paid		2,251 27	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks		3,642 61	
Dividends unpaid		3,000 00	
Individual deposits subject to check			
Savings deposits		309,363 05	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$354,256 93	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,500 00	

"BANK OF MILPITAS." MILPITAS.

Incorporated August 4, 1911.

530

Officers—President, E. P. Giacomazzi; Vice-President, F. O. Reed; Secretary, Charles Brandt; Treasurer and Cashier A. L. Crabb.

Directors—Charles H. Baker, E. P. Giacomazzi, A. L. Crabb, J. W. Smith, J. F. Smith, W. F. Button, Chas. Brandt, Frazier O. Reed, E. C. Hansen.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$54,526 73	\$168,300 00	\$222,826 73
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	18,215 40	36,982 63	55,198 03
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,650 00	5,400 00	7,050 00
Other real estate owned		1,265 90	1,265 90
Due from reserve banks, excluding item 14	18,089 65	18,610 49	36,700 14
Due from other banks			
Due from Federal Reserve Bank	4,500 00	3,500 00	8,000 00
Actual cash on hand	1,236 85	3,030 65	4,267 50
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$98,218 63	\$237,089 67	\$335,308 30
LIABILITIES.			
Capital paid in	\$16,000 00	\$24,000 00	\$40,000 00
Surplus	5,000 00	6,500 00	11,500 00
All undivided profits, less expenses, interest and taxes paid	1,344 81	2,235 16	3,579 97
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	51,602 72		51,602 72
Savings deposits		204,354 51	204,354 51
Demand certificates of deposit	2,771 10		2,771 10
Time certificates of deposit	21,500 00		21,500 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$98,218 63	\$237,089 67	\$335,308 30
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

STATE BANK. SAN LEANDRO.

Incorporated September 18, 1911.

531

Officers—President, A. S. Weaver; Vice-President, Daniel Best; Secretary, J. J. Gill; Treasurer, C. Q. Rideout; Cashier, H. G. Barton; Assistant Cashiers, J. A. Mitchell, A. A. DeMello, H. A. Linthicum; Attorney, R. H. Cross.

Directors—A. S. Weaver, F. B. Granger, Daniel Best, Frank Mitchell, Jr., J. J. Smith, Joe Dutra Gonsalves, Chas. Q. Rideout, H. H. Cross, J. J. Gill, O. F. Chichester, C. L. Best.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$367,361 39	\$545,278 07	\$912,639 46
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,079 15		1,079 15
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	81,511 63	459,786 00	541,297 63
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,241 00	13,845 50	35,086 50
Other real estate owned			
Due from reserve banks, excluding item 14	27,495 62	21,798 31	49,293 93
Due from other banks		2,853 13	2,853 13
Due from Federal Reserve Bank			
Actual cash on hand	23,670 33	25,700 00	49,370 33
Exchanges for clearing house			
Checks and other cash items	4,017 06		4,017 06
Items with Federal Reserve Bank in process of collection			
Other resources	255 00		255 00
Totals	\$526,631 18	\$1,069,261 01	\$1,595,892 19
LIABILITIES.			
Capital paid in	\$68,100 00	\$80,800 00	\$148,900 00
Surplus	14,000 00	21,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid	11,701 72	8,194 32	19,896 04
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	25,000 00		25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	349,086 66		349,086 66
Savings deposits		908,866 69	908,866 69
Demand certificates of deposit	750 00		750 00
Time certificates of deposit	11,933 00		11,933 00
Certified checks	5,025 00		5,025 00
Cashiers' checks	14,325 80		14,325 80
State, county and municipal deposits	24,458 64	50,400 00	74,858 64
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	2,250 36		2,250 36
Totals	\$526,631 18	\$1,069,261 01	\$1,595,892 19
Contingent liabilities—none.			
Interest earned not collected, not included in resources or liabilities	\$2,475 00	\$4,780 00	\$7,255 00

Note—Changed name from San Leandro State Bank December 2, 1920.

The above statement includes the business of branch offices at Hayward and Centerville.

"THE FIRST SAVINGS BANK OF SHASTA COUNTY." REDDING.

Incorporated November 28, 1911.

534

Officers—President, Fred Dersch; Vice-Presidents, G. A. Grotefend, Edwin L. Bailey; Secretary and Treasurer, B. L. Smith; Cashier, Edwin L. Bailey; Manager Kennett Branch, K. V. Stair; Manager Anderson Branch, H. E. Black.
 Directors—Alden Anderson, Edwin L. Bailey, C. W. Leininger, George A. Grotefend, Fred Dersch.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$113,686 33	\$483,994 96	\$597,681 29
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	76,990 80	315,192 00	392,182 80
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	6,000 00		6,000 00
Other real estate owned.....	2,000 00	10,137 36	12,137 36
Due from reserve banks, excluding item 14.....	40,708 12	66,318 36	107,026 48
Due from other banks.....	3,105 78		3,105 78
Due from Federal Reserve Bank.....			
Actual cash on hand.....	19,123 19	21,502 84	40,626 03
Exchanges for clearing house.....			
Checks and other cash items.....	124 00		124 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$261,738 22	\$897,145 52	\$1,158,883 74
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$55,000 00	\$75,000 00
Surplus.....	15,000 00	25,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....		7,289 69	7,289 69
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	223,292 83		223,292 83
Savings deposits.....		763,899 09	763,899 09
Demand certificates of deposit.....			
Time certificates of deposit.....		45,956 74	45,956 74
Certified checks.....	1,654 17		1,654 17
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....	1,791 22		1,791 22
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$261,738 22	\$897,145 52	\$1,158,883 74
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,267 38	\$8,093 24	\$10,360 62

Note—The above statement includes the business of branch offices at Kennett and Anderson.

"SAVINGS BANK OF WINTERS." WINTERS.

Incorporated November 23, 1911.

535

Officers—President, H. J. Fitz; Vice-President, Wm. Brinck; Secretary and Treasurer, W. A. Brinck; Cashier, J. A. Henderson; Assistant Cashier, Lulu B. Wyatt.

Directors—B. F. Lynip, William Brinck, F. M. Wyatt, H. J. Fitz, W. A. Brinck.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$180,259 78	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts		26,842 50	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		3,442 84	
Due from reserve banks, excluding item 14		4,221 72	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		4,526 23	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$219,293 07	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,250 00	
All undivided profits, less expenses, interest and taxes paid		2,050 43	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		4,000 00	
Individual deposits subject to check			
Savings deposits		138,992 64	
Demand certificates of deposit			
Time certificates of deposit		30,500 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$219,293 07	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,000 00	

INYO COUNTY BANK. BISHOP.

Incorporated December 22, 1911.

538

Officers—President, Wilfred W. Watterson; Vice-President, Eliza Watterson; Secretary, Treasurer and Cashier, Mark Q. Watterson; Assistant Cashiers, D. L. Shaw, A. P. Mairs.

Directors—Wilfred W. Watterson, Mark Q. Watterson, Eliza Watterson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,193,945 82	\$276,750 00	\$1,470,695 82
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,760 43		2,760 43
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	71,247 83		71,247 83
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	39,736 20		39,736 20
Other real estate owned	3,550 00		3,550 00
Due from reserve banks, excluding item 14	62,255 34	5,125 10	67,380 44
Due from other banks	1,335 29		1,335 29
Due from Federal Reserve Bank			
Actual cash on hand	70,402 16	10,906 48	81,308 64
Exchanges for clearing house			
Checks and other cash items	14,635 34		14,635 34
Items with Federal Reserve Bank in process of collection			
Other resources	6,413 27		6,413 27
Totals	\$1,466,281 68	\$292,781 58	\$1,759,063 26
LIABILITIES.			
Capital paid in	\$111,000 00	\$10,000 00	\$121,000 00
Surplus	33,000 00	17,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	5,650 14	4,025 25	9,675 39
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	150,000 00		150,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	836,730 60		836,730 60
Savings deposits		261,756 33	261,756 33
Demand certificates of deposit			
Time certificates of deposit	177,224 04		177,224 04
Certified checks			
Cashiers' checks	92,081 59		92,081 59
State, county and municipal deposits	60,595 31		60,595 31
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,466,281 68	\$292,781 58	\$1,759,063 26
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$31,838 55	\$7,380 00	\$39,218 55

Note—The above statement includes the business of branch offices at Big Pine and Independence.

BURBANK SAVINGS BANK. BURBANK.

Incorporated December 6, 1911.

539

Officers—President, H. A. Church; Vice-President, Martin Pupka; Secretary and Assistant Cashier, A. E. Dufur; Treasurer and Cashier, R. O. Church.

Directors—H. A. Church, Martin Pupka, A. E. Dufur; R. O. Church, J. T. Shelton, Thomas Story, Chas. B. Fischer, J. H. Avery, A. O. Kendall.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$307,492 90	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		26,435 64	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		1,201 08	
Other real estate owned			
Due from reserve banks, excluding item 14		12,193 31	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		11,208 64	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$358,531 57	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		10,000 00	
All undivided profits, less expenses, interest and taxes paid		1,956 02	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		12 00	
Individual deposits subject to check			
Savings deposits		309,181 05	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,382 50	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$358,531 57	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,475 00	

NORTHERN SOLANO SAVINGS BANK. DIXON.

Incorporated December 12, 1911.

540

Officers—President, E. R. Watson; Vice-President, R. E. L. Stephens; Secretary, Treasurer and Cashier, A. C. Madden; Assistant Cashier, Dorothy Rott.

Directors—W. D. Timm, R. E. L. Stephens, Stuart Grady, J. L. Kilkenny, E. Robert Watson, J. J. Clark, P. M. Doyle, Winfield R. Madden, W. J. Weyand.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$150,754 70	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		128,955 52	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		42,712 00	
Other real estate owned			
Due from reserve banks, excluding item 14		12,590 31	
Due from other banks		14,239 64	
Due from Federal Reserve Bank			
Actual cash on hand		9,352 01	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		50 43	
Total		\$358,654 61	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		11,500 00	
All undivided profits, less expenses, interest and taxes paid		2,426 67	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		269,727 94	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$358,654 61	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,500 00	

INDIAN VALLEY BANK. GREENVILLE.

Incorporated January 2, 1912.

541

Officers—President, F. B. Hossalkus; Vice-Presidents, John Hossalkus, W. B. Perry; Secretary, Treasurer and Cashier, H. C. Chamberlain; Assistant Cashier, C. M. Chamberlain.

Directors—Mont Berg, F. B. Hossalkus, H. C. Chamberlain, Kenneth Short, W. B. Perry, John Hossalkus, L. T. Bacher.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$218,027 28		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	41,213 08		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,102 00		
Other real estate owned			
Due from reserve banks, excluding item 14	35,503 93		
Due from other banks	2,076 48		
Due from Federal Reserve Bank			
Actual cash on hand	20,007 14		
Exchanges for clearing house			
Checks and other cash items	2,640 64		
Items with Federal Reserve Bank in process of collection			
Other resources	1,050 05		
Total	\$329,620 60		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	3,392 00		
All undivided profits, less expenses, interest and taxes paid	57 32		
Reserved for interest, taxes and expenses	872 81		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	7,000 00		
Individual deposits subject to check	192,807 09		
Savings deposits			
Demand certificates of deposit	500 00		
Time certificates of deposit	74,491 38		
Certified checks			
Cashiers' checks	500 00		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$329,620 60		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,200 00		

EL SEGUNDO STATE BANK. EL SEGUNDO.

Incorporated January 27, 1912.

542

Officers—President, J. E. Howell; Vice-Presidents, Dan Murphy, J. D. D. Gladding; Secretary, H. C. Hanna; Treasurer and Cashier, J. D. D. Gladding.

Directors—James E. Howell, Jacob F. Faber, Dan Murphy, M. L. McCray, F. R. Kellog, H. C. Hanna, J. D. D. Gladding.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$54,777 04	\$79,558 06	\$134,335 10
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	95,896 25	34,361 00	130,257 25
Stock of Federal Reserve Bank	23,607 13	15,000 00	38,607 13
Bank premises, furniture and fixtures and safe deposit vaults	50 00		50 00
Other real estate owned	33,117 69	3,372 31	36,490 00
Due from reserve banks, excluding item 14			
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,479 18	3,172 48	17,651 66
Exchanges for clearing house	1,027 29		1,027 29
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$222,954 58	\$135,463 85	\$358,418 43
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	10,000 00	5,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	2,058 83	1,119 66	3,178 49
Reserved for interest, taxes and expenses	25 00		25 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	12,952 04		12,952 04
Dividends unpaid			
Individual deposits subject to check	175,291 78		175,291 78
Savings deposits		105,833 19	105,833 19
Demand certificates of deposit			
Time certificates of deposit		8,511 00	8,511 00
Certified checks			
Cashiers' checks	5,839 53		5,839 53
State, county and municipal deposits	1,587 40	5,000 00	6,587 40
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	200 00		200 00
Totals	\$222,954 58	\$135,463 85	\$358,418 43
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$8,845 75		\$8,845 75
Interest earned, not collected, not included in resources or liabilities			

FORT BRAGG COMMERCIAL BANK. FORT BRAGG.

Incorporated March 28, 1912.

545

Officers—President, A. A. Lord; Vice-President, W. H. Dixon; Secretary, Treasurer and Cashier, H. P. Preston.

Directors—W. H. Dixon, E. E. Brown, L. C. Gregory, A. A. Lord, J. W. Preston, H. P. Preston, W. H. Ross.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$398,348 11	\$75,730 00	\$474,078 11
Bankers' acceptances excluding rediscounts			
Notes, drafts or bills of exchange excluding rediscounts			
Overdrafts	11 48		11 48
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	55,806 99	82,127 63	137,934 62
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	17,250 00		17,250 00
Other real estate owned			
Due from reserve banks, excluding item 14	35,690 62	7,030 17	42,720 79
Due from other banks	10,979 19		10,979 19
Due from Federal Reserve Bank			
Actual cash on hand	48,447 23	10,218 46	58,665 69
Exchanges for clearing house			
Checks and other cash items	7,774 52		7,774 52
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$574,308 14	\$175,106 26	\$749,414 40
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	12,500 00		12,500 00
All undivided profits, less expenses, interest and taxes paid	1,523 83	2,126 74	3,650 57
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	472,817 11		472,817 11
Savings deposits		162,979 52	162,979 52
Demand certificates of deposit			
Time certificates of deposit	25,498 05		25,498 05
Certified checks	246 00		246 00
Cashiers' checks	1,723 15		1,723 15
State, county and municipal deposits	20,000 00		20,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$574,308 14	\$175,106 26	\$749,414 40
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,115 25	\$2,285 47	\$8,400 72

"BANK OF SAN JOSE." SAN JOSE.

Incorporated April 4, 1912.

547

Officers—President, Wm. Knox Beans; Vice-Presidents, H. D. Tuttle, E. E. Chase, V. J. LaMotte; Secretary and Cashier, A. B. Post; Treasurer, Wm. Knox Beans; Assistant Cashiers, Waldo H. Lowe, J. E. Morrish; Manager, V. J. LaMotte.
 Directors—Wm. Knox Beans, Francis L. Beans, E. E. Chase, Robt. R. Syer, A. B. Post, Hiram D. Tuttle, V. J. LaMotte.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,041,545 47	\$2,365,139 59	\$3,406,685 06
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	754 85		754 85
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	355,267 28	597,435 87	952,703 15
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,817 87	294,500 00	310,317 87
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	241,859 35	128,088 00	369,947 35
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	116,325 20	97,871 19	214,196 39
Exchanges for clearing house.....	30,683 91	928 53	31,612 44
Checks and other cash items.....	35 01		35 01
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	51,626 68		51,626 68
Totals.....	\$1,853,915 62	\$3,483,963 18	\$5,337,878 80
LIABILITIES.			
Capital paid in.....	\$250,000 00	\$50,000 00	\$300,000 00
Surplus.....	62,500 00	250,000 00	312,500 00
All undivided profits, less expenses, interest and taxes paid.....	53,955 05	7,669 66	61,624 71
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	29,925 53		29,925 53
Dividends unpaid.....	12,000 00		12,000 00
Individual deposits subject to check.....	1,182,660 86		1,182,660 86
Savings deposits.....		3,176,293 52	3,176,293 52
Demand certificates of deposit.....	34,934 68		34,934 68
Time certificates of deposit.....	221,686 35		221,686 35
Certified checks.....	6,253 15		6,253 15
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$1,853,915 62	\$3,483,963 18	\$5,337,878 80
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$5,987 00	\$7,800 00	\$13,787 00

BANK OF GALT. GALT.

Incorporated April 5, 1912.

550

Officers—President, J. W. Angrave; Vice-President, A. Lippi; Secretary, Treasurer and Cashier, W. C. Anderson.

Directors—W. E. Porter, J. W. Angrave, W. C. Anderson, A. Lippi, W. B. Sawyer, Minnie B. Anderson, Alden Anderson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$160,850 50	\$59,853 93	\$220,704 43
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	32,767 97	77,061 54	109,829 51
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,729 00		4,729 00
Other real estate owned			
Due from reserve banks, excluding item 14	32,541 46	10,420 70	42,962 16
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	13,909 58	3,000 00	16,909 58
Exchanges for clearing house			
Checks and other cash items	3,008 34		3,008 34
Items with Federal Reserve Bank in process of collection			
Other resources	15 00		15 00
Totals	\$247,821 85	\$150,336 17	\$398,158 02
LIABILITIES.			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	5,000 00	4,000 00	9,000 00
All undivided profits, less expenses, interest and taxes paid	2,378 04		2,378 04
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,100 00		2,100 00
Individual deposits subject to check	141,360 04		141,360 04
Savings deposits		126,336 17	126,336 17
Demand certificates of deposit	150 00		150 00
Time certificates of deposit	47,854 14		47,854 14
Certified checks	66 00		66 00
Cashiers' checks	1,190 92		1,190 92
State, county and municipal deposits	22,500 00	10,000 00	32,500 00
United States and postal savings deposits	103 90		103 90
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	118 81		118 81
Totals	\$247,821 85	\$150,336 17	\$398,158 02
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,000 00	\$750 00	\$2,750 00

FARMERS AND MECHANICS SAVINGS BANK OF HEALDSBURG. HEADLSBURG.

Incorporated March 16, 1912.

551

Officers—President, C. W. Weaver; Vice-President, S. L. Wattles; Secretary, Treasurer and Cashier, J. H. Miller; Assistant Secretary and Assistant Cashier, L. J. Hall.

Directors—Eli Bush, J. T. Coffman, J. H. Gunn, J. A. McMinn, J. H. Miller, S. L. Wattles, C. W. Weaver.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$667,353 23	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		273,481 74	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		29,744 68	
Due from other banks		15,500 00	
Due from Federal Reserve Bank			
Actual cash on hand		33,382 52	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,019,462 17	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		10,625 59	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		900,711 58	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		5,625 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		2,500 00	
Total		\$1,019,462 17	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$12,500 00	

SAVINGS BANK OF SUTTER COUNTY. YUBA CITY.

Incorporated May 15, 1912.

553

Officers—President, C. R. Boyd; Vice-President, B. F. Walton; Secretary, Treasurer and Cashier, Geo. T. Boyd; Assistant Cashiers, E. C. Littleton, E. T. Hughes.

Directors—C. R. Boyd, Geo. T. Boyd, B. F. Walton, H. A. Walton, F. S. Walton.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$506,839 73	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds warrants and other securities, including premium thereon.			
less all offsetting bond adjustment accounts		88,323 30	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		29,000 00	
Other real estate owned			
Due from reserve banks, excluding item 14		17,189 57	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		16,682 68	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$658,035 28	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		42,500 00	
All undivided profits, less expenses, interest and taxes paid		2,149 69	
Reserved for interest, taxes and expenses		9,849 41	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		498,461 18	
Demand certificates of deposit			
Time certificates of deposit		75 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		80,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$658,035 28	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$17,600 00	

HEALDSBURG SAVINGS BANK. HEALDSBURG.

Incorporated May 25, 1912.

557

Officers—President, Geo. H. Warfield; Vice-President, Fred W. McConnell; Secretary, Treasurer and Cashier, J. R. Williams; Assistant Cashiers, W. R. Haley, D. A. Bane.

Directors—H. C. Frost, A. E. Burnham, W. Goddard, Fred W. McConnell, Frank Passalacqua, Ira R. Rosenberg, J. E. Seawell, Geo. H. Warfield, Geo. C. Alexander, S. Scatena, J. R. Williams.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.		\$616,159 67	
Bankers' acceptances, excluding rediscounts.			
Notes, drafts or bills of exchange, excluding rediscounts.			
Overdrafts.			
Customers' liability for drafts paid under letters of credit.			
Customers' liability account acceptances.			
Liability of foreign banks and bankers' account of acceptances.			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.		63,360 45	
Stock of Federal Reserve Bank.			
Bank premises, furniture and fixtures and safe deposit vaults.			
Other real estate owned.		718 35	
Due from reserve banks, excluding item 14.		34,752 23	
Due from other banks.			
Due from Federal Reserve Bank.			
Actual cash on hand.		16,663 19	
Exchanges for clearing house.			
Checks and other cash items.			
Items with Federal Reserve Bank in process of collection.			
Other resources.			
Total.		\$731,653 89	
LIABILITIES.			
Capital paid in.		\$75,000 00	
Surplus.		30,000 00	
All undivided profits, less expenses, interest and taxes paid.		5,153 86	
Reserved for interest, taxes and expenses.			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.			
Bills payable with Federal Reserve Bank, other than rediscounts.			
Deposits due to banks.			
Dividends unpaid.			
Individual deposits subject to check.			
Savings deposits.		621,500 03	
Demand certificates of deposit.			
Time certificates of deposit.			
Certified checks.			
Cashiers' checks.			
State, county and municipal deposits.			
United States and postal savings deposits.			
Letters of credit and travelers' checks sold for cash and now out- standing.			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.			
Liability account acceptances executed to furnish dollar exchange Other liabilities.			
Total.		\$731,653 89	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.			

COMMERCIAL BANK OF SANGER. SANGER.

Incorporated May 23, 1912.

558

Officers—President, Geo. S. Coblentz; Vice-President, L. Powers; Secretary, Treasurer and Cashier, E. A. Boye; Assistant Cashier, A. B. Olsen.

Directors—J. E. Burnett, L. Powers, Geo. S. Coblentz, W. S. Burns, L. P. Fleming, W. B. Hazelton, S. Frankenau.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$430,318 09		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	114 80		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	39,605 02		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,700 00		
Other real estate owned			
Due from reserve banks, excluding item 14	40,983 29		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	31,159 19		
Exchanges for clearing house			
Checks and other cash items	831 22		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$555,711 61		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	35,000 00		
All undivided profits, less expenses, interest and taxes paid	10,232 81		
Reserved for interest, taxes and expenses	2,000 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	70,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	303,206 00		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	77,619 17		
Certified checks	101 00		
Cashiers' checks	2,818 26		
State, county and municipal deposits	4,734 37		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$555,711 61		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00		

"LASSEN INDUSTRIAL BANK." SUSANVILLE.

Incorporated April 5, 1912.

559

Officers—President, R. D. Mayes; Vice-President, W. G. Culbreth; Secretary and Assistant Cashier, O. C. Little; Treasurer and Cashier, W. G. Culbreth; Assistant Secretary, E. Younie; Assistant Cashier and Manager Bieber Branch, J. W. Sanders; Assistant Cashier and Manager Fall River Branch, Geo. H. Taylor.

Directors—R. D. Mayes, D. J. Fay, R. E. Bangham, C. E. Lawson, W. G. Culbreth, T. J. Dunlap, G. L. Kramer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$680,775 56	\$235,476 23	\$916,251 79
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	6,456 79		6,456 79
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	102,877 39	41,410 70	144,288 09
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,495 73		21,495 73
Other real estate owned	13,494 80		13,494 80
Due from reserve banks, excluding item 14	44,344 06	14,933 16	59,277 22
Due from other banks	8,705 62		8,705 62
Due from Federal Reserve Bank			
Actual cash on hand	62,771 59	11,183 43	73,955 02
Exchanges for clearing house			
Checks and other cash items	5,139 38		5,139 38
Items with Federal Reserve Bank in process of collection			
Other resources	12,163 03		12,163 03
Totals	\$958,223 95	\$303,003 52	\$1,261,227 47
LIABILITIES.			
Capital paid in	\$125,000 00	\$25,000 00	\$150,000 00
Surplus	11,000 00	5,000 00	16,000 00
All undivided profits, less expenses, interest and taxes paid	17,806 96		17,806 96
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6,000 00		6,000 00
Individual deposits subject to check	523,985 63		523,985 63
Savings deposits		273,003 52	273,003 52
Demand certificates of deposit	6,523 62		6,523 62
Time certificates of deposit	200,209 73		200,209 73
Certified checks			
Cashiers' checks	2,846 95		2,846 95
State, county and municipal deposits	42,281 21		42,281 21
United States and postal savings deposits	10 43		10 43
Letters of credit and travelers' checks sold for cash and now outstanding	9,768 92		9,768 92
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	12,790 50		12,790 50
Totals	\$958,223 95	\$303,003 52	\$1,261,227 47
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$9,750 00	\$3,900 00	\$13,650 00

Note—The above statement includes the business of branch offices at Bieber and Fall River Mills.

ESCALON STATE BANK. ESCALON.

Incorporated June 13, 1912.

560

Officers—President, S. J. Irwin; Vice-President, F. J. Laffety; Secretary, Treasurer and Cashier, Ira Wolfe; Assistant Cashier, H. L. Morgenson.

Directors—Ira Wolfe, C. M. Carlson, Otto Peterson, F. J. Laffety, S. J. Irwin.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$263,842 97		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	227 68		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	5,331 59		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	27,372 85		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,165 00		
Other real estate owned	1 00		
Due from reserve banks, excluding item 14	61,959 30		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	18,620 72		
Exchanges for clearing house			
Checks and other cash items	212 49		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$390,733 60		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	5,000 00		
All undivided profits, less expenses, interest and taxes paid	5,839 28		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	25,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	203,969 79		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	80,742 83		
Certified checks	25 00		
Cashiers' checks	156 70		
State, county and municipal deposits	20,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$390,733 60		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,736 00		

"BANK OF PRINCETON." PRINCETON.

Incorporated April 19, 1912.

562

Officers—President, Tennant Harrington; Vice-President, W. A. Yerxa; Secretary, Treasurer and Cashier, F. M. Porter.
 Directors—F. M. Porter, P. H. Green, Edwin Barham, C. G. Picknell, Tennant Harrington, W. A. Yerxa, Frank Moody.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$188,128 28		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	893 00		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts	83,539 93		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,788 51		
Other real estate owned	1,169 20		
Due from reserve banks, excluding item 14	8,802 92		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	8,722 17		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$312,044 01		
LIABILITIES.			
Capital paid in	\$60,000 00		
Surplus	7,835 00		
All undivided profits, less expenses, interest and taxes paid	8,331 27		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	117,500 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	61,221 98		
Savings deposits			
Demand certificates of deposit	1,330 95		
Time certificates of deposit	23,523 12		
Certified checks			
Cashiers' checks	3,301 69		
State, county and municipal deposits	29,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$312,044 01		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,628 50		

SECURITY COMMERCIAL AND SAVINGS BANK OF EL CENTRO. EL CENTRO.

Incorporated May 17, 1912.

563

Officers—President, J. K. Hermon; Vice-Presidents, J. Stewart Ross, O. G. Horne; Secretary, A. G. Hyberg; Treasurer and Cashier, O. G. Horne.

Directors—O. G. Horne, J. L. Travers, J. Stewart Ross, J. K. Hermon, T. O. Luckett.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$342,762 47	\$47,525 00	\$390,287 47
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	676 43		676 43
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	48,860 98	46,014 68	94,875 66
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	5,764 04		5,764 04
Other real estate owned	4,982 16		4,982 16
Due from reserve banks, excluding item 14	99,562 90	8,488 97	108,051 87
Due from other banks	18,830 39		18,830 39
Due from Federal Reserve Bank	10,000 00		10,000 00
Actual cash on hand	14,302 40	4,922 26	19,224 66
Exchanges for clearing house			
Checks and other cash items	838 42		838 42
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$546,580 19	\$106,950 91	\$653,531 10
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	25,000 00	5,000 00	30,000 00
All undivided profits, less expenses, interest and taxes paid	1,698 31	4,093 18	5,791 49
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,747 50		1,747 50
Individual deposits subject to check	370,004 94		370,004 94
Savings deposits		87,857 73	87,857 73
Demand certificates of deposit	830 00		830 00
Time certificates of deposit	19,177 88		19,177 88
Certified checks	200 70		200 70
Cashiers' checks	53,670 86		53,670 86
State, county and municipal deposits	34,250 00		34,250 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$546,580 19	\$106,950 91	\$653,531 10
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,500 00	\$1,000 00	\$6,500 00

MONTEBELLO SAVINGS BANK. MONTEBELLO.

Incorporated July 20, 1912.

565

Officers—President, H. A. Church, Jr.; Vice-President, John F. Atkinson; Secretary, Treasurer and Cashier, Geo. S. Dodge.

Directors—Robert Wilson, W. H. Russell, A. E. Matson, E. T. Cochrum, H. A. Church, John F. Atkinson, A. F. McDonald, Fred Layman, H. A. Church, Jr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$187,233 40	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		17,500 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		500 00	
Other real estate owned			
Due from reserve banks, excluding item 14		8,812 36	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		4,322 26	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$218,368 02	
LIABILITIES.			
Capital paid in		\$30,000 00	
Surplus		4,000 00	
All undivided profits, less expenses, interest and taxes paid		190 30	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,100 00	
Individual deposits subject to check			
Savings deposits		161,926 70	
Demand certificates of deposit		5,151 02	
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		15,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$218,368 02	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FIRST BANK OF JAMESTOWN. JAMESTOWN.

Incorporated June 11, 1912.

566

Officers—President, W. E. Booker; Vice-President, Geo. H. Ingalls; Secretary, Treasurer and Cashier, J. B. Ryan; Assistant Secretary, Assistant Cashier and Assistant Treasurer, Chas. F. Butterfield.

Directors—W. E. Booker P. Barendregt, Geo. H. Ingalls, J. F. Bullock, G. N. Porter, Edward Martin, E. T. Jasper, T. L. Richards.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$52,488 62	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts		39,980 34	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		2,425 00	
Other real estate owned		1,228 80	
Due from reserve banks, excluding item 14		3,691 32	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		5,665 16	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$105,479 24	
LIABILITIES.			
Capital paid in		25,000 00	
Surplus			
All undivided profits, less expenses, interest and taxes paid		1,189 17	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		25 00	
Individual deposits subject to check			
Savings deposits		66,765 07	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$105,479 24	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,635 03	

NATIONAL CITY STATE BANK. NATIONAL CITY.

Incorporated July 16, 1912.

567

Officers—President, San Francisco; Vice-President, I. G. Silver; Secretary, Treasurer and Cashier, Jas. L. Mathews.
 Directors—I. G. Silver, San Francisco, Jas. L. Mathews, A. G. Williams, R. B. Bagnall.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$88,029 27		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.....	35,938 55		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	9,626 59		
Other real estate owned.....	4,892 62		
Due from reserve banks, excluding item 14.....	23,228 11		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	8,435 81		
Exchanges for clearing house.....			
Checks and other cash items.....	32 73		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	418 12		
Total.....	\$170,601 80		
LIABILITIES.			
Capital paid in.....	\$25,000 00		
Surplus.....	1,500 00		
All undivided profits, less expenses, interest and taxes paid.....	1,768 24		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	3,000 00		
Dividends unpaid.....			
Individual deposits subject to check.....	110,431 59		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	11 622 60		
Certified checks.....			
Cashiers' checks.....	4,779 37		
State, county and municipal deposits.....	12,500 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange Other liabilities.....			
Total.....	\$170,601 80		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$272 89		

CITIZENS STATE SAVINGS BANK. GARDENA.

Incorporated September 6, 1912.

569

Officers—President, J. W. Norvell; Vice-Presidents, Thomas Biggart, J. M. Dunn; Secretary, Treasurer and Cashier, J. C. Fredericks.

Directors—J. W. Norvell, A. W. Vasey, J. M. Dunn, Thos. Biggart, George B. Nichols, W. J. Sims, A. C. Olsen, W. H. Wood, D. M. Towne.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$124,608 95	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts		53,294 59	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		2,793 09	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		2,924 69	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$183,621 32	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,250 00	
All undivided profits, less expenses, interest and taxes paid		1,541 64	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		805 00	
Individual deposits subject to check			
Savings deposits		136,524 68	
Demand certificates of deposit			
Time certificates of deposit		1,000 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$183,621 32	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,750 00	

CHINO SAVINGS BANK. CHINO.

Incorporated September 4, 1912.

570

Officers—President, Edwin Rhodes; Vice-President, O. J. Newman; Secretary, Treasurer and Cashier, J. H. Vance; Assistant Cashier, R. C. Williams.

Directors—J. H. Vance, C. A. Marks, J. C. Reher, E. C. Daniels, O. J. Newman, J. A. Hart, Edwin Rhodes.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$99,880 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		42,134 12	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		2,545 62	
Due from other banks		3,510 66	
Due from Federal Reserve Bank			
Actual cash on hand		5,794 98	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$153,865 38	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,500 00	
All undivided profits, less expenses, interest and taxes paid		4,994 71	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		71,496 77	
Demand certificates of deposit			
Time certificates of deposit		35,073 90	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,800 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$153,865 38	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,150 00	

"THE SOUTHERN COUNTY BANK." ANAHEIM.

Incorporated September 20, 1912.

571

Officers—President, J. W. Phelps; Vice-Presidents, A. Nagel, C. Klingerman; Secretary and Cashier, H. A. Hawley; Treasurer, James A. Fay; Assistant Cashier and Manager El Monte Branch, R. L. Arnold; Assistant Cashier and Manager Buena Park Branch, James A. Fay.

Directors—Paul Fraham, J. W. Phelps, A. Nagel, J. H. Sotow, J. A. Fay, Chas. E. Jones, H. E. Warren, J. D. Cleminson, F. C. Herbert, F. P. Sappington, Wm. Abplanalp, C. Klingerman, H. A. Hawley, Emma K. Nagel, Wm. Schumacher,

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$325,064 17	\$207,998 95	\$533,063 12
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,013 72		2,013 72
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts	39,500 39	38,574 87	78,075 26
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,300 00	2,200 00	6,500 00
Other real estate owned			
Due from reserve banks, excluding item 14	15,104 65	18,135 33	33,239 98
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	26,463 59	11,065 00	37,528 59
Exchanges for clearing house	3,268 60	5,000 00	8,268 60
Checks and other cash items	7,305 54		7,305 54
Items with Federal Reserve Bank in process of collection			
Other resources	833 58		833 58
Totals	\$423,854 24	\$282,974 15	\$706,828 39
LIABILITIES.			
Capital paid in	\$55,000 00	\$20,000 00	\$75,000 00
Surplus	1,000 00	6,000 00	7,000 00
All undivided profits, less expenses, interest and taxes paid	5,325 23	5,954 51	11,279 74
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,292 50		2,292 50
Individual deposits subject to check	292,336 58		292,336 58
Savings deposits		208,264 35	208,264 35
Demand certificates of deposit	9,821 76		9,821 76
Time certificates of deposit		35,255 29	35,255 29
Certified checks			
Cashiers' checks	28,078 17		28,078 17
State, county and municipal deposits	30,000 00	7,500 00	37,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$423,854 24	\$282,974 15	\$706,828 39
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of branch offices at El Monte and Buena Park.

TEHAMA COUNTY SAVINGS BANK. CORNING.

Incorporated September 6, 1912.

572

Officers—President, G. G. Morgan; Vice-President, Jesse Brown; Secretary, Treasurer and Cashier, Emory A. Shook.
 Directors—D. O. Hughes, J. A. Brown, Emory A. Shook, G. G. Morgan, R. J. Packard.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$154,061 15	\$108,279 41	\$262,340 56
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,631 43		1,631 43
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	50,023 48	34,160 00	84,183 48
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	6,000 00	6,000 00	12,000 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	53,774 92	1,598 49	55,373 41
Due from other banks.....	2,028 84		2,028 84
Due from Federal Reserve Bank.....			
Actual cash on hand.....	12,697 02	3,461 03	16,158 05
Exchanges for clearing house.....			
Checks and other cash items.....	1,247 60		1,247 60
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	20 00		20 00
Totals.....	\$281,484 44	\$153,498 93	\$434,983 37
LIABILITIES.			
Capital paid in.....	\$60,000 00	\$15,000 00	\$75,000 00
Surplus.....	9,200 00	1,800 00	11,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,714 44	1,501 40	3,215 84
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	144,913 64		144,913 64
Savings deposits.....		135,197 53	135,197 53
Demand certificates of deposit.....	367 00		367 00
Time certificates of deposit.....	42,862 88		42,862 88
Certified checks.....	274 73		274 73
Cashiers' checks.....	1,939 74		1,939 74
State, county and municipal deposits.....	19,634 64		19,634 64
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	577 37		577 37
Totals.....	\$281,484 44	\$153,498 93	\$434,983 37
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

CITIZENS SAVING BANK OF PASADENA. PASADENA.

Incorporated September 26, 1912.

573

Officers—President, W. H. Hubbard; Vice-Presidents, Henry T. Hazard, Chas. W. Durand; Secretary, Treasurer and Cashier, M. V. Hubbard; Assistant Secretary, H. D. Machin.

Directors—W. H. Hubbard, Henry T. Hazard, Chas. W. Durand, D. C. Casterline, Edmund D. Barry, John C. Coy, John W. Rogers, M. Vilas Hubbard.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$495,560 28	\$592,348 46	\$1,087,908 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	638 42		638 42
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	350,250 43	698,340 14	1,048,590 57
Stock of Federal Reserve Bank	10,000 00		10,000 00
Bank premises, furniture and fixtures and safe deposit vaults	173,485 39	161,255 02	334,740 41
Other real estate owned		2,526 56	2,526 56
Due from reserve banks, excluding item 14	91,561 54	20,475 32	112,036 86
Due from other banks	1,560 00		1,560 00
Due from Federal Reserve Bank	81,155 29	39,536 28	120,691 57
Actual cash on hand	65,569 28	5,719 28	71,288 56
Exchanges for clearing house	22,935 78		22,935 78
Checks and other cash items	1,095 27	68 51	1,163 78
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$1,293,811 68	\$1,520,269 57	\$2,814,081 25
LIABILITIES.			
Capital paid in	\$150,000 00	\$150,000 00	\$300,000 00
Surplus	23,100 00	11,900 00	35,000 00
All undivided profits, less expenses, interest and taxes paid	3,979 71	10,145 76	14,125 47
Reserved for interest, taxes and expenses		10,000 00	10,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	27,658 82		27,658 82
Dividends unpaid			
Individual deposits subject to check	973,264 08		973,264 08
Savings deposits		1,061,445 85	1,061,445 85
Demand certificates of deposit			
Time certificates of deposit		196,550 56	196,550 56
Certified checks	3,342 74		3,342 74
Cashiers' checks	42,852 01		42,852 01
State, county and municipal deposits	57,244 01	80,000 00	137,244 01
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	12,370 31	227 40	12,597 71
Totals	\$1,293,811 68	\$1,520,269 57	\$2,814,081 25
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank	\$47,500 00	\$10,000 00	\$57,500 00
Interest earned, not collected, not included in resources or liabilities	\$8,145 90	\$8,250 00	\$16,395 90

“BANK OF HOPLAND.” HOPLAND.

Incorporated October 1, 1912.

575

Officers—President, H. L. Preston; Vice-President, C. E. Leek; Secretary, Treasurer and Cashier, R. E. Shimmin; Assistant Cashier, E. Jones.

Directors—R. E. Shimmin, C. E. Leek, J. W. Hiatt, U. G. Jones, H. L. Preston.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$52,480 28		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	50,057 82		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,672 88		
Other real estate owned			
Due from reserve banks, excluding item 14	11,977 76		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	6,281 07		
Exchanges for clearing house			
Checks and other cash items	185 58		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$122,655 39		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	200 00		
All undivided profits, less expenses, interest and taxes paid	1,636 85		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	50,353 51		
Savings deposits			
Demand certificates of deposit	800 00		
Time certificates of deposit	32,665 03		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	12,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$122,655 39		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,428 00		

FARMERS SAVINGS BANK OF SELMA. SELMA.

Incorporated November 30, 1912.

576

Officers—President, Ed. Poulson; Vice-President, W. H. Say; Secretary, Treasurer and Cashier, C. W. Christensen; Assistant Secretary and Assistant Treasurer, Milton Alison; Assistant Cashiers, Milton Alison, B. R. Bergstrom.
 Directors—W. H. Say, Scott Manlove, Edw. Poulson, E. W. Hobler, H. S. Hulbert, Fred H. Williams, C. W. Christensen.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$226,487 05	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		37,071 90	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		15,643 09	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		7,716 56	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$286,918 60	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		10,000 00	
All undivided profits, less expenses, interest and taxes paid		2,124 27	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		230,522 84	
Demand certificates of deposit			
Time certificates of deposit		6,771 49	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$286,918 60	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CALIFORNIA TRUST AND SAVINGS BANK. SACRAMENTO

Incorporated November 21, 1912.

577

Officers—President, W. E. Gerber; Vice-Presidents, Geo. W. Pelier, Fred W. Kiese', E. L. Southworth, F. L. Martin, J. I. Brunschwiler, Wm. Skeels; Cashier, A. B. Carter; Assistant Cashiers, C. S. King, F. A. Roblin, D. A. Sherwin, H. M. Weston, J. C. Havely, J. F. Azevedo; Manager Ione Branch, R. H. Frost; Assistant Manager, G. F. Mack,
 Directors—Geo. W. Peltier, Fred W. Kiesel, W. E. Gerber, H. A. Heilbron, Robt. T. Devlin, C. J. Mathews, Ed. H. Gerber, Frank J. Ruhstaller, James McGillivray, Wilbur F. George, Alex Brown, Geo. H. Cutter, W. R. Fountain, E. L. Southworth.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$920,810 23	\$7,049,951 37	\$56,792 46	\$3,100 00	\$8,030,654 06
Bankers' acceptances, excluding rediscounts		105,146 91			105,146 91
Notes, drafts or bills of exchange, excluding rediscounts		62,794 02			62,794 02
Overdrafts	2,085 08				2,085 08
Customers' liability for drafts paid under letters of credit	3,000 00				3,000 00
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	73,938 73	1,066,888 72	5,942 00	50,000 00	1,196,769 45
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	18,456 10	5,000 00	200 00		23,656 10
Other real estate owned	2,281 22	62,438 39			64,719 61
Due from reserve banks, excluding item 14	69,745 40	782,149 27	821 48	13,522 29	866,238 44
Due from other banks	39,001 44	2,075 15			41,076 59
Due from Federal Reserve Bank					
Actual cash on hand	118,170 63	235,485 50			353,656 13
Exchanges for clearing house	62,999 17	5,342 18			68,341 35
Checks and other cash items	8,594 36				8,594 36
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	6,410 05	2,320 00			8,730 05
Totals	\$1,325,492 41	\$9,379,591 51	\$63,755 94	\$66,622 29	\$10,835,462 15
LIABILITIES.					
Capital paid in	\$200,000 00	\$300,000 00	\$50,000 00	\$50,000 00	\$600,000 00
Surplus		335,000 00			335,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	4,952 74	7,470 53	7,574 55	16,622 29	36,620 11
Reserved for interest, taxes and expenses	6,477 50				6,477 50
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	1,304 52	328 09			1,632 61
Dividends unpaid					
Individual deposits subject to check	922,317 01				922,317 01
Savings deposits		8,413,266 99			8,413,266 99
Demand certificates of deposit	3,742 61				3,742 61
Time certificates of deposit	136,517 57	100,000 00			236,517 57
Certified checks	5,958 59				5,958 59
Cashiers' checks	40,791 51				40,791 51
State, county and municipal deposits		220,000 00			220,000 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	3,000 00				3,000 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			6,181 39		6,181 39
Fund for advances to court trusts					
Other liabilities	430 36	3,525 90			3,956 26
Totals	\$1,325,492 41	\$9,379,591 51	\$63,755 94	\$66,622 29	\$10,835,462 15
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities		\$84,203 45			\$84,203 45

CALIFORNIA TRUST AND SAVINGS BANK. SACRAMENTO—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$205,173 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$328,550 43
Trust investments, real property.....	113,181 61	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	10,195 32		
Cash on hand.....			
Total.....	\$328,550 43	Total.....	\$328,550 43

Note—Purchased commercial and savings departments of Sacramento Valley Bank and Trust Company, Sacramento, October 7, 1920. Added commercial department October 7, 1920.
The above statement includes the business of branch offices at Sacramento and Ione.

"THE COMMERCIAL BANK OF DURHAM." DURHAM.

Incorporated November 19, 1912.

578

Officers—President, T. H. Mitchell; Vice-President, T. J. Troxel; Secretary, Treasurer and Cashier, J. A. Williams; Assistant Cashier, Ray Franklin.

Directors—T. J. Troxel, Wm. Hall, T. H. Mitchell, H. C. Morgue, J. A. Williams, F. A. Dickenson, T. F. Dwyer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$102,530 85		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	119 07		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	33,575 91		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,014 35		
Other real estate owned			
Due from reserve banks, excluding item 14	15,640 90		
Due from other banks	1,000 00		
Due from Federal Reserve Bank			
Actual cash on hand	8,594 00		
Exchanges for clearing house			
Checks and other cash items	119 59		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$168,594 67		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	1,000 00		
All undivided profits, less expenses, interest and taxes paid	6,081 41		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	5,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	96 00		
Individual deposits subject to check	89,104 30		
Savings deposits			
Demand certificates of deposit	1,040 00		
Time certificates of deposit	14,723 15		
Certified checks			
Cashiers' checks	4,049 81		
State, county and municipal deposits	22,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$168,594 67		
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$8,700 00		
Interest earned, not collected, not included in resources or liabilities	\$1,922 45		

FIRST BANK OF HERMOSA BEACH. HERMOSA BEACH.

Incorporated January 3, 1913.

579

Officers—President, J. E. Walker; Vice-Presidents, R. E. Matteson, Marco H. Hellman; Secretary, Treasurer and Cashier, G. S. Thatcher; Assistant Cashier, Robert D. Cowley.

Directors—J. E. Walker, Dr. C. Edgar Smith, F. L. Ryder, M. M. Pilkenton, J. P. Luxford, R. E. Matteson, Marco H. Hellman, Irving H. Hellman, G. S. Thatcher.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$88,825 96	\$106,990 00	\$195,815 96
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	69 30		69 30
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	125,781 65	15,852 16	141,633 81
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	28,243 82	9,733 11	37,976 93
Other real estate owned			
Due from reserve banks, excluding item 14	21,995 97	4,693 08	26,689 05
Due from other banks	712 51		712 51
Due from Federal Reserve Bank			
Actual cash on hand	26,092 30	4,179 75	30,272 05
Exchanges for clearing house			
Checks and other cash items	872 88		872 88
Items with Federal Reserve Bank in process of collection			
Other resources	116 00		116 00
Totals	\$292,710 39	\$141,448 10	\$434,158 49
LIABILITIES.			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	5,500 00	1,000 00	6,500 00
All undivided profits, less expenses, interest and taxes paid	2,060 54		2,060 54
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,126 00		2,126 00
Individual deposits subject to check	212,300 26		212,300 26
Savings deposits		112,796 21	112,796 21
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	143 71	12,223 89	12,367 60
Cashiers' checks			
State, county and municipal deposits	21,251 67		21,251 67
United States and postal savings deposits	13,962 14	5,400 00	19,362 14
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	366 07	28 00	394 07
Totals	\$292,710 39	\$141,448 10	\$434,158 49
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,000 00	\$1,000 00	\$3,000 00

EAST SAN DIEGO STATE BANK. EAST SAN DIEGO.

Incorporated January 2, 1913.

580

Officers—President, G. A. Davidson; Vice-President, P. V. Morgan; Secretary, Treasurer and Cashier, Harry J. Humphrey; Assistant Cashier, H. D. Beekley.

Directors—Robert E. Brier, S. C. Payson, P. V. Morgan, G. A. Davidson, A. F. Christenson, C. W. McDonald, F. W. Smith.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$136,468 21	\$146,729 66	\$283,197 87
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	85 14		85 14
Customers liability for drafts paid under letters of credit			
Customers liability account acceptances			
Liability of foreign banks and bankers account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	108,398 75	31,535 94	139,934 69
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	27,581 36		27,581 36
Other real estate owned		744 62	744 62
Due from reserve banks, excluding item 14	40,702 33	6,392 41	47,094 74
Due from other banks			
Due from Federal Reserve Bank	7 877 30		7,877 30
Actual cash on hand	10,220 91	8,050 32	18,271 23
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$331,334 00	\$193,452 95	\$524,786 95
LIABILITIES.			
Capital paid in	\$30,000 00	\$20,000 00	\$50,000 00
Surplus	1 600 00		1,600 00
All undivided profits, less expenses, interest and taxes paid	2,632 06		2,632 06
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	422 08		422 08
Dividends unpaid	1,000 00		1,000 00
Individual deposits subject to check	218,688 21		218,688 21
Savings deposits		173,452 95	173,452 95
Demand certificates of deposit	8,154 72		8,154 72
Time certificates of deposit	47,880 45		47,880 45
Certified checks			
Cashiers checks	971 90		971 90
State, county and municipal deposits	19,709 69		19,709 69
United States and postal savings deposits	274 89		274 89
Letters of credit and travelers checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$331,334 00	\$193,452 95	\$524,786 95
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,000 00		\$2,000 00

ARCATA SAVINGS BANK. ARCATA.

Incorporated February 7, 1913.

581

Officers—President, Wesley W. Stone; Vice-President, Sylvester Myers; Secretary and Assistant Cashier, W. C. Pritchard; Treasurer and Cashier, Frank H. Tooby; Assistant Cashier, R. L. Oak.

Directors—Samuel D. Cerini, N. H. Falk, L. Everding, Frank H. Tooby, Wesley W. Stone, Henry F. Brizard, Sylvester Myers.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$457 518 75	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		2 500 00	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		377,985 94	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		71,896 87	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		25,652 56	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$935,554 12	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		4,500 00	
All undivided profits, less expenses, interest and taxes paid		11,709 24	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		822,950 99	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange		93 89	
Other liabilities		46,300 00	
Total		\$935,554 12	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,042 30	

THE BANK OF ESPARTO. ESPARTO.

Incorporated March 6, 1913.

582

Officers—President, M. O. Wyatt; Vice-President, J. L. Stephens; Secretary, A. E. Neilson; Treasurer, John E. Winter; Cashier, Frank W. Nissen; Assistant Cashier, A. F. Binde.

Directors—M. O. Wyatt, J. L. Stephens, C. S. Nisson, A. H. Fredson, John E. Winter, C. S. Mast, A. E. Neilson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$98,948 06	\$120,970 19	\$219,918 25
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,960 32		3,960 32
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	25,189 00	32,969 75	58,158 75
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,697 00		4,697 00
Other real estate owned			
Due from reserve banks, excluding item 14	5,938 32		5,938 32
Due from other banks		384 58	384 58
Due from Federal Reserve Bank			
Actual cash on hand	6,304 08	3,319 99	9,624 07
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$145,036 78	\$157,644 51	\$302,681 29
LIABILITIES.			
Capital paid in	\$20,000 00	\$7,700 00	\$27,700 00
Surplus	7,000 00	10,000 00	17,000 00
All undivided profits, less expenses, interest and taxes paid	€27 48	3,025 12	3,652 60
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	35,000 00		35,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	80,109 30		80,109 30
Savings deposits		122,919 39	122,919 39
Demand certificates of deposit			
Time certificates of deposit	2,300 00		2,300 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits		14,000 00	14,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$145,036 78	\$157,644 51	\$302,681 29
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,200 00	\$3,300 00	\$6,500 00

"AMADOR VALLEY SAVINGS BANK." PLEASANTON.

Incorporated March 1, 1913.

583

Officers—President, Henry P. Mohr; Vice-President, C. A. Case; Secretary and Cashier, Claude Smallwood; Treasurer and Assistant Cashier, J. C. Mendonca.

Directors—Claude Smallwood, Henry Reimers, A. B. Pickard, M. Koopman, J. C. Mendonca, C. A. Case, D. Devany, H. P. Mohr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$362,481 85	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		37,894 68	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		6,448 58	
Other real estate owned			
Due from reserve banks, excluding item 14		9,730 94	
Due from other banks		1,968 53	
Due from Federal Reserve Bank			
Actual cash on hand		10,248 30	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$428,772 89	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		2,400 00	
All undivided profits, less expenses, interest and taxes paid		382 28	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,000 00	
Individual deposits subject to check			
Savings deposits		361,490 61	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$428,772 89	
Contingent liabilities—none.			
Interest earned not collected, not included in resources or liabilities		\$2,826 48	

FARMERS AND MERCHANTS BANK OF COMPTON. COMPTON.

Incorporated March 20, 1913.

584

Officers—President, W. Simpson; Vice-President, L. Daetweiler; Treasurer and Cashier, O. K. Reed; Secretary and Assistant Cashier, H. E. Reed; Manager Lynwood Branch, H. E. Reed.

Directors—W. Simpson, H. J. Mayo, L. Daetweiler, H. S. King, Harry E. Reed, O. K. Reed, C. W. Musselman, A. L. Packmayr, John M. Snodgrass.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$167,285 26	\$98,040 00	\$265,325 26
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	772 18		772 18
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	94,624 61	35,474 51	130,099 12
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	26,000 00		26,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	21,017 38	4,239 31	25,256 69
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,420 62	3,760 90	19,181 52
Exchanges for clearing house	274 44		274 44
Checks and other cash items	78 89		78 89
Items with Federal Reserve Bank in process of collection			
Other resources	12 00		12 00
Totals	\$325,485 38	\$141,514 72	\$467,000 10
LIABILITIES.			
Capital paid in	\$45,000 00	\$5,000 00	\$50,000 00
Surplus	5,000 00	8,000 00	13,000 00
All undivided profits, less expenses, interest and taxes paid	1,180 70	714 43	1,895 13
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	35,000 00		35,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	185,095 35		185,095 35
Savings deposits		124,910 29	124,910 29
Demand certificates of deposit			
Time certificates of deposit	30,300 00	1,540 00	31,840 00
Certified checks			
Cashiers' checks	1,041 25		1,041 25
State, county and municipal deposits	22,850 00	1,350 00	24,200 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	18 08		18 08
Totals	\$325,485 38	\$141,514 72	\$467,000 10
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,225 00	\$410 00	\$1,635 00

Note—The above statement includes the business of a branch office at Lynwood.
Purchased Citizens Savings Bank of Compton, June 18, 1921.

LE GRAND BANK. LE GRAND.

Incorporated April 1, 1913.

585

Officers—President, E. T. Cunningham; Vice-President, R. C. Burchell; Secretary, Treasurer and Cashier, P. Carmean.
 Directors—R. A. Carr, R. C. Burchell, E. T. Cunningham, Leslie Kohl, P. Carmean, F. A. Bondshu.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$130,548 88	\$75,213 66	\$205,762 54
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	774 11		774 11
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,971 59		2,971 59
Other real estate owned			
Due from reserve banks, excluding item 14	20,495 14	1,610 71	22,105 85
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	6,095 47	2,724 64	8,820 11
Exchanges for clearing house	514 27		514 27
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$161,399 46	\$79,549 01	\$240,948 47
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	13,200 00	3,300 00	16,500 00
All undivided profits, less expenses, interest and taxes paid	5,543 80	18 52	5,562 32
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	16,000 00		16,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	81,445 66		81,445 66
Savings deposits		71,230 49	71,230 49
Demand certificates of deposit			
Time certificates of deposit	25,210 00		25,210 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$161,399 46	\$79,549 01	\$240,948 47
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FARMERS AND MERCHANTS BANK OF BURBANK. BURBANK.

Incorporated March 27, 1913.

586

Officers—President, C. P. Nesselroad; Vice-Presidents, F. A. Halberg, A. Sence; Secretary, Treasurer and Cashier, F. F. Scribner; Assistant Cashier, Edna M. Crane.

Directors—F. F. Scribner, F. A. Halburg, C. P. Nesselroad, L. B. Doan, H. S. Spinkle, C. W. Anderson, A. Sence.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$104,627 05	\$90,036 48	\$194,663 53
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	94,600 00		94,600 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,700 00		12,700 00
Other real estate owned			
Due from reserve banks, excluding item 14	46,658 38	2,934 26	49,592 64
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	24,598 31	2,673 91	27,272 22
Exchanges for clearing house			
Checks and other cash items	1,960 90		1,960 90
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$285,144 64	\$95,644 65	\$380,789 29
LIABILITIES.			
Capital paid in	\$32,500 00	\$7,500 00	\$40,000 00
Surplus	3,000 00	2,500 00	5,500 00
All undivided profits, less expenses, interest and taxes paid	321 90		321 90
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,200 00		1,200 00
Individual deposits subject to check	224,943 04		224,943 04
Savings deposits		85,644 65	85,644 65
Demand certificates of deposit			
Time certificates of deposit	1,606 00		1,606 00
Certified checks			
Cashiers' checks	1,388 57		1,388 57
State, county and municipal deposits	20,000 00		20,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	185 13		185 13
Totals	\$285,144 64	\$95,644 65	\$380,789 29
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,380 75	\$925 60	\$2,306 35

BANK OF LOOMIS. LOOMIS.

Incorporated March 27, 1913.

587

Officers—President, J. J. Brennan; Vice-Presidents, Jas. E. Walsh, S. C. Day; Secretary, Treasurer and Cashier, J. J. Callison; Assistant Cashier, E. D. Dunton.

Directors—J. J. Callison, J. J. Brennan, E. L. Rippey, S. C. Day, J. E. Walsh, N. B. Lardner, R. T. Cook.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$74,266 70	\$113,500 00	\$187,766 70
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	59 96		59 96
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	111,021 38	219,607 34	330,628 72
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,106 25		20,106 25
Other real estate owned			
Due from reserve banks, excluding item 11	32,611 56	8,103 03	40,714 59
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	21,211 24	9,102 65	30,313 89
Exchanges for clearing house			
Checks and other cash items	41 50		41 50
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$259,318 59	\$350,313 02	\$609,631 61
LIABILITIES.			
Capital paid in	\$63,000 00	\$37,000 00	\$100,000 00
Surplus	5,500 00	5,500 00	11,000 00
All undivided profits, less expenses, interest and taxes paid	7,029 25	1,454 00	8,483 25
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	179,474 09		179,474 09
Savings deposits		306,359 02	306,359 02
Demand certificates of deposit			
Time certificates of deposit	200 00		200 00
Certified checks			
Cashiers' checks	4,115 25		4,115 25
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$259,318 59	\$350,313 02	\$609,631 61
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

GLENDALE SAVINGS BANK. GLENDALE.

Incorporated April 28, 1913.

589

Officers—President, W. S. Perrin; Vice-Presidents, Ed. M. Lee, W. W. Lee; Secretary, Treasurer and Cashier, H. E. Francy; Assistant Secretary, M. P. Harrison.

Directors—C. E. Wetmore, W. S. Perrin, Ed. M. Lee, W. W. Lee, A. G. Cornwell, David Francy, Fred L. Thompson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$445,873 75	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customrs' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		127,330 81	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		2,870 00	
Other real estate owned		2,548 50	
Due from reserve banks, excluding item 14		28,374 70	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		13,594 83	
Exchanges for clearing house			
Checks and other cash items		217 29	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$620,809 88	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		7,000 00	
All undivided profits, less expenses, interest and taxes paid		500 00	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		494,901 56	
Demand certificates of deposit			
Time certificates of deposit		37,114 30	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		31,294 02	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$620,809 88	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$7,000 00	

"SANTA YNEZ VALLEY BANK." SOLVANG.

Incorporated May 8, 1913.

590

Officers—President, P. P. Hornsyld; Vice-President, P. B. Montanaro; Secretary, Treasurer and Cashier, Harald Harkson.
 Directors—Harald Harkson, J. T. Torrence, J. C. Burchardi, Alden March Boyd, P. P. Hornsyld, P. B. Montanaro, Marcus Neilsen.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$160,807 21		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	454 86		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	13,892 21		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,277 90		
Other real estate owned			
Due from reserve banks, excluding item 14	19,337 56		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand			
Exchanges for clearing house	11,801 23		
Checks and other cash items	184 83		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$217,755 80		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	5,500 00		
All undivided profits, less expenses, interest and taxes paid	4,018 28		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	6,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	109,810 45		
Savings deposits			
Demand certificates of deposit	475 35		
Time certificates of deposit	53,891 42		
Certified checks			
Cashiers' checks	1,360 30		
State, county and municipal deposits	11,700 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$217,755 80		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,388 00		

"BANK OF DAVIS." DAVIS.

Incorporated May 8, 1913.

591

Officers—President, R. W. Weise; Vice-President, G. J. Haussler; Secretary, Treasurer and Cashier, F. P. Wray; Assistant Cashier, Wilson Kleespie.

Directors—R. W. Weise, J. B. Anderson, C. C. Snyder, J. W. Campbell, G. J. Haussler, F. P. Wray, F. W. Palmer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$170,764 91	\$87,720 00	\$258,484 91
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,797 77		1,797 77
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	1,773 76		1,773 76
Liability of foreign banks and bankers' account of acceptances			
Bonds warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	71,862 50	19,900 00	91,762 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	22,893 57	3,685 02	26,578 59
Other real estate owned			
Due from reserve banks, excluding item 14	15,032 80	3,328 16	18,360 96
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	16,540 07	3,584 67	20,124 74
Exchanges for clearing house	109 47		109 47
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$300,774 85	\$118,217 85	\$418,992 70
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	12,500 00	13,500 00	26,000 00
All undivided profits, less expenses, interest and taxes paid	3,376 63	86 97	3,463 60
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	5,000 00		5,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	878 50		878 50
Individual deposits subject to check	117,896 39		117,896 39
Savings deposits		99,630 88	99,630 88
Demand certificates of deposit			
Time certificates of deposit	128,583 33		128,583 33
Certified checks	40 00		40 00
Cashiers' checks			
State, county and municipal deposits	12,500 00		12,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$300,774 85	\$118,217 85	\$418,992 70
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$2,000 00	\$5,000 00

THE BANK OF CORNING. CORNING.

Incorporated July 9, 1913.

593

Officers—President, J. Le Roy Donovan; Vice-President, C. D. Hill; Secretary and Assistant Cashier, L. L. Million;
Treasurer and Cashier, C. D. Hill.

Directors—George A. Hoag, W. N. Woodson, John Saldubehere, J. Le Roy Donovan, C. W. Million.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$228,059 35	\$128,234 41	\$356,293 76
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,192 86		1,192 86
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment acco ints	31,729 49	40,773 84	72,503 33
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,500 00		2,500 00
Other real estate owned			
Due from reserve banks, excluding item 14	38,976 32	4,207 64	43,183 96
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,917 91	5,167 12	20,085 03
Exchanges for clearing house			
Checks and other cash items	75 76		75 76
Items with Federal Reserve Bank in process of collection			
Other resources	554 98		554 98
Totals	\$318,006 67	\$178,383 01	\$496,389 68
LIABILITIES.			
Capital paid in	\$50,000 00	\$20,000 00	\$70,000 00
Surplus	3,500 00	1,000 00	4,500 00
All undivided profits, less expenses, interest and taxes paid	3,963 88	2,163 51	6,127 39
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,800 00		2,800 00
Individual deposits subject to check	188,163 05		188,163 05
Savings deposits		155,219 50	155,219 50
Demand certificates of deposit	12,629 17		12,629 17
Time certificates of deposit	26,043 68		26,043 68
Certified checks			
Cashiers' checks	5,906 89		5,906 89
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$318,006 67	\$178,383 01	\$496,389 68
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$21,500 00		
Interest earned, not collected, not included in resources or liabilities	\$4,000 00	\$2,000 00	\$6,000 00

"NOVATO BANK." NOVATO.

Incorporated July 30, 1913.

594

Officers—President, James B. Burdell; Vice-President, Hermann Rudolff; Secretary, Treasurer and Cashier, G. D. Morrison.

Directors—James B. Burdell, A. D. Scott, Andre Azevedo, Hermann Rudolff, A. V. DeBorba, F. J. Silva, G. D. Morrison, D. J. Ryan, M. T. Freitas.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$72,410 00	\$67,858 00	\$140,268 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	17,532 00	51,915 00	69,447 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,600 00		2,600 00
Other real estate owned		1,700 00	1,700 00
Due from reserve banks, excluding item 14	13,662 11	5,329 55	18,991 66
Due from other banks		3,000 00	3,000 00
Due from Federal Reserve Bank			
Actual cash on hand	6,255 68	2,953 09	9,208 77
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$112,459 79	\$132,755 64	\$245,215 43
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	1,500 00	1,800 00	3,300 00
All undivided profits, less expenses, interest and taxes paid	4,554 46		4,554 46
Reserved for interest, taxes and expenses	200 00		200 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	87,781 33		87,781 33
Savings deposits		111,955 64	111,955 64
Demand certificates of deposit	200 00		200 00
Time certificates of deposit	1,130 00		1,130 00
Certified checks			
Cashiers' checks	1,344 00		1,344 00
State, county and municipal deposits		9,000 00	9,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	750 00		750 00
Totals	\$112,459 79	\$132,755 64	\$245,215 43
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,564 00	\$1,934 00	\$3,498 00

BANK OF ALEX. BROWN. WALNUT GROVE.

Incorporated July 3, 1913.

595

Officers—President, Alex. Brown; Vice-President, Arthur A. Brown; Secretary, Treasurer and Cashier, John S. Brown; Assistant Cashier, A. C. Schumacher.

Directors—Alex. Brown, John S. Brown, Arthur A. Brown, Kate R. Brown, Ardella F. Brown.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$329,829 20	\$156,550 00	\$486,379 20
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		1,601 15	1,601 15
Overdrafts	246 14		246 14
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts	170,866 78	391,433 25	562,300 03
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,877 69	17,824 13	19,701 82
Other real estate owned			
Due from reserve banks, excluding item 14	214,209 13	66,016 82	280,225 95
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	72,411 30	20,425 78	92,837 08
Exchanges for clearing house			
Checks and other cash items	1,224 11		1,224 11
Items with Federal Reserve Bank in process of collection			
Other resources	50 00		50 00
Totals	\$790,714 35	\$653,851 13	\$1,444,565 48
LIABILITIES.			
Capital paid in	\$68,000 00	\$57,000 00	\$125,000 00
Surplus	22,000 00	28,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	17,446 09		17,446 09
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	514,250 29		514,250 29
Savings deposits		568,851 13	568,851 13
Demand certificates of deposit	37,600 70		37,600 70
Time certificates of deposit	77,570 47		77,570 47
Certified checks	4,950 00		4,950 00
Cashiers' checks	8,896 80		8,896 80
State, county and municipal deposits	40,000 00		40,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$790,714 35	\$653,851 13	\$1,444,565 48
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

SECURITY COMMERCIAL AND SAVINGS BANK OF SAN DIEGO. SAN DIEGO.

Incorporated August 14, 1913.

596

Officers—President, Willet S. Dorland; Vice-President, J. W. Donohue; Secretary, Treasurer and Cashier, O. E. Darnall; Assistant Cashier, Carl C. Dorland.

Directors—J. W. Donohue, Carl C. Dorland, Willet S. Dorland, Orton E. Darnall, Ray M. Harris.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$268,514 53	\$388,253 34	\$656,767 87
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	602 25		602 25
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	358,764 66	585,004 37	943,769 03
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		9,000 00	9,000 00
Other real estate owned	12,353 55	36,903 55	49,257 10
Due from reserve banks, excluding item 14	55,459 36		55,459 36
Due from other banks	97 48		97 48
Due from Federal Reserve Bank			
Actual cash on hand	80,695 89	23,884 45	104,580 34
Exchanges for clearing house	24,850 15	3,234 93	28,085 08
Checks and other cash items	966 93		966 93
Items with Federal Reserve Bank in process of collection			
Other resources	529 86		529 86
Totals	\$802,834 66	\$1,046,280 64	\$1,849,115 30
LIABILITIES.			
Capital paid in	\$85,000 00	\$80,000 00	\$165,000 00
Surplus	15,000 00	15,000 00	30,000 00
All undivided profits, less expenses, interest and taxes paid	5,226 06	2,193 32	7,419 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6,570 50		6,570 50
Individual deposits subject to check	526,288 11		526,288 11
Savings deposits		909,087 32	909,087 32
Demand certificates of deposit	5,070 00		5,070 00
Time certificates of deposit	41,876 20		41,876 20
Certified checks	3,663 25		3,663 25
Cashiers' checks	72,640 54		72,640 54
State, county and municipal deposits	41,500 00	40,000 00	81,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$802,834 66	\$1,046,280 64	\$1,849,115 30
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$16,196 85		\$16,196 85
Interest earned, not collected, not included in resources or liabilities	\$1,000 00	\$3,000 00	\$4,000 00

BANK OF GUSTINE. GUSTINE.

Incorporated September 13, 1913.

598

Officers—President, J. Le Roy Nickel; Vice-President, J. F. Clyne; Secretary, James C. Austin; Treasurer and Cashier, Bruce Greig; Assistant Cashier, A. B. Bowden.

Directors—J. F. Clyne, M. M. Silvia, R. F. Kerr, M. T. Cunha, Jas. C. Austin, L. P. Taglio, J. Le Roy Nickel, D. T. Haley, W. E. Bunker.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$299,646 06	\$234,046 22	\$533,692 28
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,293 43		1,293 43
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	57,549 09	3,119 00	60,668 09
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		12,912 76	12,912 76
Other real estate owned			
Due from reserve banks, excluding item 14	21,373 60	9,739 92	31,113 52
Due from other banks	3,376 74		3,376 74
Due from Federal Reserve Bank			
Actual cash on hand	16,110 82	8,734 19	24,845 01
Exchanges for clearing house	3,361 89		3,361 89
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$402,711 63	\$268,552 09	\$671,263 72
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	18,750 00	6,250 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	12,883 33	3,067 24	15,950 57
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	75,000 00	20,000 00	95,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	164,387 13		164,387 13
Savings deposits		214,234 85	214,234 85
Demand certificates of deposit			
Time certificates of deposit	186 00		186 00
Certified checks	417 25		417 25
Cashiers' checks	10,510 13		10,510 13
State, county and municipal deposits	45,577 79		45,577 79
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$402,711 63	\$268,552 09	\$671,263 72
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,350 00	\$3,600 00	\$5,950 00

IMPERIAL VALLEY BANK. BRAWLEY.

Incorporated June 2, 1913.

600

Officers—President, W. T. Dunn; Vice-President, W. H. Best; Secretary, Treasurer and Cashier, M. G. Doud; Assistant Cashiers, Roy R. Stilgerbouer, H. J. Ingram, Fay Barnett.

Directors—W. T. Dunn, G. L. Marsh, E. C. Pound, William P. Mansfield, W. H. Best, R. A. Walker, A. T. Taecker, R. Malan, C. A. Frederick.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$516,024 36	\$157,286 63	\$673,310 99
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,961 96		2,961 96
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	129,088 64		129,088 64
Stock of Federal Reserve Bank	4,950 00		4,950 00
Bank premises, furniture and fixtures and safe deposit vaults	85,066 57		85,066 57
Other real estate owned			
Due from reserve banks, excluding item 14	7,852 00	199 47	8,051 47
Due from other banks			
Due from Federal Reserve Bank	52,950 00	4,400 00	57,350 00
Actual cash on hand	16,974 87	3,700 00	20,674 87
Exchanges for clearing house	11,456 65		11,456 65
Checks and other cash items	13 97		13 97
Items with Federal Reserve Bank in process of collection			
Other resources	34,416 78		34,416 78
Totals	\$861,755 80	\$165,586 10	\$1,027,341 90
LIABILITIES.			
Capital paid in	\$80,000 00	\$20,000 00	\$100,000 00
Surplus	47,000 00		47,000 00
All undivided profits, less expenses, interest and taxes paid	4,750 79		4,750 79
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	14,485 00		14,485 00
Bills payable with Federal Reserve Bank, other than rediscounts	42,500 00		42,500 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	547,746 24		547,746 24
Savings deposits		141,788 10	141,788 10
Demand certificates of deposit	23,282 45		23,282 45
Time certificates of deposit	6,738 62	3,798 00	10,536 62
Certified checks	173 00		173 00
Cashiers' checks	23,865 70		23,865 70
State, county and municipal deposits	71,000 00		71,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	214 00		214 00
Totals	\$861,755 80	\$165,586 10	\$1,027,341 90
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank	\$123,620 00		\$123,620 00
Interest earned, not collected, not included in resources or liabilities	\$8,000 00	\$2,000 00	\$10,000 00

Note—The above statement includes the business of a branch office at Westmoreland.

FIRST BANK OF LIVINGSTON. LIVINGSTON.

Incorporated November 1, 1913.

601

Officers—President, H. P. Spencer; Vice-Presidents, F. E. Crowell, G. H. Winton; Secretary, Treasurer and Cashier, D. Craig.

Directors—H. P. Spencer, G. H. Winton, Finch Wilcock, D. Craig, Jr., D. K. Stoddard, F. E. Crowell, S. R. Swan.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$206,319 67	\$57,818 14	\$264,137 81
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	613 47		613 47
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	49,148 15		49,148 15
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,325 00	400 00	13,725 00
Other real estate owned			
Due from reserve banks, excluding item 14	9,684 51	2,963 06	12,647 57
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,129 90	1,676 07	15,805 97
Exchanges for clearing house			
Checks and other cash items	185 02		185 02
Items with Federal Reserve Bank in process of collection			
Other resources	1,102 19		1,102 19
Totals	\$294,507 91	\$62,857 27	\$357,365 18
LIABILITIES			
Capital paid in	\$45,000 00	\$5,000 00	\$50,000 00
Surplus		1,000 00	1,000 00
All undivided profits, less expenses, interest and taxes paid	511 02	965 43	1,476 45
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	54,903 20		54,903 20
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	6,331 18		6,331 18
Dividends unpaid	6 00		6 00
Individual deposits subject to check	154,133 95		154,133 95
Savings deposits		55,891 84	55,891 84
Demand certificates of deposit	28 62		28 62
Time certificates of deposit	4,088 84		4,088 84
Certified checks	5 10		5 10
Cashiers' checks	500 00		500 00
State, county and municipal deposits	29,000 00		29,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$294,507 91	\$62,857 27	\$357,365 18
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank	\$19,800 00		\$19,800 00
Interest earned, not collected, not included in resources or liabilities	\$3,719 66	\$172 00	\$3,891 66

ALTURAS STATE BANK. ALTURAS.

Incorporated November 12, 1913.

602

Officers--President, W. S. Trumbo; Vice-President, Cahn Fogarty; Secretary, Treasurer and Cashier, A. Hafer.
 Directors--P. C. Weber, A. Hafer, Cahn Fogarty, W. S. Trumbo, J. H. Derevan.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$177,280 19		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	529 37		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	43 246 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,294 78		
Other real estate owned			
Due from reserve banks, excluding item 14	40,981 10		
Due from other banks	8,184 50		
Due from Federal Reserve Bank	10,000 00		
Actual cash on hand	3,141 65		
Exchanges for clearing house	609 95		
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$288,267 54		
LIABILITIES.			
Capital paid in	\$30,000 00		
Surplus	4,500 00		
All undivided profits, less expenses, interest and taxes paid	2,875 08		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	167,779 98		
Savings deposits			
Demand certificates of deposit	68,112 48		
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	15,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$288,267 54		
Contingent liabilities--none.			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00		

SAVINGS BANK OF TULARE. TULARE.

Incorporated November 13, 1913.

603

Officers—President, L. L. Abercrombie; Vice-President, A. Peterson; Secretary and Cashier, W. P. Williams; Treasurer, A. E. Moit; Assistant Cashier J. M. Allen.

Directors—L. L. Abercrombie, A. Peterson, J. W. Sturgeon A. E. Moit, W. J. Higdon.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$287,092 31	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		18,188 30	
Due from other banks		2,000 00	
Due from Federal Reserve Bank			
Actual cash on hand		7,497 84	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$314,778 45	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		7,000 00	
All undivided profits, less expenses, interest and taxes paid		6,014 35	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		276,764 10	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$314,778 45	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,365 37	

UNION TRUST COMPANY OF SAN DIEGO. SAN DIEGO.

Incorporated November 26, 1913.

604

Officers—President, John F. Forward; Vice-President, A. H. Sweet; Vice-President, Assistant Secretary and Trust Officer, C. H. English; Secretary and Treasurer, James D. Forward.

Directors—John F. Forward, C. H. English, James D. Forward, A. H. Sweet, M. F. Heller.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....			\$47,500 00	\$34,400 00	\$81,900 00
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....			3,500 00	27,400 10	30,900 10
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....				1,050 00	1,050 00
Other real estate owned.....					
Due from reserve banks, excluding item 14.....				5,072 50	5,072 50
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....				260 00	260 00
Totals.....			\$51,000 00	\$68,182 60	\$119,182 60
LIABILITIES.					
Capital paid in.....			\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....				7,075 00	7,075 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....			1,000 00	11,107 60	12,107 60
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					
Letters of credit and travelers' checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees.....					
Fund for advances to court trusts.....					
Other liabilities.....					
Totals.....			\$51,000 00	\$68,182 60	\$119,182 60
Contingent liabilities—none.....					
Interest earned but not collected, not included in resources or liabilities.....					

UNION TRUST COMPANY OF SAN DIEGO—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$12,100 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$12,100 00
Trust investments, personal property.....	5,100 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	48,038 47
Trust investments, real property.....	28,990 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	13,948 47		
Cash on hand.....			
Total.....	\$60,138 47	Total.....	\$60,138 47

PEOPLES TRUST AND SAVINGS BANK. RIVERSIDE.

Incorporated December 29, 1913.

606

Officers—President, J. C. Odell; Vice-President, W. G. Irving; Secretary and Treasurer, K. D. Harger; Cashier, T. J. McKenna; Assistant Secretaries, M. D. Smith and H. D. Gadbury; Assistant Cashiers, F. M. Edmunds, M. D. Smith, C. E. Waite.

Directors—W. G. Irving, F. O. Hoxie, J. C. Odell, John B. Odell, Flora L. Odell.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts			\$22,000 00	\$19,500 00	\$41,500 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			18,000 00	21,281 16	39,281 16
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults				5,000 00	5,000 00
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks				2,316 81	2,316 81
Due from Federal Reserve Bank					
Actual cash on hand				36 82	36 82
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources			10,000 00	9,000 00	19,000 00
Totals			\$50,000 00	\$57,134 79	\$107,134 79
LIABILITIES.					
Capital paid in			\$50,000 00	\$50,000 00	\$100,000 00
Surplus				4,000 00	4,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid				2,846 85	2,846 85
Reserved for interest, taxes and expenses				287 94	287 94
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$50,000 00	\$57,134 79	\$107,134 79
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

PEOPLES TRUST AND SAVINGS BANK—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
Trust investments, real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	\$558 14		\$558 14
Cash on hand			
Total	\$558 14	Total	\$558 14

FIRST SAVINGS BANK. EMERYVILLE.

Incorporated March 21, 1914.

607

Officers—President, C. L. Barnham; Vice-President, Theo. Westphal; Secretary, Treasurer and Cashier, O. A. Nagel.
 Directors—C. L. Barnham, Theo. Westphal, F. Hahn, S. L. Ayer, J. L. Barham.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$437,467 84	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		17,423 37	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		9,139 78	
Due from other banks		2,361 56	
Due from Federal Reserve Bank			
Actual cash on hand		9,853 07	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		334 01	
Total		\$476,579 63	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		\$25,000 00	
All undivided profits, less expenses, interest and taxes paid		540 50	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,000 00	
Individual deposits subject to check			
Savings deposits		376,603 13	
Demand certificates of deposit			
Time certificates of deposit		37,436 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$476,579 63	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$962 31	

PEOPLES SAVINGS AND COMMERCIAL BANK. CHICO.

Incorporated March 30, 1914.

608

Officers—President J. F. Morehead; Vice-Presidents, J. A. Bennett, Lee Richardson; Secretary, Treasurer and Cashier, H. S. Moir; Assistant Cashiers, Mrs. Clara Coffman, E. A. Opsal.

Directors—J. F. Morehead, J. H. Richardson, C. B. Swain, A. H. Smith, D. McRae, J. A. Bennett, Jesse Bennett, Lee Richardson, A. H. Mahon.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$124,498.01	\$253,075 29	\$377,573 30
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	39 47		39 47
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	118,459 90	161,931 93	280,391 83
Stock of Federal Reserve Bank	3,150 00		3,150 00
Bank premises, furniture and fixtures and safe deposit vaults	8,565 79		8,565 79
Other real estate owned		2,406 56	2,406 56
Due from reserve banks, excluding item 14	13,532 48		13,532 48
Due from other banks	16,437 92		16,437 92
Due from Federal Reserve Bank	10,425 10	13,285 60	23,710 70
Actual cash on hand	4,109 58	8,856 92	12,966 50
Exchanges for clearing house			
Checks and other cash items	103 13		103 13
Items with Federal Reserve Bank in process of collection			
Other resources	1,567 22		1,567 22
Totals	\$300,888 60	\$439,556 30	\$740,444 90
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	2,000 00	2,500 00	4,500 00
All undivided profits, less expenses, interest and taxes paid	1,662 12	5,199 52	6,861 64
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	60,000 00		60,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	139,801 14		139,801 14
Savings deposits		371,856 78	371,856 78
Demand certificates of deposit	2,904 77		2,904 77
Time certificates of deposit	875 00		875 00
Certified checks	90 00		90 00
Cashiers' checks			
State, county and municipal deposits	40,000 00	10,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	3,555 57		3,555 57
Totals	\$300,888 60	\$439,556 30	\$740,444 90
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$876 50	\$2,732 50	\$3,609 00

MARINE COMMERCIAL AND SAVINGS BANK. LONG BEACH.

Incorporated April 21, 1914

609

Officers—President, E. J. Wightman; Vice-Presidents, I. H. Hellman, Julius Blum; Secretary and Cashier, Max E. Wallace; Treasurer, S. M. Swartz; Assistant Cashier, Julius Blum.

Directors—E. J. Wightman, George Hoodenpyl, Irving H. Hellman, Julius Blum, Max R. Wallace, Chas. Malcom, S. M. Swartz, Frederick C. Walker, H. L. Pillsbury.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,037,589 86	\$775,190 52	\$1,812,780 38
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	145 06		145 06
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	119,094 61	400,598 59	519,693 20
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	136,000 00	133,000 00	269,000 00
Other real estate owned	144 44		144 44
Due from reserve banks, excluding item 14	113,833 85	24,586 83	138,420 68
Due from other banks			
Due from Federal Reserve Bank	32,410 24		32,410 24
Actual cash on hand	99,922 45	40,773 24	140,695 69
Exchanges for clearing house	31,890 68		31,890 68
Checks and other cash items	891 94		891 94
Items with Federal Reserve Bank in process of collection			
Other resources	1,346 29		1,346 29
Totals	\$1,573,269 42	\$1,374,149 18	\$2,947,418 60
LIABILITIES.			
Capital paid in	\$200,000 00	\$100,000 00	\$300,000 00
Surplus	40,000 00	35,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid	31,320 91		31,320 91
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	7,512 50		7,512 50
Individual deposits subject to check	971,546 11		971,546 11
Savings deposits		1,214,149 18	1,214,149 18
Demand certificates of deposit	2,028 08		2,028 08
Time certificates of deposit	218,022 00		218,022 00
Certified checks	190 88		190 88
Cashiers' checks	27,648 94		27,648 94
State, county and municipal deposits	75,000 00	25,000 00	100,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,573,269 42	\$1,374,149 18	\$2,947,418 60
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$9,000 00	\$6,000 00	\$15,000 00

UNION BANK AND TRUST COMPANY OF LOS ANGELES. LOS ANGELES.

Incorporated June 22, 1914.

610

Officers—President, Ben R. Meyer; Vice-Presidents, Milton E. Getz, J. C. Lipman; Secretary, A. L. Lathrop; Treasurer, Cashier and Assistant Secretary, Paul C. Turman; Assistant Cashiers, Morris Klein, P. E. Neuschaefer, J. W. Lewis; Trust Officer, A. L. Lathrop; Assistant Trust Officer, Dan R. Cameron.

Directors—J. C. Lipman, Milton E. Getz, Ben R. Meyer, Alexander Meyer, Herman Levi, Sam Behrendt, Henry W. Louis.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$2,293,535 75	\$2,364,096 20			\$4,657,631 95
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	6,148 94				6,148 94
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	304,459 38	1,210,780 96	\$98,855 50	\$98,394 70	1,712,490 54
Stock of Federal Reserve Bank		33,850 00			33,850 00
Bank premises, furniture and fixtures and safe deposit vaults	17,000 00	479,557 97			496,557 97
Other real estate owned					
Due from reserve banks, excluding item 14	48,143 68	76,817 97			124,961 65
Due from other banks	4,157 01	13,240 78	3,644 50	4,105 30	25,147 59
Due from Federal Reserve Bank	257,194 61	142,677 94			399,872 55
Actual cash on hand	50,280 39	71,684 57			121,964 96
Exchanges for clearing house	281,042 34				281,042 34
Checks and other cash items	90,947 69				90,947 69
Items with Federal Reserve Bank in process of collection	204,071 87				204,071 87
Advances to court trusts					
Other resources	39,289 09	213 00			39,502 09
Totals	\$3,596,270 75	\$4,392,919 39	\$102,500 00	\$102,500 00	\$8,194,190 14
LIABILITIES.					
Capital paid in	\$500,000 00	\$300,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus	48,000 00	85,000 00	2,500 00	2,500 00	138,000 00
Amount segregated for protection of court and private trusts national banks only					
All undivided profits, less expenses, interest and taxes paid	9,495 15				9,495 15
Reserved for interest, taxes and expenses	15,590 87	6,000 00			21,590 87
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts	82,000 00				82,000 00
Deposits due to banks	25,937 45	19,360 98			45,298 43
Dividends unpaid	8,331 25				8,331 25
Individual deposits subject to check	2,187,584 81				2,187,584 81
Savings deposits		3,350,739 41			3,350,739 41
Demand certificates of deposit	5,000 00				5,000 00
Time certificates of deposit	189,703 17				189,703 17
Certified checks	6,946 39				6,946 39
Cashiers' checks	114,802 12				114,802 12
State, county and municipal deposits		250,000 00			250,000 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	1,300 00				1,300 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	401,579 54	381,819 00			783,398 54
Totals	\$3,596,270 95	\$4,392,919 39	\$102,500 00	\$102,500 00	\$8,194,190 14
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$471,933 76				\$471,933 76
Interest earned but not collected, not included in resources or liabilities	\$9,194 29	\$16,857 74			\$26,052 03

UNION BANK AND TRUST CO. OF LOS ANGELES—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$124,250 25	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$306,302 09
Trust investments, real property.....	165,500 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	16,551 84		
Cash on hand.....			
Total.....	\$306,302 09	Total.....	\$306,302 09

BANK OF WESTERN PLACER. LINCOLN.

Incorporated May 5, 1914.

615

Officers—President, F. C. Crosby; Vice-President, John Moore; Secretary, Treasurer and Cashier, Guy E. Green; Assistant Cashier, J. V. Peterman.

Directors—H. S. Williamson, A. Fereva, James French, John Moore, L. Mazzoni, F. C. Crosby, Wm. D. Ingram.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$115,415 80	\$60,216 74	\$175,632 54
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,503 66		1,503 66
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	13,357 53	21,681 10	35,038 63
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,627 21	1,230 78	15,857 99
Other real estate owned	608 82		608 82
Due from reserve banks, excluding item 14	3,660 91	2,960 08	6,620 99
Due from other banks	290 00		290 00
Due from Federal Reserve Bank			
Actual cash on hand	5,622 97	4,603 34	10,226 31
Exchanges for clearing house	2,552 60		2,552 60
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	164 79		164 79
Totals	\$157,804 29	\$90,692 04	\$248,496 33
LIABILITIES.			
Capital paid in	\$20,000 00	\$10,000 00	\$30,000 00
Surplus		1,000 00	1,000 00
All undivided profits, less expenses, interest and taxes paid	2,394 34		2,394 34
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	14,000 00	3,000 00	17,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	101,408 56		101,408 56
Savings deposits		76,692 04	76,692 04
Demand certificates of deposit	7,440 74		7,440 74
Time certificates of deposit			
Certified checks			
Cashiers' checks	3,276 26		3,276 26
State, county and municipal deposits	9,284 39		9,284 39
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$157,804 29	\$90,692 04	\$248,496 33
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,000 00	\$800 00	\$1,800 00

BANK OF SAN GABRIEL. SAN GABRIEL.

Incorporated September 25, 1914.

616

Officers—President, William R. Fee; Vice-President, F. M. Townsend; Secretary, Treasurer and Cashier, Frank R. Forgey.

Directors—Thos. B. Kirby, Walter P. Temple, W. H. Hutchinson, W. Frank Marmion, F. M. Townsend, William R. Fee, A. L. Oldham.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$127,884 99	\$70,815 00	\$198,699 99
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,248 95		1,248 95
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	99,438 01	91,717 60	191,155 61
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,590 00		8,590 00
Other real estate owned			
Due from reserve banks, excluding item 14	108,669 50	4,996 17	113,665 67
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	22,654 33	8,828 67	31,483 00
Exchanges for clearing house	6,254 34		6,254 34
Checks and other cash items	19 23		19 23
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$374,759 35	\$176,357 44	\$551,116 79
LIABILITIES.			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	7,000 00	5,000 00	12 000 00
All undivided profits, less expenses, interest and taxes paid	9 295 85		9.295 85
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	315,590 28		315,590 28
Savings deposits		154,876 44	154,876 44
Demand certificates of deposit			
Time certificates of deposit		1,481 00	1,481 00
Certified checks			
Cashiers' checks	4,212 42		4,212 42
State, county and municipal deposits	13,660 80	5,000 00	18,660 80
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$374 759 35	\$176,357 44	\$551,116 79
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,200 00	\$650 00	\$3,850 00

STATE BANK OF OWENSMOUTH (OWENSMOUTH). LOS ANGELES.

Incorporated October 1, 1914.

617

Officers—President, J. L. Waring; Vice-Presidents, M. H. Sherman, F. X. Pfaffinger, R. E. Whitley, M. C. McDougall; Secretary, Treasurer and Cashier, R. L. Henderson.

Directors—H. J. Whitley, Geo. Hanna, John L. Waring, Frank Goodall, A. T. Brant, Colin C. Barclay, M. C. McDougall, Perry Mulholland, Frank X. Pfaffinger, Harry Chandler, M. H. Sherman, R. L. Henderson, A. I. Smith, S. O. Houghton, Jr., Lewis E. Bliss, W. E. Bechtelheimer, W. P. Whitsett, J. R. Wardlaw, H. G. Feraud, Samuel Dickson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$281,194 42		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	120 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,200 00		
Other real estate owned			
Due from reserve banks, excluding item 14	16,493 73		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	17,120 97		
Exchanges for clearing house			
Checks and other cash items	91 09		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$330,220 21		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	8,000 00		
All undivided profits, less expenses, interest and taxes paid	6,095 62		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	40,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	48 00		
Individual deposits subject to check	161,614 28		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	62,457 58		
Certified checks			
Cashiers' checks	2,004 63		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	10		
Total	\$330,220 21		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00		

CULVER CITY COMMERCIAL AND SAVINGS BANK. CULVER CITY.

Incorporated December 24, 1914.

618

Officers—President, Eugene Webb, Jr.; Vice-President, P. H. Updike; Secretary, Treasurer and Cashier, C. E. Adams.
 Directors—Eugene Webb, Jr., C. E. Adams, Fred M. Wilcox, Dell Schweitzer, H. E. Edington.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$90,428 47	\$58,648 04	\$149,076 51
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,696 59		1,696 59
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	50,553 05		50,553 05
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,472 00		11,472 00
Other real estate owned	2,403 89		2,403 89
Due from reserve banks, excluding item 14	11,254 13	1,842 84	13,096 97
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	8,061 24	1,750 47	9,811 71
Exchanges for clearing house			
Checks and other cash items	167 80		167 80
Items with Federal Reserve Bank in process of collection			
Other resources	103 00		103 00
Totals	\$176,140 17	\$62,241 35	\$238,381 52
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	3,750 00	500 00	4,250 00
All undivided profits, less expenses, interest and taxes paid	112 38		112 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	750 00		750 00
Individual deposits subject to check	144,521 76		144,521 76
Savings deposits		39,646 35	39,646 35
Demand certificates of deposit			
Time certificates of deposit		17,095 00	17,095 00
Certified checks	15 00		15 00
Cashiers' checks	4,376 94		4,376 94
State, county and municipal deposits	2,614 09		2,614 09
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of o· under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$176,140 17	\$62,241 35	\$238,381 52
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

ANTELOPE VALLEY BANK. LANCASTER.

Incorporated May 10, 1915.

619

Officers—President, Earle L. Roberts; Vice-President, E. E. Fugett; Secretary and Treasurer, Chas. D. Williams; Assistant Cashiers, Charles D. Williams, Herbert Niemeier.

Directors—Earle L. Roberts, James F. Langston, E. E. Fugett, H. C. Fertig, C. J. Hamilton.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$280,834 85		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,907 89		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	32,517 80		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,384 13		
Other real estate owned	14,830 92		
Due from reserve banks, excluding item 14	11,502 02		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	19,799 06		
Exchanges for clearing house			
Checks and other cash items	50 00		
Items with Federal Reserve Bank in process of collection			
Other resources	3,260 70		
Total	\$385,087 37		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	1,000 00		
All undivided profits, less expenses, interest and taxes paid	5,473 81		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	214,565 56		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	33,194 88		
Certified checks			
Cashiers' checks	5,725 93		
State, county and municipal deposits	25,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	127 19		
Total	\$385,087 37		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$800 00		

Note—The above statement includes the business of a branch office at Palmdale.

"THE FARMERS AND MERCHANTS BANK OF LA VERNE." LA VERNE.

Incorporated December 21, 1915.

621

Officers—President, L. C. Klinzman; Vice-President, J. H. Price; Secretary, Treasurer and Cashier, D. S. Newcomer.
 Directors—L. C. Klinzman, J. H. Price, J. C. Pierson, H. E. Belcher, R. L. Davis, D. S. Newcomer, S. M. Kepner.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$130,125 78	\$38,775 00	\$168,900 78
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	451 19		451 19
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	14,681 00	41,360 29	59,041 29
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,250 00		1,250 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	31,803 11	2,306 08	34,109 19
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	10,355 13	3,388 28	13,743 41
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$188,666 21	\$88,829 65	\$277,495 86
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5 000 00	\$25 000 00
Surplus.....	2,500 00	6,000 00	8,500 00
All undivided profits, less expenses, interest and taxes paid.....	3,505 81		3,505 81
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	892 50		892 50
Individual deposits subject to check.....	149,035 65		149,035 65
Savings deposits.....		76,229 65	76,229 65
Demand certificates of deposit.....			
Time certificates of deposit.....	330 00		330 00
Certified checks.....			
Cashiers' checks.....	5,208 92		5,208 92
State, county and municipal deposits.....	7,193 33	1,600 00	8,793 33
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$188,666 21	\$88,829 65	\$277,495 86
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$300 00	\$200 00	\$500 00

CENTRAL BANK OF VALLEJO. VALLEJO.

Incorporated April 17, 1916.

622

Officers—President, L. G. Harrier; Vice-President, W. J. Tormey; Secretary and Cashier, P. G. Hollabaugh; Treasurer, W. J. Tormey; Assistant Cashiers, Leon R. Coleman, R. C. Bryce; Manager Benicia Branch, R. C. Bryce.

Directors—R. E. Doyle, A. J. Pine, L. G. Harrier, W. J. Tormey, F. C. McInnis, Joseph Enos, W. S. Thompson, Albert Casper, J. E. Campbell.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$497,652 51	\$972,973 17	\$1,470,625 68
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		19,370 39	19,370 39
Overdrafts	620 49		620 49
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	127,437 51	355,050 69	482,488 20
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,680 75	30,187 91	45,868 66
Other real estate owned	58,750 00	23,743 05	82,493 05
Due from reserve banks, excluding item 14	76,069 83	53,762 75	129,832 58
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	62,098 97	56,925 70	119,024 67
Exchanges for clearing house			
Checks and other cash items	7,883 86		7,883 86
Items with Federal Reserve Bank in process of collection			
Other resources	13,382 62		13,382 62
Totals	\$859,576 54	\$1,512,013 66	\$2,371,590 20
LIABILITIES.			
Capital paid in	\$75,000 00	\$125,000 00	\$200,000 00
Surplus	11,500 00	18,500 00	30,000 00
All undivided profits, less expenses, interest and taxes paid	2,910 50	12,704 06	15,614 56
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,046 50		1,046 50
Individual deposits subject to check	698,478 27		698,478 27
Savings deposits		1,318,645 49	1,318,645 49
Demand certificates of deposit			
Time certificates of deposit	572 00		572 00
Certified checks	3,145 85		3,145 85
Cashiers' checks	20,340 62		20,340 62
State, county and municipal deposits	45,000 00	37,164 11	82,164 11
United States and postal savings deposits	1,582 80		1,582 80
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$859,576 54	\$1,512,013 66	\$2,371,590 20
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,250 00	\$4,250 00	\$6,500 00

Note—The above statement includes the business of a branch office at Benicia.

"THE SECURITY SAVINGS BANK OF EXETER." EXETER.

Incorporated May 5, 1916.

623

Officers—President, T. A. Pogue; Vice-President, E. H. Miles; Secretary and Treasurer, A. W. Quinn; Cashier, L. L. Welch; Assistant Cashier, R. S. Ross.

Directors—A. W. Quinn, J. F. Dungan, T. A. Pogue, Frank W. Mixter, George E. Waddell, Fred Gill, E. H. Miles.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$181,565 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		19,617 75	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		3,582 46	
Due from other banks		9,886 87	
Due from Federal Reserve Bank			
Actual cash on hand		5,955 59	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$220,607 67	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,000 00	
All undivided profits, less expenses, interest and taxes paid		394 85	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		175,712 82	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$220,607 67	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,120 00	

"FARMERS BANK." CAMARILLO.

Incorporated April 10, 1916.

624

Officers—President, J. W. Phelps; Vice-Presidents, A. Camarillo, R. P. Strathearn; Secretary, F. H. Kraft; Treasurer, J. A. Murphy; Cashier, R. P. Ruth.

Directors—J. F. Lewis, J. F. Lewis, Jr., R. L. Beardsley, P. R. Ruth, R. P. Strathearn, F. H. Kraft, James Birkenshaw, Guy E. Lewis, J. A. Murphy, J. W. Phelps, A. Camarillo.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$57,385 23	\$18,142 75	\$75,527 98
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	89 59		89 59
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		12,921 27	12,921 27
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,596 41		1,596 41
Other real estate owned			
Due from reserve banks, excluding item 14	16,363 98	204 23	16,568 21
Due from other banks	2,992 44		2,992 44
Due from Federal Reserve Bank			
Actual cash on hand	8,040 04	1,238 33	9,278 37
Exchanges for clearing house			
Checks and other cash items	555 08		555 08
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$87,022 77	\$32,506 58	\$119,529 35
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	543 55	1,376 80	1,920 35
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	39,665 03		39,665 03
Savings deposits		11,009 97	11,009 97
Demand certificates of deposit	6,504 54		6,504 54
Time certificates of deposit			
Certified checks			
Cashiers' checks	192 65		192 65
State, county and municipal deposits		10,119 81	10,119 81
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	117 00		117 00
Totals	\$87,022 77	\$32,506 58	\$119,529 35
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,468 00	\$1,098 00	\$2,566 00

Note—Sold Branch office at Moorpark to American Commercial and Savings Bank of Moorpark, January 31, 1921.

THE BANK OF CORONADO. CORONADO.

Incorporated May 19, 1916.

625

Officers—President, John D. Spreckels; Vice-President, Read G. Dilworth; Secretary, Treasurer and Cashier, Frank Von Tesmar; Assistant Cashier, A. W. Messner.

Directors—John D. Spreckels, Claus Spreckels, Read G. Dilworth, Frank J. Belcher, Jr., Frank Von Tesmar.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$107,248 08	\$196,530 00	\$303,778 08
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	57 25		57 25
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	79,462 45	26,205 00	105,667 45
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,375 41		4,375 41
Other real estate owned			
Due from reserve banks, excluding item 14	46,535 28	5,198 72	51,734 00
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	26,200 05	7,000 00	33,200 05
Exchanges for clearing house	1,476 84		1,476 84
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$265,355 36	\$234,933 72	\$500,289 08
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	12,000 00		12,000 00
All undivided profits, less expenses, interest and taxes paid	2,390 18		2,390 18
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	207,627 61		207,627 61
Savings deposits		209,933 72	209,933 72
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	2,987 38		2,987 38
State, county and municipal deposits	13,285 40		13,285 40
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	2,064 79		2,064 79
Totals	\$265,355 36	\$234,933 72	\$500,289 08
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$736 55	\$1,290 60	\$2,027 15

FARMERS AND MERCHANTS BANK OF LODI, CALIFORNIA. LODI.

Incorporated May 24, 1916.

626

Officers—President, Christ Albright; Vice-President, Lot Lachenmaier; Secretary and Cashier, Edgar B. Doering; Treasurer, Henry Nelson.

Directors—Christ Albright, Jno. Mettler, Jr., Gottlieb Doering, H. C. Lange, Lot Lachenmaier, Peter Joens, Henry Nelson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$213,881 60	\$121,395 00	\$335,276 60
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	193 33		193 33
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	142,035 11	194,355 14	336,390 25
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	27,010 00		27,010 00
Other real estate owned			
Due from reserve banks, excluding item 14	38,740 81		38,740 81
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	25,414 69	19,362 28	44,776 97
Exchanges for clearing house			
Checks and other cash items	3,024 48		3,024 48
Items with Federal Reserve Bank in process of collection			
Other resources	1,442 35		1,442 35
Totals	\$451,742 37	\$335,112 42	\$786,854 79
LIABILITIES.			
Capital paid in	\$61,000 00	\$35,000 00	\$96,000 00
Surplus	17,700 00	8,500 00	26,200 00
All undivided profits, less expenses, interest and taxes paid	15,065 11	3,365 62	18,430 73
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	327,414 96		327,414 96
Savings deposits		141,084 73	141,084 73
Demand certificates of deposit	155 90		155 90
Time certificates of deposit		147,162 07	147,162 07
Certified checks	32 60		32 60
Cashiers' checks	24,373 80		24,373 80
State, county and municipal deposits	6,000 00		6,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$451,742 37	\$335,112 42	\$786,854 79
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,600 83	\$2,414 00	\$6,014 83

"THE SUMITOMO BANK, LIMITED." SAN FRANCISCO.

Incorporated February 28, 1912.

628

Officers—President, Baron K. Sumitomo; Manager San Francisco Branch, Seiichi Koh; Managing Director, K. Yukawa, Esq.

Directors—Baron K. Sumitomo, K. Yukawa, Esq., M. Suzuki, Esq., K. Nakata, Esq.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$489,470 20		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	114,700 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	540 00		
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	214,732 63		
Due from Federal Reserve Bank			
Actual cash on hand	9,920 03		
Exchanges for clearing house	10,725 56		
Checks and other cash items	1,915 00		
Items with Federal Reserve Bank in process of collection			
Other resources	696,590 07		
Total	\$1,538,593 49		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus	9,086 71		
All undivided profits, less expenses, interest and taxes paid	9,975 78		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	370,776 74		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	848,754 26		
Total	\$1,538,593 49		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"THE INDUSTRIAL BANK." VERNON.

Incorporated May 5, 1916.

629

Officers—President, John B. Leonis; Vice-President, J. J. Doyle; Secretary and Cashier, A. L. Hill; Treasurer, W. J. Boyle; Assistant Cashier, Ray J. Folks.

Directors—John B. Leonis, J. J. Doyle, T. J. Furlong, W. J. Boyle, F. E. Berger, E. C. Wilson, S. M. Haskins.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$154,644 94	\$145,576 50	\$300,221 44
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	78,555 00	101,452 18	180,007 18
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,218 00		2,218 00
Other real estate owned			
Due from reserve banks, excluding item 14	72,585 13	12,306 07	84,891 20
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	19,857 15	6,000 00	25,857 15
Exchanges for clearing house			
Checks and other cash items	1,316 78		1,316 78
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$329,177 00	\$265,334 75	\$594,511 75
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	16,000 00	15,000 00	31,000 00
All undivided profits, less expenses, interest and taxes paid	4,575 09		4,575 09
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	244,193 76		244,193 76
Savings deposits		234,434 75	234,434 75
Demand certificates of deposit			
Time certificates of deposit		100 00	100 00
Certified checks	20 20		20 20
Cashiers' checks	4,738 13		4,738 13
State, county and municipal deposits	19,000 00	5,800 00	24,800 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	649 82		649 82
Totals	\$329,177 00	\$265,334 75	\$594,511 75
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,600 00	\$1,500 00	\$3,100 00

Note—Changed name from Industrial Commercial and Savings Bank, March 7, 1921.

SANTA BARBARA TRUST COMPANY. SANTA BARBARA

Incorporated July 1, 1916

630

Officers—President, C. A. Black; Vice-Presidents, C. C. Park, C. A. Edwards; Secretary and Treasurer, James M. Warren; Trust Officer, E. B. Starbuck.

Directors—C. C. Park, Clarence A. Black, C. A. Edwards, E. C. Roeder, H. H. Eddy, E. W. Alexander, A. Boyd Doremus, Robert Main, J. M. Warren, D. T. Perkins, F. A. Hoefer, Geo. M. Williams, Frank Smith, W. B. Metcalf, Chas. L. Taylor.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$51,786 16	\$77,757 10	\$129,543 26
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults				345 08	345 08
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks				3,256 10	3,256 10
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources				8 56	8 56
Totals			\$51,786 16	\$81,366 84	\$133,153 00
LIABILITIES.					
Capital paid in			\$50,000 00	\$67,900 00	\$117,900 00
Surplus			1,786 16	10,003 84	11,790 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid				3,463 00	3,463 00
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$51,786 16	\$81,366 84	\$133,153 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

THE FIRST SAVINGS BANK OF EUREKA. EUREKA.

Incorporated August 28, 1916.

631

Officers—President, A. E. Connick; Vice-President, H. W. Schwab; Secretary and Cashier, N. A. Macmillan; Treasurer, H. W. Schwab; Assistant Cashier, Myra Stewart.

Directors—E. Adorni, E. N. Tooby, Edmund Bond, A. Brambani, A. E. Connick, C. Maffia, L. E. Mahan, H. W. Schwab, L. C. Tuttle.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$679,231 99	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		7,055 00	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		289,812 98	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		108,383 84	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		24,468 22	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,108,952 03	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		20,000 00	
All undivided profits, less expenses, interest and taxes paid		6,513 12	
Reserved for interest, taxes and expenses		915 08	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,095 00	
Individual deposits subject to check			
Savings deposits		926,428 83	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		2,000 00	
Total		\$1,108,952 03	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CENTRAL BANK OF IMPERIAL VALLEY. CALEXICO.

Incorporated September 27, 1916.

632

Officers—President, S. F. Shumaker; Vice-President, J. M. Edmunds; Secretary, Treasurer and Cashier, J. O. Butts; Assistant Cashier, John H. Crippen.

Directors—Wm. Guntelman, J. M. Edmunds, D. A. Leonard, J. O. Butts, S. F. Shumaker.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$174,413 90	\$45,435 00	\$219,848 90
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		10,000 00	10,000 00
Overdrafts	214 69		214 69
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	115,134 21	24,736 60	139,870 81
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	32,243 39		32,243 39
Other real estate owned	1,697 31		1,697 31
Due from reserve banks, excluding item 14	52,867 31		52,867 31
Due from other banks	4,102 72		4,102 72
Due from Federal Reserve Bank			
Actual cash on hand	26,948 95	3,731 49	30,680 44
Exchanges for clearing house	2,369 27		2,369 27
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	245 00		245 00
Totals	\$410,236 75	\$83,903 09	\$494,139 84
LIABILITIES.			
Capital paid in	\$45,000 00	\$5,000 00	\$50,000 00
Surplus	2,000 00	3,000 00	5,000 00
All undivided profits, less expenses, interest and taxes paid	120 02	174 88	294 90
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	9 99		9 99
Dividends unpaid			
Individual deposits subject to check	309,196 22		309,196 22
Savings deposits		75,728 21	75,728 21
Demand certificates of deposit			
Time certificates of deposit	20,638 20		20,638 20
Certified checks	1,091 90		1,091 90
Cashiers' checks	7,180 42		7,180 42
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$410,236 75	\$83,903 09	\$494,139 84
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,500 00	\$1,250 00	\$6,750 00

Note—Changed name from The International Bank of Calexico, September 4, 1920.

PLACENTIA SAVINGS BANK. PLACENTIA.

Incorporated November 20, 1916.

633

Officers—President, A. S. Bradford; Vice-President, A. Pierotti; Secretary, Treasurer and Cashier, John E. Scott; Assistant Cashier, R. L. Fourman.

Directors—H. H. Hale, A. Pierotti, Arthur Staley, A. S. Bradford, Samuel Kraemer, John E. Scott, A. H. Bradford.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$126,565 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		37,870 73	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		14,835 51	
Due from other banks		2,000 00	
Due from Federal Reserve Bank			
Actual cash on hand		6,134 93	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$187,406 17	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		2,442 00	
All undivided profits, less expenses, interest and taxes paid		507 26	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		159,456 91	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$187,406 17	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,736 94	

THE BANK OF ALAMEDA COUNTY. ALVARADO.

Incorporated December 16, 1916.

634

Officers—President, August May; Vice-President, Henry H. Patterson; Secretary and Cashier, John R. Blacow; Treasurer, E. H. Hirsh; Assistant Cashiers, R. A. Blacow, Charles Evans.

Directors—E. H. Hirsh, John R. Blacow, Farley B. Granger, August May, Henry H. Patterson, Eugene H. Stevenson, J. A. Silva.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$249,948 55	\$489,659 16	\$739,607 71
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	168,655 85	712,326 70	880,982 55
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		24,053 53	24,053 53
Other real estate owned			
Due from reserve banks, excluding item 14	111,423 42	85,719 31	197,142 73
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	35,076 21	34,256 31	69,332 52
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	1 00		1 00
Totals	\$565,105 03	\$1,346,015 01	\$1,911,120 04
LIABILITIES.			
Capital paid in	\$60,000 00	\$100,000 00	\$160,000 00
Surplus	11,000 00	24,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid	9,197 65	10,510 52	19,708 17
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	439,906 38		439,906 38
Savings deposits		1,211,504 49	1,211,504 49
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	45,000 00		45,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1 00		1 00
Totals	\$565,105 03	\$1,346,015 01	\$1,911,120 04
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of branch offices at Irvington and Niles.

ARDIZZI-OLCESE BANK. BAKERSFIELD.

Incorporated December 19, 1916.

635

Officers—President, Louis V. Olcese; Vice-President, J. B. Cauzzo; Secretary and Assistant Cashier, H. V. Miller; Manager, J. B. Olcese; Treasurer, L. G. Pauly; Cashier, W. V. Bower; Assistant Cashier, H. V. Miller.

Directors—Louis V. Olcese, John B. Cauzzo, Leo. G. Pauly, John M. Kane, Harvey V. Miller.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,366,326 08	\$97,145 54	\$1,463,471 62
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,605 91		1,605 91
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	46,721 00	152,751 49	199,472 49
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,565 21		1,565 21
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	87,541 25	88,863 94	176,405 19
Due from other banks.....			
Due from Federal Reserve Bank.....	30,000 00		30,000 00
Actual cash on hand.....	39,875 31	5,164 47	45,039 78
Exchanges for clearing house.....	2,505 03		2,505 03
Checks and other cash items.....	70 60		70 60
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$1,576,210 39	\$343,925 44	\$1,920,135 83
LIABILITIES.			
Capital paid in.....	\$240,000 00	\$10,000 00	\$250,000 00
Surplus.....		17,000 00	17,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,341 14	2,295 77	8,636 91
Reserved for interest, taxes and expenses.....	15,635 63		15,635 63
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	100,000 00		100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	577,725 54		577,725 54
Savings deposits.....		189,629 67	189,629 67
Demand certificates of deposit.....	3,750 00		3,750 00
Time certificates of deposit.....	632,758 08		632,758 08
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		125,000 00	125,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$1,576,210 39	\$343,925 44	\$1,920,135 83
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$11,500 00	\$3,700 00	\$15,200 00

Note—Added savings department October 27, 1920.

PUENTE SAVINGS BANK. PUENTE.

Incorporated January 29, 1917.

636

Officers—President, W. S. Lower; Vice-President, A. N. Chamness; Secretary, Treasurer and Cashier, C. J. Taylor.

Directors—W. S. Lower, A. N. Chamness; C. J. Taylor, Louis H. Didier, Joseph Ferrero, L. Didier, H. M. Hauser, S. H. Robinson, B. F. Nowland.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$162 300 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		16 358 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		25,760 67	
Due from other banks		17,273 11	
Due from Federal Reserve Bank			
Actual cash on hand		5,800 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$227,491 78	
LIABILITIES.			
Capital paid in		\$25 000 00	
Surplus		4,000 00	
All undivided profits, less expenses, interest and taxes paid		4,148 46	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		181,843 32	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$227,491 78	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,000 00	

MONTEREY COUNTY BANK. SALINAS.

Incorporated March 27, 1917.

637

Officers—President, Luther Rodgers; Vice-President, C. F. Lacey; Secretary, Treasurer and Cashier, A. C. Hughes; Assistant Cashiers, R. F. Roberts, J. W. Lopes, J. E. Abernathy, Louis Vidoroni.
 Directors—E. E. Hitchcock, H. E. Abbott, C. F. Lacey, L. Griffin, L. W. Sanborn, Luther Rodgers, A. C. Hughes, Chapman Foster, George P. Henry.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$806,363 92	\$1,422,871 53	\$2,229,235 45
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,926 24		1,926 24
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	68,756 59	216,288 02	285,044 61
Stock of Federal Reserve Bank.....		10,050 00	10,050 00
Bank premises, furniture and fixtures and safe deposit vaults.....	129,111 77		129,111 77
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	56,679 47	15,700 76	72,380 23
Due from other banks.....	750 21		750 21
Due from Federal Reserve Bank.....	56,775 31	51,000 00	107,775 31
Actual cash on hand.....	41,041 17	22,307 57	63,348 74
Exchanges for clearing house.....			
Checks and other cash items.....	12,480 77		12,480 77
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	6,957 00		6,957 00
Totals	\$1,180,842 45	\$1,738,217 88	\$2,919,060 33
LIABILITIES.			
Capital paid in.....	\$130,000 00	\$145,800 00	\$275,800 00
Surplus.....	20,000 00	40,500 00	60,500 00
All undivided profits, less expenses, interest and taxes paid.....	41,150 65		41,150 65
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	85,000 00		85,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	5,951 42		5,951 42
Dividends unpaid.....	10,612 50		10,612 50
Individual deposits subject to check.....	762,139 16		762,139 16
Savings deposits.....		1,498,137 08	1,498,137 08
Demand certificates of deposit.....	549 55		549 55
Time certificates of deposit.....	79,676 48		79,676 48
Certified checks.....	58 80		58 80
Cashiers' checks.....			
State, county and municipal deposits.....	45,703 89	50,000 00	95,703 89
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		3,780 80	3,780 80
Totals	\$1,180,842 45	\$1,738,217 88	\$2,919,060 33
Contingent liabilities, none, other than liabilities for rediscount with Federal Reserve Bank.....	\$77,100 00		\$77,100 00
Interest earned, not collected, not included in resources or liabilities.....			

Note—The above statement includes the business of branch offices at Gonzales and Kings City.

THE SAN FERNANDO VALLEY SAVINGS BANK. SAN FERNANDO.

Incorporated March 8, 1917.

638

Officers—President, J. M. Douglass; Vice-Presidents, F. M. Douglass, J. H. Jenifer; Secretary, Treasurer and Cashier, I. H. Malin; Assistant Cashiers, Lyman A. C. Waite, Mabel R. Wilkinson.

Directors—J. H. Jenifer, I. H. Malin, J. W. Hittinger, M. D. Olney, F. M. Wright, F. M. Douglass, J. M. Douglass.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$148,225 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		83,334 93	
Stock of Federal Reserve Bank		900 00	
Bank premises, furniture and fixtures and safe deposit vaults		4,300 00	
Other real estate owned			
Due from reserve banks, excluding item 14		3,268 05	
Due from other banks			
Due from Federal Reserve Bank		6,611 11	
Actual cash on hand		3,579 03	
Exchanges for clearing house			
Checks and other cash items		455 10	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$250,673 22	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		5,500 00	
All undivided profits, less expenses, interest and taxes paid		549 52	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		500 00	
Individual deposits subject to check			
Savings deposits		202,909 25	
Demand certificates of deposit			
Time certificates of deposit		3,880 36	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,250 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		84 09	
Total		\$250,673 22	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,680 96	

SOUTHERN TRUST AND COMMERCE BANK. SAN DIEGO.

Incorporated July 11, 1917.

639

Officers—President, G. A. Davidson; Chairman of the Board, Julius Wangenheim; Vice-Presidents, Philip Morse, George Burnham, E. O. Hodge; Secretary and Cashier, F. H. Thatcher; Treasurer, L. M. Arey; Assistant Secretary and Assistant Treasurer, L. G. Bradley; Trust Officer, George Burnham; Assistant Trust Officers, William Eldred, P. D. McMahon, E. D. Kinney; Assistant Cashiers, H. P. Requa, R. B. Thomas, P. R. Jennings, C. J. Holliday; Manager Coronado Branch, E. S. Welch; Manager La Jolla Branch, Karl Kenyon.

Directors—Julius Wangenheim, L. G. Bradley, Melville Klauber, I. L. Hibbard, G. A. Davidson, L. M. Arey, Will S. Fawcett, B. W. McKenzie, John E. Boal, R. C. Allen, A. H. Frost, Philip Morse, Chas. W. Pauly, E. O. Hodge, George Burnham, Walter Rittenhouse, M. A. Graham, Milton A. McRae, F. B. Fuller, F. S. Jennings, Leroy A. Wright.

STATEMENT OF JUNE 30, 1921.

	Commercia	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$4,096,793 20	\$4,346,070 42	\$104,500 00	\$100,000 00	\$8,647,363 62
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	4,163 93				4,163 93
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances	50,000 00				50,000 00
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities including premium thereon less all offsetting bond adjustment accounts	1,336,647 15	2,130,069 50	41,781 26		3,508,497 91
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	121,380 68	232,750 00			354,130 68
Other real estate owned		127,669 29			127,669 29
Due from reserve banks, excluding item 14	632,691 97	164,200 88			796,892 85
Due from other banks	357,940 77		19,071 37	263 22	377,275 36
Due from Federal Reserve Bank				232 08	589,588 94
Actual cash on hand	419,069 93	170,286 93			91,171 47
Exchanges for clearing house	78,628 83	12,542 64			23,262 75
Checks and other cash items	22,668 48	589 57		4 70	
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			30 00		30 00
Other resources	55,441 11	1,789 65			57,230 76
Totals	\$7,175,426 05	\$7,185,968 88	\$165,382 63	\$100,500 00	\$14,627,277 56
LIABILITIES.					
Capital paid in	\$450,000 00	\$350,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus	112,000 00	138,000 00			250,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	9,934 57	15,000 00		500 00	25,434 57
Reserved for interest, taxes and expenses	16,483 22	474 61			16,957 83
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	350,000 00				350,000 00
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	119,977 97				119,977 97
Dividends unpaid					
Individual deposits subject to check	4,648,940 33				4,648,940 33
Savings deposits		6,682,494 27			6,682,494 27
Demand certificates of deposit	237 50				237 50
Time certificates of deposit	363,480 75				363,480 75
Certified checks	36,601 37				36,601 37
Cashiers' checks	521,065 81				521,065 81
State, county and municipal deposits	485,270 63				485,270 63
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	50,000 00				50,000 00
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			65,352 63		65,352 63
Fund for advances to court trusts			30 00		30 00
Other liabilities	11,433 90				11,433 90
Totals	\$7,175,426 05	\$7,185,968 88	\$165,382 63	\$100,500 00	\$14,627,277 56
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$334,000 00				\$334,000 00
Interest earned but not collected, not included in resources or liabilities	\$72,000 00	\$51,100 00	\$1,200 00	\$500 00	\$124,800 00

ote—The above statement includes the business of branch offices at Coronado, La Jolla, Brawley and El Centro.

SOUTHERN TRUST AND COMMERCE BANK—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$248,939 51	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$248,939 51
Trust investments, personal property.....	339,369 49	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	576,944 25
Trust investments, real property.....	162,800 52	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	74,774 24		
Cash on hand.....			
Total.....	\$825,883 76	Total.....	\$825,883 76

THE BROADWAY BANK. OAKLAND.

Incorporated August 3, 1917.

640

Officers—President, B. F. Edwards; Vice-President, James F. Peck; Secretary, Frank F. DeLisle; Treasurer and Cashier, B. F. Edwards, Jr.; Assistant Secretary and Assistant Cashier, M. P. Bray.

Directors—B. F. Edwards, A. Leslie Oliver, Dr. J. de S. Bettencourt, B. F. Shapro, O. R. Morgan, Frank F. de Lisle, James F. Peck, Frank H. Buck, H. C. Brougher.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$256,447 26	\$145,802 41	\$402,249 67
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	245 12		245 12
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	299,061 61	211,028 86	510,090 47
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,270 15		20,270 15
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	57,831 45	1,405 54	59,236 99
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	41,493 55	14,767 50	56,261 05
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$675,349 14	\$373,004 31	\$1,048,353 45
LIABILITIES.			
Capital paid in.....	\$180,000 00	\$20,000 00	\$200,000 00
Surplus.....	30,000 00	23,000 00	53,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,992 40		8,992 40
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	10,500 81		10,500 81
Dividends unpaid.....			
Individual deposits subject to check.....	333,809 72		333,809 72
Savings deposits.....		276,004 31	276,004 31
Demand certificates of deposit.....			
Time certificates of deposit.....	1,500 00	4,000 00	5,500 00
Certified checks.....	2,846 48		2,846 48
Cashiers' checks.....	7,531 73		7,531 73
State, county and municipal deposits.....	100,000 00	50,000 00	150,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	168 00		168 00
Totals.....	\$675,349 14	\$373,004 31	\$1,048,353 45
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,500 00	\$500 00	\$2,000 00

BANK OF COTTONWOOD. COTTONWOOD.

Incorporated April 29 1918.

641

Officers—President, J. Edward Smith; Vice-President, J. C. Brown; Secretary, Treasurer and Cashier, P. R. Merrill.
 Directors—Alden Anderson, J. C. Brown, A. W. Smith, P. R. Merrill, J. Edward Smith.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$62,218 14	\$41,675 00	\$103,893 14
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	14 27		14 27
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	32,979 25	10,819 50	43,798 75
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,118 62		10,118 62
Other real estate owned			
Due from reserve banks, excluding item 14	10,473 31	2,533 11	13,006 42
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	8,246 60	2,299 02	10,545 62
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	1,111 00		1,111 00
Totals	\$125,161 19	\$57,326 63	\$182,487 82
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	4,000 00		4,000 00
All undivided profits, less expenses, interest and taxes paid	2,227 06		2,227 06
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	81,408 41		81,408 41
Savings deposits		47,326 63	47,326 63
Demand certificates of deposit	2,618 50		2,618 50
Time certificates of deposit	7,407 22		7,407 22
Certified checks			
Cashiers' checks			
State, county and municipal deposits	12,500 00		12,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$125,161 19	\$57,326 63	\$182,487 82
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$979 52	\$826 23	\$1,805 75

BRITISH AMERICAN BANK. SAN FRANCISCO.

Incorporated June 11, 1918.

642

Officers—President, Alfred Gardner Fry; Vice-President, Harold Lionel Cotter; Cashier, Alfred Gardner Fry; Secretary, Treasurer and Assistant Cashier, Alexander S. Ireland; Assistant Cashier, Harold Lionel Cotter.

Directors—Harold Lionel Cotter, Alfred Gardner Fry, Alexander S. Ireland.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,501,389 95		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	9,503 61		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	11,800 98		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	124,903 65		
Stock of Federal Reserve Bank	30,750 00		
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14	320,977 02		
Due from other banks	590,885 99		
Due from Federal Reserve Bank	141,285 56		
Actual cash on hand	21,891 20		
Exchanges for clearing house	233,647 86		
Checks and other cash items	808 65		
Items with Federal Reserve Bank in process of collection	108,814 84		
Other resources	15 48		
Total	\$3,096,674 79		
LIABILITIES.			
Capital paid in	\$1,000,000 00		
Surplus	25,000 00		
All undivided profits, less expenses, interest and taxes paid	9,771 65		
Reserved for interest, taxes and expenses	13,587 08		
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	337,779 46		
Dividends unpaid			
Individual deposits subject to check	1,634,148 49		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	49,577 86		
Certified checks	4,997 01		
Cashiers' checks	9,962 04		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank	11,800 98		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	50 22		
Total	\$3,096,674 79		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$313 67		

BANK OF SOUTH SAN JOAQUIN. MANTECA.

Incorporated May 18, 1918.

644

Officers—President, Frank A. Guernsey; Vice-President, P. L. Wisdom; Secretary, Treasurer and Cashier, Hugh Campbell; Assistant Cashiers, Arbor Barth, George Williams.

Directors—J. J. Overshimer, J. M. Lindsey, Hugh W. Campbell, Arbor Barth, Frank A. Guernsey, P. L. Wisdom, John A. Boberg, George Williams, J. J. Napier.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$119,745 36	\$54,630 00	\$174,375 36
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	512 99		512 99
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	26,086 24	17,951 79	44,038 03
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	22,459 60	15,000 00	37,459 60
Other real estate owned			
Due from reserve banks, excluding item 14	9,698 05	2,180 71	11,878 76
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,566 75	2,540 50	17,107 25
Exchanges for clearing house			
Checks and other cash items	227 53		227 53
Items with Federal Reserve Bank in process of collection			
Other resources	1,429 01		1,429 01
Totals	\$194,725 53	\$92,303 00	\$287,028 53
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	7,500 00	2,500 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	3,008 49	59 00	3,067 49
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	32,500 00		32,500 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	113,244 84		113,244 84
Savings deposits		64,744 00	64,744 00
Demand certificates of deposit			
Time certificates of deposit	10,582 00		10,582 00
Certified checks	500 75		500 75
Cashiers' checks	1,694 98		1,694 98
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	694 47		694 47
Totals	\$194,725 53	\$92,303 00	\$287,028 53
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$620 00	\$530 00	\$1,150 00

FARMERS AND MERCHANTS BANK OF WATTS. WATTS.

Incorporated September 4, 1918.

645

Officers—President, C. R. Church; Vice-President, J. W. Siler; Secretary and Cashier, Paul Blythe; Treasurer, C. R. Church.

Directors—C. R. Church, Paul Blythe, D. Fields, R. F. Church, Z. A. Towne, J. W. Siler, George Carolus.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$259,222 23	\$105,895 40	\$365,117 63
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	245 07		245 07
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	29,700 00	9,625 55	39,325 55
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,000 00		21,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	24,725 33	2,068 52	26,793 85
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	35,850 72	2,377 79	38,228 51
Exchanges for clearing house	571 05		571 05
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$371,314 40	\$119,967 26	\$491,281 66
LIABILITIES.			
Capital paid in	\$33,000 00	\$10,000 00	\$43,000 00
Surplus	6,000 00	3,000 00	9,000 00
All undivided profits, less expenses, interest and taxes paid	3,386 08	601 79	3,987 87
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,580 00		2,580 00
Individual deposits subject to check	287,954 23		287,954 23
Savings deposits		106,365 47	106,365 47
Demand certificates of deposit	30 00		30 00
Time certificates of deposit	17,685 42		17,685 42
Certified checks			
Cashiers' checks			
State, county and municipal deposits	20,678 67		20,678 67
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$371,314 40	\$119,967 26	\$491,281 66
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,213 67	\$781 52	\$1,995 19

**COMMERCIAL BANK OF SPANISH AMERICA, LIMITED.
SAN FRANCISCO.**

Incorporated October 18, 1918.

647

Officers—Secretary, E. H. Green, London, England; Manager San Francisco Branch, J. H. Vinter.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$230,639 65		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	50,500 00		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	19,743 09		
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	757,151 38		
Due from Federal Reserve Bank			
Actual cash on hand	3,060 22		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	37,860 87		
Total	\$1,098,955 21		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid	8,541 24		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	145,525 42		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing	150 00		
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	50,500 00		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	594,238 55		
Total	\$1,098,955 21		
CONTINGENT LIABILITIES.			
Liabilities for rediscounts	\$70,000 00		
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	50,500 00		
Total contingent liabilities	\$120,500 00		
Interest earned, not collected, not included in resources or liabilities			

BANK OF ISLETON. ISLETON.

Incorporated March 7, 1919.

648

Officers—President, J. W. Gardiner; Vice-President, I. P. Gardiner; Secretary, Treasurer and Cashier, E. L. Facer.

Directors—J. W. Gardiner, P. G. De Brack, Crete G. De Brack, L. P. Gardiner, I. P. Gardiner.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.	\$130,379 15	\$30,550 00	\$160,929 15
Bankers' acceptances, excluding rediscounts.			
Notes, drafts or bills of exchange, excluding rediscounts.			
Overdrafts.	1,943 43		1,943 43
Customers' liability for drafts paid under letters of credit.			
Customers' liability account acceptances.			
Liability of foreign banks and bankers' account of acceptances.			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.	55,245 77	74,111 16	129,356 93
Stock of Federal Reserve Bank.			
Bank premises, furniture and fixtures and safe deposit vaults.	40,817 79	5,555 99	46,373 78
Other real estate owned.			
Due from reserve banks, excluding item 14.	49,257 76	15,986 98	65,244 74
Due from other banks.			
Due from Federal Reserve Bank.			
Actual cash on hand.	27,120 74	6,035 55	33,156 29
Exchanges for clearing house.			
Checks and other cash items.			
Items with Federal Reserve Bank in process of collection.			
Other resources.			
Totals.	\$304,764 64	\$132,239 68	\$437,004 32
LIABILITIES.			
Capital paid in.	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.	5,000 00	3,000 00	8,000 00
All undivided profits, less expenses, interest and taxes paid.	7,951 48	1,013 19	8,964 67
Reserved for interest, taxes and expenses.	26 79		26 79
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.			
Bills payable with Federal Reserve Bank, other than rediscounts.			
Deposits due to banks.			
Dividends unpaid.			
Individual deposits subject to check.	182,306 59		182,306 59
Savings deposits.		118,196 49	118,196 49
Demand certificates of deposit.	960 00		960 00
Time certificates of deposit.	35,082 75		35,082 75
Certified checks.	6 94		6 94
Cashiers' checks.	8,430 09		8,430 09
State, county and municipal deposits.	25,000 00		25,000 00
United States and postal savings deposits.			
Letters of credit and travelers' checks sold for cash and now out- standing.			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.			
Liability account acceptances executed to furnish dollar exchange Other liabilities.		30 00	30 00
Totals.	\$304,764 64	\$132,239 68	\$437,004 32
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$700 00	\$500 00	\$1,200 00

PARK-UNION FOREIGN BANKING CORPORATION. SAN FRANCISCO.

649

Officers—Cashier, John M. MacKinnon; Manager, A. A. Wilson.

Directors—L. H. Keck, J. A. Goudge, A. G. Gumpert, A. H. A. Knox Little, E. Norman, Selwyn R. Pryor.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$345,007 91		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,822 75		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	1,070,100 82		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14	217,397 26		
Due from other banks	345 17		
Due from Federal Reserve Bank			
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items	5,589 24		
Items with Federal Reserve Bank in process of collection			
Other resources	47,420 12		
Total	\$1,688,683 27		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses	4,100 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	17,317 20		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	1,070,100 82		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	297,165 25		
Total	\$1,688,683 27		
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$11,500 00		
Interest earned, not collected, not included in resources or liabilities			

BANK OF COURTLAND. COURTLAND.

Incorporated April 12, 1919.

650

Officers—President, L. W. Myers; Vice-President, F. E. Hollister; Secretary, Treasurer and Cashier, W. P. Clarke.
 Directors—J. B. Miller, W. P. Clarke, Harvey Warren, S. Mereer Runyon, L. W. Myers, Frank E. Hollister, Alden Anderson

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$215,590 62	\$25,200 00	\$240,790 62
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,207 78		1,207 78
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	25,537 50	161,408 21	186,945 71
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	22,634 65	41,995 12	64,629 77
Other real estate owned			
Due from reserve banks, excluding item 14	22,930 76	10,811 99	33,742 75
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,587 69	5,693 16	21,280 85
Exchanges for clearing house			
Checks and other cash items	57 92		57 92
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$303,546 92	\$245,108 48	\$548,655 40
LIABILITIES.			
Capital paid in	\$47,125 00	\$10,000 00	\$57,125 00
Surplus	1,000 00	5,000 00	6,000 00
All undivided profits, less expenses, interest and taxes paid	3,295 23		3,295 23
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,527 00		1,527 00
Individual deposits subject to check	160,779 08		160,779 08
Savings deposits		195,108 48	195,108 48
Demand certificates of deposit	21,500 00		21,500 00
Time certificates of deposit			
Certified checks			
Cashiers' checks	3,320 61		3,320 61
State, county and municipal deposits	15,000 00	35,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$303,546 92	\$245,108 48	\$548,655 40
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$200 00	\$500 00	\$700 00

THE FARMERS AND MERCHANTS SAVINGS BANK OF SANTA ANA. SANTA ANA.

Incorporated June 18, 1919.

651

Officers—President, W. A. Huff; Vice-President, W. B. Tedford; Secretary and Cashier, Alex Brownridge; Treasurer, A. C. Bowers; Assistant Cashiers, E. P. Stafford, J. H. Metzgar.

Directors—W. A. Huff, W. B. Tedford, W. B. Williams, A. C. Bowers, A. J. Crookshank, J. D. Parsons, R. E. Larter.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$2,156,549 60	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		125,025 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		44,100 00	
Other real estate owned		5,000 00	
Due from reserve banks, excluding item 14		15,671 75	
Due from other banks		31,181 25	
Due from Federal Reserve Bank			
Actual cash on hand		50,120 24	
Exchanges for clearing house		9,770 06	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$2,437,417 90	
LIABILITIES.			
Capital paid in		\$150,000 00	
Surplus		80,000 00	
All undivided profits, less expenses, interest and taxes paid		30,675 54	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		2,002,759 89	
Demand certificates of deposit			
Time certificates of deposit		98,578 97	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		75,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		403 50	
Total		\$2,437,417 90	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,617 37	

FARMERS AND MERCHANTS BANK OF EXETER. EXETER.

Incorporated July 30, 1919.

652

Officers—President, Chas. A. Hahn; Vice-President, J. C. Lilly; Secretary, Treasurer and Cashier, H. R. Mills.

Directors—C. A. Hahn, John C. Lilly, H. R. Mills, E. Howe, F. M. Cosart.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$123,505 97	\$20,265 00	\$143 770 97
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	634 05		634 05
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	20,194 45	11,700 00	31,894 45
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	16,190 52		16,190 52
Other real estate owned			
Due from reserve banks, excluding item 14	11,813 36	1,431 10	13 244 46
Due from other banks	2,601 72		2,601 72
Due from Federal Reserve Bank			
Actual cash on hand	4,589 33	630 54	5,219 87
Exchanges for clearing house			
Checks and other cash items	2,693 89		2,693 89
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$182,223 29	\$34,026 64	\$216,249 93
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	3,000 25	1,293 79	4,294 04
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	45,000 00		45 000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	72,434 49		72,434 49
Savings deposits		17,732 85	17,732 85
Demand certificates of deposit			
Time certificates of deposit	3,808 00		3,808 00
Certified checks			
Cashiers' checks	480 55		480 55
State, county and municipal deposits	17,500 00	5,000 00	22,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$182,223 29	\$34,026 64	\$216,249 93
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,907 30	\$350 00	\$2,257 30

PENINSULA BANK. BURLINGAME.

Incorporated August 1, 1919.

653

Officers—President, James Lawrence; Vice-President, Oscar Boldeman; Secretary, Treasurer and Cashier, F. E. Parfitt; Assistant Cashier, N. E. Egilbert.

Directors—F. E. Parfitt, O. J. Williams, Jas. Lawrence, Henry Weiss, Ernest C. Douglas, Geo. E. Colby, LeRoy Schlesinger, W. M. Thompson, Oscar Boldeman, Andrew S. Lamond, Claud W. Fellows.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$70,886 08	\$136,730 43	\$207,616 51
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	193 13		193 13
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	40,829 73		40,829 73
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,389 52		14,389 52
Other real estate owned			
Due from reserve banks, excluding item 14	10,088 01	2,677 41	12,765 42
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	8,978 11	6,336 85	15,314 96
Exchanges for clearing house	739 94		739 94
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	2,348 05		2,348 05
Totals	\$148,452 57	\$145,744 69	\$294,197 26
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	1,178 42		1,178 42
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	90,800 18		90,800 18
Savings deposits		120,744 69	120,744 69
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	94 25		94 25
Cashiers' checks	874 92		874 92
State, county and municipal deposits	23,879 80		23,879 80
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	6,625 00		6,625 00
Totals	\$148,452 57	\$145,744 69	\$294,197 26
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$650 00		\$650 00

BANK OF MONTREAL. SAN FRANCISCO.

Incorporated under laws of England, 1821.

654

Officers—Manager, A. G. Fry; Assistant Managers, E. Pitt, Lewis Grant.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$765,573 29		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit	188,032 50		
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14	7,028 09		
Due from other banks	569 46		
Due from Federal Reserve Bank			
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$961,203 34		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus	2,200 00		
All undivided profits, less expenses, interest and taxes paid	1,105 65		
Reserved for interest, taxes and expenses	2,975 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	195,423 50		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	271,466 69		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	188,032 50		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$961,203 34		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

GENERAL MOTORS ACCEPTANCE CORPORATION. SAN FRANCISCO.

Incorporated September 25, 1919.

655

Officers—Manager. Roy Warren.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$482,244 22		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	50,119 03		
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	148,880 36		
Due from Federal Reserve Bank			
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	4,868,881 63		
Total	\$5,550,125 24		
LIABILITIES.			
Capital paid in	\$600,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses	132,606 90		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	4,817,518 34		
Total	\$5,550,125 24		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

Note—The above statement includes the business of a branch office at Los Angeles.

CALIFORNIA BANK OF SAN MATEO COUNTY. SAN BRUNO.

Incorporated September 27, 1919.

656

Officers—President, Hardin Hatch; Secretary and Cashier, P. B. Lockwood; Treasurer, Hardin Hatch

Directors—Hardin Hatch, J. A. Cunningham, John J. Bolioli, Nettie A. Willits, Anthony Cribari, F. H. Smith, P. B. Lockwood.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$34,498 74	\$33,390 44	\$67,889 18
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		4,841 78	4,841 78
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	23,714 84	4,637 50	28,352 34
Stock of Federal Reserve Bank	800 00		800 00
Bank premises, furniture and fixtures and safe deposit vaults	7,929 57	4,243 47	12,173 04
Other real estate owned			
Due from reserve banks, excluding item 14	2,714 23	3,443 17	6,157 40
Due from other banks	24 00		24 00
Due from Federal Reserve Bank	3,607 95	1,600 00	5,207 95
Actual cash on hand	2,282 84	1,811 29	4,094 13
Exchanges for clearing house			
Checks and other cash items	24 06		24 06
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$75,596 23	\$53,967 65	\$129,563 88
LIABILITIES.			
Capital paid in	\$17,500 00	\$7,500 00	\$25,000 00
Surplus	400 00		400 00
All undivided profits, less expenses, interest and taxes paid	899 52		899 52
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	39,832 47		39,832 47
Savings deposits		46,467 65	46,467 65
Demand certificates of deposit	90 00		90 00
Time certificates of deposit	3,866 10		3,866 10
Certified checks			
Cashiers' checks	920 29		920 29
State, county and municipal deposits	12,087 85		12,087 85
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$75,596 23	\$53,967 65	\$129,563 88
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$140 00	\$150 00	\$290 00

STANDARD BANK OF ORANGE COUNTY. FULLERTON.

Incorporated October 20, 1919.

657

Officers—President, L. H. Smith; Vice-President, W. A. Smith; Secretary and Assistant Cashier, Emanuel Smith; Treasurer, J. H. Lang; Cashier, S. W. Smith.

Directors—L. H. Smith, Emanuel Smith, S. W. Smith, W. L. Hale, Henry W. Schultz, J. H. Lang, Orrin M. Thompson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$130,682 51	\$25,950 00	\$156,632 51
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	154 04		154 04
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	12,266 70	54,201 16	66 467 86
Stock of Federal Reserve Bank	750 00	750 00	1,500 00
Bank premises, furniture and fixtures and safe deposit vaults	8,502 40		8,502 40
Other real estate owned			
Due from reserve banks, excluding item 14	32,559 42	8,639 72	41,199 14
Due from other banks			
Due from Federal Reserve Bank	13,261 95	2,200 00	15,461 95
Actual cash on hand	8,911 04	4,417 24	13,328 28
Exchanges for clearing house			
Checks and other cash items	643 39	1,132 00	1,775 39
Items with Federal Reserve Bank in process of collection			
Other resources	3,681 45		3,681 45
Totals	\$211,412 90	\$97,290 12	\$308,703 02
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	3,500 00		3,500 00
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses	277 90		277 90
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	174,723 72		174,723 72
Savings deposits		49,258 35	49,258 35
Demand certificates of deposit			
Time certificates of deposit		13,031 77	13,031 77
Certified checks			
Cashiers' checks	711 28		711 28
State, county and municipal deposits	7,200 00	10,000 00	17,200 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$211,412 90	\$97,290 12	\$308,703 02
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

THE COMMUNITY BANK OF WHITTIER. WHITTIER.

Incorporated October 30 1919.

658

Officers—President, Fred Pease; Vice-President, C. C. Barr; Secretary, Treasurer and Cashier, Burl G. Martin.

Directors—Geo. E. Wanberg, L. W. Kibler, D. H. White, C. C. Barr, W. D. Cooper, D. E. Knight, E. R. Mennell, Fred Pease, M. Orban, Jr., A. T. Emory.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$199,022 22	\$140,341 42	\$339,363 64
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	505 53		505 53
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	9,415 00	105,628 00	115,043 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,962 41	50,927 34	65,889 75
Other real estate owned			
Due from reserve banks, excluding item 14	13,275 49	13,492 22	26,767 71
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	9,932 50	5,294 61	15,227 11
Exchanges for clearing house	11,160 71		11,160 71
Checks and other cash items	26 17		26 17
Items with Federal Reserve Bank in process of collection			
Other resources	42 01		42 01
Totals	\$258,342 04	\$315,683 59	\$574,025 63
LIABILITIES.			
Capital paid in	\$75,000 00	\$50,000 00	\$125,000 00
Surplus	12,500 00		12,500 00
All undivided profits, less expenses, interest and taxes paid	4,067 80		4,067 80
Reserved for interest, taxes and expenses	744 72		744 72
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	163,566 86		163,566 86
Savings deposits		173,155 75	173,155 75
Demand certificates of deposit			
Time certificates of deposit		33,196 10	33,196 10
Certified checks			
Cashiers' checks	2,462 66		2,462 66
State, county and municipal deposits		59,331 74	59,331 74
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$258,342 04	\$315,683 59	\$574,025 63
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,274 05	\$3,764 42	\$6,038 47

FIRST BANK OF LEMON COVE. LEMON COVE.

Incorporated October 22, 1919.

659

Officers—President, C. E. Goodale; Vice-President, Earle C. Goodale; Secretary, Treasurer and Cashier, R. C. Burham.

Directors—Frank Flinch, C. E. Goodale, Henry Cutler Jones, A. G. Griswold, Earle Goodale.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$14,867 00	\$11,716 27	\$26,583 27
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	19,775 52		19,775 52
Other real estate owned			
Due from reserve banks, excluding item 14	2,912 55	452 65	3,365 20
Due from other banks	157 93		157 93
Due from Federal Reserve Bank			
Actual cash on hand	1,655 16	3,832 72	5,487 88
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	30 00	45 00	75 00
Totals	\$39,398 16	\$16,046 64	\$55,444 80
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	*629 43	669 92	40 49
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	24,901 27		24,901 27
Savings deposits		5,376 72	5,376 72
Demand certificates of deposit	40 00		40 00
Time certificates of deposit			
Certified checks			
Cashiers' checks	86 32		86 32
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$39,398 16	\$16,046 64	\$55,444 80
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$205 35	\$443 04	\$648 39

*Deficit

INGLEWOOD SAVINGS BANK. INGLEWOOD.

Incorporated January 2, 1920.

660

Officers—President, W. G. Brown; Vice-President, Henry J. Anderson; Secretary, Treasurer and Cashier, Roy A. Bush.
 Directors—Henry J. Anderson, Roy A. Bush, W. G. Brown, R. Earl Miller, Roy L. Hill.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$98,500 00	
Bankers' acceptances excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		23,299 40	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		14,105 30	
Other real estate owned			
Due from reserve banks, excluding item 14		6,797 36	
Due from other banks		5,272 23	
Due from Federal Reserve Bank			
Actual cash on hand		3,814 69	
Exchanges for clearing house			
Checks and other cash items		80	
Items with Federal Reserve Bank in process of collection			
Other resources		20,000 00	
Total		\$171,789 78	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		11,620 57	
All undivided profits, less expenses, interest and taxes paid		1,201 35	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,250 00	
Individual deposits subject to check			
Savings deposits		92,218 57	
Demand certificates of deposit			
Time certificates of deposit		27,999 29	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$171,789 78	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$925 00	

COMMERCIAL TRUST AND SAVINGS BANK. SANTA BARBARA.

Incorporated January 22, 1920.

661

Officers—President, A. Edwards; Chairman of the Board, Geo. L. Edwards; Vice-Presidents, Edward F. R. Vail, S. B. Shauer, R. A. Lazier, John P. Reddington; Secretary, Treasurer and Cashier, John S. Edwards; Assistant Cashiers, John P. Reddington, Geo. S. Sawyers, Alfred N. Smith, Mark Bradly, Lillian C. Molin; Trust Officer, Ed. R. Vail; Manager Carpinteria Branch, S. B. Shauer; Manager Lompoc Valley Branch, R. A. Lazier.

Directors—Geo. S. Edwards, Alfred Edwards, John F. Edwards, Edward F. R. Vail, Frederick F. Peabody, Theo. S. Hawley, John W. Bailard, Geo. W. Harris, M. M. Gragg, Joseph E. Sexton, Joseph G. Coleman, Jr.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$2,962,511 31	\$3,397,838 42			\$6,360,349 73
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	8,628 33				8,628 33
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	845,147 07	628,478 16	\$136,087 00	\$134,036 00	1,743,748 23
Stock of Federal Reserve Bank		41,100 00			41,100 00
Bank premises, furniture and fixtures and safe deposit vaults	3,252 32	290,045 50			293,297 82
Other real estate owned		47,143 79			47,143 79
Due from reserve banks, excluding item 14	292,857 64	106,027 80		1,702 83	400,588 27
Due from other banks	3,223 41		265 96		3,489 37
Due from Federal Reserve Bank	220,950 86	123,892 59			344,843 45
Actual cash on hand	81,211 33	68,722 90			149,934 23
Exchanges for clearing house	27,415 16	5,226 07			32,641 23
Checks and other cash items	11,145 26				11,145 26
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	17,351 69	1,585 94			18,937 63
Totals	\$4,473,694 38	\$4,710,061 17	\$136,352 96	\$135,738 83	\$9,455,847 34
LIABILITIES.					
Capital paid in	\$409,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus	170,000 00	150,000 00	25,000 00	25,000 00	370,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	35,622 72	19,927 34	10,752 96	10,038 83	76,341 85
Reserved for interest, taxes and expenses			600 00	700 00	1,300 00
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	150,000 00				150,000 00
Bills payable with Federal Reserve Bank other than rediscounts	297,000 00				297,000 00
Deposits due to banks	199,551 62				199,551 62
Dividends unpaid	50,037 50				50,037 50
Individual deposits subject to check	2,577,897 62				2,577,897 62
Savings deposits		3,976,489 20			3,976,489 20
Demand certificates of deposit	7,505 95				7,505 95
Time certificates of deposit	68,332 61	12,854 09			81,186 70
Certified checks	1,282 97				1,282 97
Cashiers' checks	144,244 17				144,244 17
State, county and municipal deposits	372,075 82	150,790 54			522,866 36
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	143 40				143 40
Totals	\$4,473,694 38	\$4,710,061 17	\$136,352 96	\$135,738 83	\$9,455,847 34
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$275,902 30				\$275,902 30
Interest earned but not collected, not included in resources or liabilities	\$35,400 00	\$60,500 00	\$2,200 00	\$2,400 00	\$100,500 00

COMMERCIAL TRUST AND SAVINGS BANK—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	.
Trust investments, personal property.....	\$366,555 18	Trusts held in capacity of executor administrator, guardian, assignee, receiver or trustee.....	\$636,938 36
Trust investments, real property.....	245,048 57	Private trusts, specially designated and construed as court trusts, under supervision.....	57,151 40
Due from banks.....	82,486 01		
Cash on hand.....			
Total.....	\$694,089 76	Total.....	\$694,089 76

Note—The above statement includes the business of branch offices at Lompoc and Carpinteria.

WESTERN SAVINGS BANK. LONG BEACH.

Incorporated January 26, 1920.

662

Officers—President, J. W. Tucker; Vice-Presidents, Chas. A. Wiley, Geo. L. Craig; Secretary, Treasurer and Cashier, A. L. Parmley.

Directors—Chas. A. Wiley, J. W. Tucker, A. S. Spaulding, Chas. H. Tucker, A. C. Malone, John C. Farnham, James G. Craig, George L. Craig, Ralph H. Clock, A. L. Parmley.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$726,424 60	
Bankers' acceptances, excluding rediscounts		49,907 95	
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		201,769 19	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		10,183 41	
Other real estate owned			
Due from reserve banks, excluding item 14		128,320 47	
Due from other banks			
Due from Federal Reserve Bank		23,708 42	
Actual cash on hand		29,680 12	
Exchanges for clearing house		15,606 71	
Checks and other cash items		1,337 55	
Items with Federal Reserve Bank in process of collection			
Other resources		1,451 55	
Total		\$1,188,389 97	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		4,493 23	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,000 00	
Individual deposits subject to check			
Savings deposits		941,219 07	
Demand certificates of deposit			
Time certificates of deposit		46,494 93	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		49,999 74	
United States and postal savings deposits		18,183 00	
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,188,389 97	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$7,738 58	

BANK OF COVELO. COVELO.

Incorporated February 21, 1920.

663

Officers—President, J. S. Rohrbough; Vice-President, D. F. Johnson; Secretary, Treasurer and Cashier, J. G. Thomas.
 Directors—J. S. Rohrbough, D. F. Johnson, D. P. English, G. M. Biggar W. P. Thomas.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$43,452 50		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	19,047 15		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,818 50		
Other real estate owned			
Due from reserve banks, excluding item 14	16,665 84		
Due from other banks	37,175 68		
Due from Federal Reserve Bank			
Actual cash on hand	5,446 91		
Exchanges for clearing house			
Checks and other cash items	237 88		
Items with Federal Reserve Bank in process of collection			
Other resources	88 95		
Total	\$125,933 41		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	1,000 00		
All undivided profits, less expenses, interest and taxes paid	1,620 69		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	87,734 02		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	578 70		
State, county and municipal deposits	10,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$125,933 41		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$985 00		

FARMERS AND MERCHANTS BANK OF GARDENA. GARDENA.

Incorporated April 24, 1920.

664

Officers—President, W. Simpson; Vice-President, Robert Robertson; Secretary, Treasurer and Cashier, J. D. Adams; Assistant Cashier, J. M. Blake.

Directors—Walter Simpson, Robert Robertson, John D. Adams, Frank R. Carrell, E. O. Weed, H. M. Stone, William Medland, V. W. Gray, J. F. Spencer.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$146,416 90	\$50,645 36	\$197,062 26
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	52,450 52	17,488 60	69,939 12
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,896 83		21,896 83
Other real estate owned			
Due from reserve banks, excluding item 14	15,899 94	1,088 40	16,988 34
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,791 33	3,803 94	19,595 27
Exchanges for clearing house	843 42		843 42
Checks and other cash items	393 17		393 17
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$253,692 11	\$73,026 30	\$326,718 41
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	7,108 39		7,108 39
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	174,858 93		174,858 93
Savings deposits		58,026 30	58,026 30
Demand certificates of deposit	292 64		292 64
Time certificates of deposit	9,411 77		9,411 77
Certified checks			
Cashiers' checks	2,020 38		2,020 38
State, county and municipal deposits	20,000 00	5,000 00	25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$253,692 11	\$73,026 30	\$326,718 41
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

STATE BANK OF LOMITA. LOMITA.

Incorporated April 24, 1920.

665

Officers—President, J. F. Spencer; Vice-President, S. F. Spencer; Secretary, Treasurer and Cashier, A. J. Stinton.
 Directors—J. F. Spencer, S. F. Spencer, A. J. Stinton, L. J. Hunter, Geo. W. Towne.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$74,918 85	\$22,225 00	\$97,143 85
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	22 36		22 36
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	19,441 31		19,441 31
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,268 97		14,268 97
Other real estate owned			
Due from reserve banks, excluding item 14	3,383 48		3,383 48
Due from other banks	5,500 00		5,500 00
Due from Federal Reserve Bank			
Actual cash on hand	10,026 25	2,119 65	12,145 90
Exchanges for clearing house			
Checks and other cash items	1 00		1 00
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$127,562 22	\$24,344 65	\$151,906 87
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	613 59		613 59
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	92,749 71		92,749 71
Savings deposits		19,344 65	19,344 65
Demand certificates of deposit			
Time certificates of deposit	300 00		300 00
Certified checks	10 00		10 00
Cashiers' checks	3,888 92		3,888 92
State, county and municipal deposits	10,000 00		10,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$127,562 22	\$24,344 65	\$151,906 87
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CALIFORNIA BANK. LOS ANGELES.

Incorporated May 26, 1920.

666

Officers—President, A. M. Chaffey; Vice-Presidents, Leo. S. Chandler, F. M. Douglas, Geo. A. J. Howard, A. E. Huntington, W. C. Durgin, G. Allen Hancock; Secretary and Treasurer, H. M. Coffin; Cashier, J. W. Kent; Assistant Secretaries, M. K. Salmon, B. L. Deibler; Assistant Cashiers, H. C. Hunt, Geo. E. Jones, A. A. Lamm, R. P. Lehmer, E. G. Otis, Fred Swenson.

Directors—E. A. Taylor, A. M. Chaffey, Leo. S. Chandler, P. B. Chase, W. H. Code, F. M. Douglas, J. E. Fishburn, R. C. Gillis, Geo. Hanna, W. D. Woolwine, Lee A. Philips, J. E. Pickrell, T. A. Thompson, Whelden O. Whelan, E. R. Wood, Geo. Chaffey, G. A. Hancock, A. E. Huntington, A. M. Gibbs, G. A. J. Howard, O. M. Souden, J. W. MacDonald, James O. Sword, W. M. Eason, E. P. Bosbyshell, Howard S. Dudley, B. P. Glenn, Frederick J. Mullen, A. N. Kemp.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$4,613,504 62	\$10,706,717 59	\$15,320,222 21
Bankers' acceptances, excluding rediscounts		354,757 36	344,757 36
Notes, drafts or bills of exchange, excluding rediscounts		145,000 00	145,000 00
Overdrafts	1,461 07		1,461 07
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	3,773,862 90	10,468,079 19	14,241,942 09
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		728,293 17	728,293 17
Other real estate owned		3,720 00	3,720 00
Due from reserve banks, excluding item 14	847,904 12	1,099,205 41	1,947,109 53
Due from other banks	96,151 74		96,151 74
Due from Federal Reserve Bank	382,054 95	300,000 00	682,054 95
Actual cash on hand	738,977 16	150,000 00	888,977 16
Exchanges for clearing house	161,440 09		161,440 09
Checks and other cash items	105,388 51		105,388 51
Items with Federal Reserve Bank in process of collection			
Other resources	405 97	1,650 00	2,055 97
Totals	\$10,721,151 13	\$23,957,422 72	\$34,678,573 85
LIABILITIES.			
Capital paid in	\$950,000 00	\$1,050,000 00	\$2,000,000 00
Surplus	66,700 00		66,700 00
All undivided profits, less expenses, interest and taxes paid	596,505 84		596,505 84
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	162,553 72		162,553 72
Dividends unpaid		994 12	994 12
Individual deposits subject to check	8,517,729 14		8,517,729 14
Savings deposits		21,786,489 57	21,786,489 57
Demand certificates of deposit	63,854 19		63,854 19
Time certificates of deposit		366,036 17	366,036 17
Certified checks	6,212 23		6,212 23
Cashiers' checks	258,798 53		258,798 53
State, county and municipal deposits		724,000 00	724,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding	17,492 00		17,492 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	81,305 48	29,902 86	111,208 34
Totals	\$10,721,151 13	\$23,957,422 72	\$34,678,573 85
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$105,075 26	\$271,454 62	\$376,529 88

Note—Changed name from Home and Hibernian Bank November 12, 1920. Voluntarily closed branch office located at 682 So. Alvarado Ave., Los Angeles, February 9, 1921. Voluntarily closed branch office located at 3222 So. Main St., Los Angeles, February 9, 1921. Voluntarily closed branch office located at 847 So. Central Ave., Los Angeles, March 28, 1921.

The above statement includes the business of branch offices at Los Angeles.

COLMA STATE BANK. COLMA.

Incorporated March 15, 1920.

667

Officers—President, George Lagomarsino; Vice-Presidents, Charles Suenderman, Silvio Belli, Oliver Granucci; Secretary, W. J. Savage; Assistant Secretary, Louis Nava; Treasurer, Frank Armenio; Cashier, Claudio Cattori; Assistant Cashier, V. A. Caglieri.

Directors—Louis Nava, Silvio Belli, Oliver Granucci, George Lagomarsino, W. J. Savage, Chas. Suenderman, Frank Armenio, J. A. Meeks, Angello Olcese, Angelo Stampanomi, A. G. Ramocciotti.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$110,650 18	\$35,560 00	\$146,210 18
Bankers' acceptances, excluding rediscounts		2,500 00	2,500 00
Notes, drafts or bills of exchange, excluding rediscounts		2,600 00	2,600 00
Overdrafts	214 69		214 69
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	17,460 00	181,630 50	199,090 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		35,117 85	35,117 85
Other real estate owned			
Due from reserve banks, excluding item 14	59,228 35	12,496 24	71,724 59
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	10,206 04	6,100 00	16,306 04
Exchanges for clearing house			
Checks and other cash items	41 43		41 43
Items with Federal Reserve Bank in process of collection			
Other resources	1,143 32	630 56	1,773 88
Totals	\$198,944 01	\$276,635 15	\$475,579 16
LIABILITIES.			
Capital paid in	\$50,000 00	\$25,000 00	\$75,000 00
Surplus	5,500 00	2,500 00	8,000 00
All undivided profits, less expenses, interest and taxes paid	566 87		566 87
Reserved for interest, taxes and expenses	1,250 00	2,925 67	4,175 67
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,897 50		1,897 50
Individual deposits subject to check	129,413 40		129,413 40
Savings deposits		243,863 27	243,863 27
Demand certificates of deposit	4,610 00		4,610 00
Time certificates of deposit			
Certified checks			
Cashiers' checks	4,834 48		4,834 48
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	871 76	2,346 21	3,217 97
Totals	\$198,944 01	\$276,635 15	\$475,579 16
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

MERCANTILE TRUST COMPANY. SAN FRANCISCO.

Incorporated July 2, 1920.

668

Officers—President, John S. Drum; Chairman of the Board, John D. McKee; Vice-Presidents, Henry T. Scott; C. O. G. Miller, Parker Maddux, W. B. Bakewell, R. M. Sims, Joseph Hyman, Thomas M. Paterson, O. Ellinghouse.

Directors—Francis Carolan, Ralston L. White, James K. Armsby, F. W. Bradley, Milton H. Esberg, Wm. H. Crocker, R. M. Welch, John S. Drum, R. B. Burmister, E. H. Clark, A. B. Davis, Richard Heiman, H. T. Scott, E. R. Dimond, F. G. Drum, W. I. Brobeck, Joseph Hyman, C. F. Michaels, William P. Roth, Andrew P. Welch, M. S. Wilson, W. R. L. Campbell, C. O. G. Miller, F. Reis, Jr., Alexander Hamilton, W. F. Detert, Chas. T. Crocker, John Lawson, John D. McKee, Jas. J. Fagan.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.	\$10,493,239 33	\$17,856,099 45			\$28,349,338 78
Bankers' acceptances, excluding rediscounts.		942,754 67			942,754 67
Notes, drafts or bills of exchange, excluding rediscounts.		462,500 00			462,500 00
Overdrafts.	15,913 90				15,913 90
Customers' liability for drafts paid under letters of credit.					
Customers' liability account acceptances.	704,289 63				704,289 63
Liability of foreign banks and bankers on account of acceptances.					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.	5,417,519 07	18,329,243 78	\$86,000 00	\$115,792 00	23,948,554 85
Stock of Federal Reserve Bank.		210,000 00			210,000 00
Bank premises, furniture and fixtures and safe deposit vaults.	5,473 36	1,709,594 09	664,000 00	47,750 22	2,426,817 67
Other real estate owned.		40,317 07			40,317 07
Due from reserve banks, excluding item 14.	2,572,767 67	693,821 80	74,112 91	101,770 38	3,442,472 76
Due from other banks.	221,390 77	309,103 09	17,923 27		548,417 13
Due from Federal Reserve Bank.	1,430,850 32	1,179,575 10			2,610,425 42
Actual cash on hand.	389,315 11	566,953 33		597 46	956,865 90
Exchanges for clearing house.	1,437,896 25	904 29		2,809 46	1,441,610 00
Checks and other cash items.	930,359 67	33,829 38		715 50	964,904 55
Items with Federal Reserve Bank in process of collection.	200,860 16				200,860 16
Advances to court trusts.			6,019 07		6,019 07
Other resources.	705,008 61	142,475 47		7,500 00	854,984 08
Totals.	\$24,524,883 85	\$42,477,171 52	\$848,055 25	\$276,935 02	\$68,127,045 64
LIABILITIES.					
Capital paid in.	\$2,000,000 00	\$1,000,000 00	\$750,000 00	\$250,000 00	\$4,000,000 00
Surplus.	2,000,000 00	1,000,000 00			3,000,000 00
Amount segregated for protection of court and private trusts, national banks only.					
All undivided profits, less expenses interest and taxes paid.	63,615 78	78,414 78	16,442 34	26,935 02	185,407 92
Reserved for interest, taxes and expenses.	2,701 77	36,295 71			38,997 48
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.					
Bills payable with Federal Reserve Bank other than rediscounts.	1,200,000 00				1,200,000 00
Deposits due to banks.	5,164,238 66	25,000 00			5,189,238 66
Dividends unpaid.	153,153 75				153,153 75
Individual deposits subject to check.	12,152,440 18				12,152,440 18
Savings deposits.		39,257,233 70			39,257,233 70
Demand certificates of deposit.	127,694 13				127,694 13
Time certificates of deposit.		330,845 78			330,845 78
Certified checks.	147,004 96				147,004 96
Cashiers' checks.	414,186 62				414,186 62
State, county and municipal deposits.	300,000 00	570,000 00			870,000 00
United States and postal savings deposits.	76,620 00	73,799 79			150,419 79
Letters of credit and travelers' checks sold for cash and now outstanding.	750 00				750 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.	704,289 63				704,289 63
Liability account acceptances executed to furnish dollar exchange.					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.					
Fund for advances to court trusts.			7,500 00		7,500 00
Other liabilities.	18,188 37	105,581 76	74,112 91		197,883 04
Totals.	\$24,524,883 85	\$42,477,171 52	\$848,055 25	\$276,935 02	\$68,127,045 64
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank.	\$850,000 00				\$850,000 00
Interest earned but not collected, not included in resources or liabilities.	\$43,215 33	\$176,945 58			\$220,160 91

MERCANTILE TRUST COMPANY, SAN FRANCISCO—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$745,950 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$745,950 00
Trust investments, personal property . . .	25,872,726 73	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	25,472,910 15
Trust investments, real property	1,959,712 94	Private trusts, specially designated and construed as court trusts, under supervision.....	2,467,964 63
Due from banks.....	108,435 11		
Cash on hand.....			
Total.....	\$28,686,824 78	Total.....	\$28,686,824 78

Note—Purchased Mercantile National Bank, San Francisco, July 3, 1920.
The above statement includes the business of a branch office at San Francisco.

GROWERS BANK. SAN JOSE.

Incorporated July 17, 1920.

669

Officers—President, S. E. Johnson; Vice-Presidents, Geo. C. Singletary, Sam Martin; Secretary and Treasurer, H. S. Kittridge; Cashier, Fred W. Sinclair; Assistant Cashiers, John I. Bujan, C. A. Swain.

Directors—S. E. Johnson, A. C. Butcher, H. S. Kittridge, Geo. C. Singletary, M. F. Hopkins, Fred W. Sinclair, Joseph A. Chargin, DeLancy Lewis, J. E. Hollister, E. A. Moellering, F. B. Campen, Sam Martin, A. R. McClay, John I. Bujan, C. L. Snyder.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$234,877 38	\$100,355 00	\$335,232 38
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		35,000 00	35,000 00
Overdrafts.....	177 52		177 52
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	104,929 87	119,220 21	224,150 08
Stock of Federal Reserve Bank.....		9,900 00	9,900 00
Bank premises, furniture and fixtures and safe deposit vaults.....	106,721 04	100,000 00	206,721 04
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	42,810 09	25,974 56	68,784 65
Due from other banks.....	1,465 00		1,465 00
Due from Federal Reserve Bank.....	23,079 53	9,000 00	32,079 53
Actual cash on hand.....	24,904 39	1,758 92	26,663 31
Exchanges for clearing house.....	10,334 61		10,334 61
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,604 97		2,604 97
Totals.....	\$551,904 40	\$401,208 69	\$953,113 09
LIABILITIES.			
Capital paid in.....	\$200,000 00	\$100,000 00	\$300,000 00
Surplus.....	30,000 00		30,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,339 95	189 32	12 150 63
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	5,140 06		5,140 06
Dividends unpaid.....			
Individual deposits subject to check.....	264,858 43		264,858 43
Savings deposits.....		299,679 16	299,679 16
Demand certificates of deposit.....			
Time certificates of deposit.....		500 00	500 00
Certified checks.....	386 50		386 50
Cashiers' checks.....	886 00		886 00
State, county and municipal deposits.....	50,000 00		50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	2,973 36	840 21	3,813 57
Totals.....	\$551,904 40	\$401,208 69	\$953,113 09
CONTINGENT LIABILITIES.			
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$10,000 00		\$10,000 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	40,000 00		40,000 00
Total contingent liabilities.....	\$50,000 00		\$50,000 00
Interest earned, not collected, not included in resources or liabilities.....	\$2,825 21	\$2,215 03	\$5,040 24

¹Deficit

COMMERCIAL BANK. PATTERSON.

Incorporated June 10, 1920.

670

Officers—President, W. W. Cox; Vice-President, W. W. Zacharias; Secretary and Cashier, E. H. Tienken; Treasurer, B. H. Nelson.

Directors—W. W. Cox, Frank Cox, W. W. Zacharias, B. H. Nelson, H. V. Bridgeford, J. H. Evans, H. L. Hientz, F. B. McConnell, W. W. Giddings

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$102,482 61	\$41,975 00	\$144,457 61
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	195 52		195 52
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		4,000 00	4,000 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	18,208 57		18,208 57
Other real estate owned			
Due from reserve banks, excluding item 14	34,901 15	5,364 92	40,266 07
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	8,058 44	2,290 29	10,348 73
Exchanges for clearing house	92 83		92 83
Checks and other cash items	521 52		521 52
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$164,460 64	\$53,630 21	\$218 090 85
LIABILITIES.			
Capital paid in	\$50,000 00	\$25,000 00	\$75,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid		594 19	594 19
Reserved for interest, taxes and expenses	1,930 74	2,500 00	4,430 74
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	107,241 71		107,241 71
Savings deposits		25,536 02	25,536 02
Demand certificates of deposit	1,044 00		1,044 00
Time certificates of deposit	3,700 00		3,700 00
Certified checks			
Cashiers' checks	449 01		449 01
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	95 18		95 18
Totals	\$164,460 64	\$53,630 21	\$218,090 85
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,300 26	\$697 92	\$1,998 18

BANK OF OAKLEY. OAKLEY.

Incorporated August 6, 1920.

671

Officers—President, J. H. Shaw; Vice-President, W. H. Hall; Secretary, F. C. Anderson; Treasurer and Cashier, P. A. Anderson.

Directors—O. M. Champlin, P. A. Anderson, W. H. Hall, J. H. Shaw, E. J. Sinclair.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$36,837 57	\$25,650 00	\$62,487 57
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	4,228 44	19,498 02	23,726 46
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,059 90	2,788 40	5,848 30
Other real estate owned	880 00		880 00
Due from reserve banks, excluding item 14	2,281 81	651 47	2,933 28
Due from other banks	1,719 21		1,719 21
Due from Federal Reserve Bank			
Actual cash on hand	4,342 89	1,399 69	5,742 58
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	10 00		10 00
Totals	\$53,359 82	\$49,987 58	\$103,347 40
LIABILITIES.			
Capital paid in	\$12,500 00	\$12,500 00	\$25,000 00
Surplus	\$250 00	\$250 00	\$500 00
All undivided profits, less expenses, interest and taxes paid	6 81	494 93	501 74
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	39,997 18		39,997 18
Savings deposits		26,642 65	26,642 65
Demand certificates of deposit			
Time certificates of deposit		100 00	100 00
Certified checks			
Cashiers' checks	605 83		605 83
State, county and municipal deposits		10,000 00	10,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$53,359 82	\$49,987 58	\$103,347 40
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$200 00	\$300 00	\$500 00

GROWERS SECURITY BANK. DELANO.

Incorporated September 20, 1920.

672

Officers—President, Frank E. Green; Vice-President, Rodney L. Turner; Secretary and Assistant Cashier, J. Speer; Treasurer and Cashier, F. A. Ellsworth.

Directors—George L. Holton, Frank E. Green, Harry R. Devenney, Robert G. Holton, Rodney L. Turner, Leo E. Pryor, William E. Bridges, Jerry P. Shields, A. E. Imbler, S. A. Lines, George A. Scott.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$71,722 37	\$18,936 98	\$90,659 35
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	138 92		138 92
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	29,409 22	4,000 00	33,409 22
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,206 69	6,250 00	13,456 69
Other real estate owned			
Due from reserve banks, excluding item 14	4,639 68		4,639 68
Due from other banks	2,000 00		2,000 00
Due from Federal Reserve Bank			
Actual cash on hand	3,362 44	937 32	4,299 76
Exchanges for clearing house	179 66		179 66
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	2,982 12		2,982 12
Totals	\$121,641 10	\$30,124 30	\$151,765 40
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	7,500 00		7,500 00
All undivided profits, less expenses, interest and taxes paid	1,895 95	436 75	1,459 20
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	5,243 09		5,243 09
Dividends unpaid			
Individual deposits subject to check	52,649 50		52,649 50
Savings deposits		4,687 55	4,687 55
Demand certificates of deposit	719 60		719 60
Time certificates of deposit	5,000 00		5,000 00
Certified checks			
Cashiers' checks	1,424 86		1,424 86
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$121,641 10	\$30,124 30	\$151,765 40
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$8,000 00		\$8,000 00
Interest earned, not collected, not included in resources or liabilities	\$750 00	\$300 00	\$1,050 00

¹Deficit

COMMERCIAL BANK OF BELLFLOWER. BELLFLOWER.

Incorporated May 28, 1920.

673

Officers—President, C. S. Thompson; Vice-President, Jay E. Randall; Secretary, W. L. Schiefele; Treasurer and Cashier, H. G. Flint; Assistant Cashier, Curtis E. Flint.

Directors—Jay E. Randall, Chas. Stein, F. L. Lake, W. L. Schiefele, C. S. Thompson.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$80,960 57		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	02		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	14,000 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,684 11		
Other real estate owned			
Due from reserve banks, excluding item 14	14,107 09		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	7,094 71		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$130,846 50		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid	2,195 82		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	79,305 42		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	6,847 33		
Certified checks			
Cashiers' checks	301 51		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of			
this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	4,696 42		
Total	\$130,846 50		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$976 56		

FARMERS AND MERCHANTS TRUST CO. OF LONG BEACH. LONG BEACH.

Incorporated July 28, 1920.

674

Officers—President, C. J. Walker; Vice-President, H. V. Ketcheside; Secretary, W. H. Dunn; Treasurer, Cashier and Assistant Secretary, C. E. Huntington.

Directors—H. V. Ketcheside, C. E. Huntington, C. J. Walker, Carrie D. Walker, T. W. Williams, W. H. Dunn, B. W. Hahn.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$50,000 00	\$50,000 00	\$100,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14			12,586 59	7,225 40	19,811 99
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			35 50		35 50
Other resources					
Totals			\$62,622 09	\$57,225 40	\$119,847 49
LIABILITIES.					
Capital paid in			\$50,000 00	\$50,000 00	\$100,000 00
Surplus			5,000 00	5,000 00	10,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid			1,965 13	2,225 40	4,190 53
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees			5,581 96		5,581 96
Fund for advances to court trusts			75 00		75 00
Other liabilities					
Totals			\$62,622 09	\$57,225 40	\$119,847 49
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

FARMERS AND MERCHANTS TRUST CO. OF LONG BEACH—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$223,350 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$223,350 00
Trust investments, personal property.....	4,273 30	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	10,192 43
Trust investments, real property.....	2,500 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	3,419 13		
Cash on hand.....			
Total.....	\$233,542 43	Total.....	\$233,542 43

DALY CITY BANK. DALY CITY.

Incorporated October 9, 1920.

675

Officers—President, John D. Daly; Vice-President, R. C. MacArthur; Secretary, A. L. Stockton; Treasurer, W. H. George; Cashier, R. C. MacArthur.

Directors—Dante Dianda, W. H. George, J. A. Meeks, James T. Casey, A. L. Stockton, John D. Daly, A. Vireno, H. H. Smith, R. C. MacArthur.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$64,570 93	\$26,200 00	\$90,770 93
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	40 35		40 35
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	131,263 52	19,410 94	150,674 46
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,438 00	28,784 96	36,222 96
Other real estate owned			
Due from reserve banks, excluding item 14	42,107 51	9,663 12	51,770 63
Due from other banks	4,163 02		4,163 02
Due from Federal Reserve Bank			
Actual cash on hand	15,728 64	2,517 03	18,245 67
Exchanges for clearing house			
Checks and other cash items	27 61		27 61
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$265,339 58	\$86,576 05	\$351,915 63
LIABILITIES.			
Capital paid in	\$31,250 00	\$31,250 00	\$62,500 00
Surplus	5,000 00		5,000 00
All undivided profits, less expenses, interest and taxes paid	1,118 99		1,118 99
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,562 50		1,562 50
Individual deposits subject to check	103,006 96		103,006 96
Savings deposits		55,326 05	55,326 05
Demand certificates of deposit	47,100 00		47,100 00
Time certificates of deposit	38,500 00		38,500 00
Certified checks	125 95		125 95
Cashiers' checks	19,307 23		19,307 23
State, county and municipal deposits	18,367 95		18,367 95
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$265,339 58	\$86,576 05	\$351,915 63
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$743 50	\$435 75	\$1,179 25

COMMERCIAL AND SAVINGS BANK. WATERFORD.

Incorporated June 18, 1920.

676

Officers—President, Geo. H. Sawyer; Vice-President, Harry J. Wood; Secretary, Treasurer and Cashier, R. H. Peck; Assistant Cashier, Gertrude Peck.

Directors—Jessie M. Finley, Harry J. Wood, Geo. H. Sawyer, A. M. Ficke, R. H. Peck.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$37,053 54	\$9,242 00	\$46,295 54
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	10,074 00	4,819 50	14,893 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,991 56	5,493 28	16,484 84
Other real estate owned			
Due from reserve banks, excluding item 14	39,184 51	5,063 43	44,247 94
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	4,944 47	322 50	5,266 97
Exchanges for clearing house			
Checks and other cash items	340 40		340 40
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$102,588 48	\$24,940 71	\$127,529 19
LIABILITIES.			
Capital paid in	\$20,000 00	\$10,000 00	\$30,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	481 48	37 73	519 21
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	65,922 09		65,922 09
Savings deposits		8,967 98	8,967 98
Demand certificates of deposit			
Time certificates of deposit	3,950 00		3,950 00
Certified checks			
Cashiers' checks	149 87		149 87
State, county and municipal deposits	10,000 00	5,000 00	15,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	2,085 04	935 00	3,020 04
Totals	\$102,588 48	\$24,940 71	\$127,529 19
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$285 12	\$51 88	\$337 00

CITIZENS COMMERCIAL AND SAVINGS BANK OF LA HABRA. LA HABRA.

Incorporated September 1, 1920.

677

Officers—President, Malcolm Crowe; Vice-President John Luehm; Secretary, Treasurer and Cashier, Harry K. Scott.
 Directors—Malcolm Crowe, Wm. Espolt, Louis Muchow, D. J. Bastanchury, Albert Launer, H. J. Wester, R. H. Hilbert,
 John Luehm, H. K. Scott.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$24,775 00	\$9,800 00	\$34,575 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		5,794 00	5,794 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,577 29	11,360 63	20,937 92
Other real estate owned			
Due from reserve banks, excluding item 14	7,376 94	684 77	8,061 71
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	4,925 92	353 10	5,279 02
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$46,655 15	\$27,992 50	\$74,647 65
LIABILITIES.			
Capital paid in	\$30,000 00	\$20,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	1,221 42	110 31	1,331 73
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	15,363 56		15,363 56
Individual deposits subject to check		2,532 19	2,532 19
Savings deposits			
Demand certificates of deposit		350 00	350 00
Time certificates of deposit	7 10		7 10
Certified checks	36 62		36 62
Cashiers' checks		5,000 00	5,000 00
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	26 45		26 45
Totals	\$46,665 15	\$27,992 50	\$74,647 65
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$250 00	\$135 00	\$385 00

AMERICAN COMMERCIAL AND SAVINGS BANK. MOORPARK.

Incorporated November 10, 1920.

678

Officers—President, J. W. Phelps; Vice-President, R. P. Strathearn; Secretary, F. H. Kraft; Treasurer, J. A. Murphy
Cashier, W. R. Bell.

Directors—J. W. Phelps, John A. Murphy, F. H. Kraft, R. P. Strathearn, James Birkenshaw, R. L. Beardsley, C. A. Everett.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$75,310 76	\$23,695 00	\$99,005 76
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	257 87		257 87
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	13,861 89		13,861 89
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,781 29		1,781 29
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	10,196 90	1,888 27	12,085 17
Due from other banks.....	1,094 55		1,094 55
Due from Federal Reserve Bank.....			
Actual cash on hand.....	5,085 83	658 84	5,744 67
Exchanges for clearing house.....			
Checks and other cash items.....	29 21	136 49	165 70
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	426 85		426 85
Totals.....	\$108,045 15	\$26,378 60	\$134,423 75
LIABILITIES.			
Capital paid in.....	\$22,500 00	\$2,500 00	\$25,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	2,511 22		2,511 22
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	60,535 90		60,535 90
Savings deposits.....		23,878 60	23,878 60
Demand certificates of deposit.....	10,005 00		10,005 00
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	2,435 08		2,435 08
State, county and municipal deposits.....	10,057 95		10,057 95
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$108,045 15	\$26,378 60	\$134,423 75
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,080 94	\$329 60	\$1,410 54

Note—Purchased branch office of Farmers Bank of Camarillo, located at Moorpark, January 31, 1921.

FARMERS AND MERCHANTS BANK OF DOS PALOS. DOS PALOS.

Incorporated December 24, 1920.

679

Officers—President, D. A. Leonard; Vice-President, E. W. Heston; Secretary, Treasurer and Cashier, J. E. McClelland
 Directors—D. A. Leonard, J. E. McClelland, Samuel DuBois, E. W. Heston, C. F. Fuller.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$67,820 15	\$53,406 53	\$121,226 68
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	9 56		9 56
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,860 05		1,860 05
Other real estate owned			
Due from reserve banks, excluding item 14	9,569 87	1,029 83	10,599 70
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	4,997 84	4,778 29	9,776 13
Exchanges for clearing house			
Checks and other cash items	1,091 06		1,091 06
Items with Federal Reserve Bank in process of collection			
Other resources	779 55		779 55
Totals	\$86,128 08	\$59,214 65	\$145,342 73
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	629 75	1,074 58	1,704 33
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	58,388 02		58,388 02
Savings deposits		33,140 07	33,140 07
Demand certificates of deposit			
Time certificates of deposit	1,074 68		1,074 68
Certified checks	15 63		15 63
Cashiers' checks	1,020 00		1,020 00
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$86,128 08	\$59,214 65	\$145,342 73
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$102 76	\$35 15	\$137 91

FARMERS STATE BANK. TULARE.

Incorporated November 10, 1920.

680

Officers—President, W. D. Cook; Vice-Presidents, R. C. Sturgeon, J. K. Macomber, W. E. McCallister; Secretary and Cashier, Ross C. Odell.

Directors—W. D. Cook, R. C. Sturgeon, W. E. McCallister, Ross C. Odell, J. K. Macomber, J. C. Long, Geo. C. Dorman.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$69,917 42	\$29,625 00	\$99,542 42
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	893 86		893 86
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	31,711 12	49 46	31,760 58
Other real estate owned			
Due from reserve banks, excluding item 14	10,154 29	1,067 81	11,222 10
Due from other banks	628 63		628 63
Due from Federal Reserve Bank			
Actual cash on hand	5,655 77	1,611 78	7,267 55
Exchanges for clearing house	116 43		116 43
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$119,077 52	\$32,354 05	\$151,431 57
LIABILITIES.			
Capital paid in	\$55,000 00	\$20,000 00	\$75,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	12,335 93	128 70	12,364 63
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	59,808 32		59,808 32
Savings deposits		12,382 75	12,382 75
Demand certificates of deposit	205 13		205 13
Time certificates of deposit	6,400 00		6,400 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$119,077 52	\$32,354 05	\$151,431 57
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$767 37	\$645 55	\$1,412 92

¹Deficit

ASIA BANKING CORPORATION. SAN FRANCISCO.

Incorporated in New York April 20, 1920.

681

Officers—Resident Manager, Paul Dietrick.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$787,001 27		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	20,651 53		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	30,090 00		
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	262,705 97		
Due from Federal Reserve Bank			
Actual cash on hand	1,796 66		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	116,797 73		
Totals	\$1,218,953 16		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing	4,090 00		
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	20,651 53		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	894,211 63		
Totals	\$1,218,953 16		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

COACHELLA VALLEY STATE BANK. THERMAL.

Incorporated December 11, 1920.

682

Officers—President, E. E. Black; Vice-President, W. D. Gibbs; Treasurer, J. W. Newman; Cashier, Leon U. Everhart;
Attorney, Jay E. Randall.

Directors—E. E. Black, J. W. Newman, W. D. Gibbs, Leon U. Everhart, Jay E. Randall.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$34,027 30		
Bankers' acceptances excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	304 46		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,968 58		
Other real estate owned	1,018 60		
Due from reserve banks, excluding item 14	20,162 59		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	1,284 90		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$61,766 43		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid	413 99		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	29,049 16		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	7,150 00		
Certified checks			
Cashiers' checks	153 28		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$61,766 43		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$395 62		

CITIZENS STATE BANK OF SAN LUIS OBISPO. SAN LUIS OBISPO.

Incorporated January 31, 1921.

683

Officers—President, William Sandercock; Vice-Presidents, Dr. W. M. Stover, W. D. Adriance; Secretary, Treasurer and Cashier, C. L. Smith; Assistant Cashier, F. A. Carpenter.

Directors—William Sandercock, M. R. Van Wormer, J. W. Herbert, W. M. Stover, John J. Jensen, F. H. Johnson, A. T. Souza, W. D. Adriance, W. M. Hollister, R. F. Richardson, William Groundwater.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$239,166 90	\$92,765 00	\$331,931 90
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		19,347 22	19,347 22
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	60,553 20	6,000 00	66,553 20
Stock of Federal Reserve Bank	4,200 00		4,200 00
Bank premises, furniture and fixtures and safe deposit vaults	1,583 69		1,583 69
Other real estate owned			
Due from reserve banks, excluding item 14	111,247 18	13,557 06	124,804 24
Due from other banks	4,953 93		4,953 93
Due from Federal Reserve Bank	22,630 91		22,630 91
Actual cash on hand	24,511 61	23,249 92	47,761 53
Exchanges for clearing house			
Checks and other cash items	993 10		993 10
Items with Federal Reserve Bank in process of collection			
Other resources	99 22		99 22
Totals	\$469,939 74	\$154,919 20	\$624,858 94
LIABILITIES.			
Capital paid in	\$75,000 00	\$50,000 00	\$125,000 00
Surplus	10,000 00	5,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	3,536 54		3,536 54
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	38,047 83		38,047 83
Dividends unpaid			
Individual deposits subject to check	257,565 26		257,565 26
Savings deposits		99,919 20	99,919 20
Demand certificates of deposit			
Time certificates of deposit	7,886 00		7,886 00
Certified checks	375 00		375 00
Cashiers' checks	2,562 11		2,562 11
State, county and municipal deposits	48,092 00		48,092 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	26,875 00		26,875 00
Totals	\$469,939 74	\$154,919 20	\$624,858 94
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,837 50	\$962 50	\$3,850 00

HIBERNIA TRUST COMPANY. LOS ANGELES.

Incorporated December 13, 1920

684

Officers—President, G. Allen Hancock; Vice-Presidents, A. M. Chaffey, Geo. A. J. Howard, Leo S. Chandler, A. E. Huntington; Secretary and Treasurer, Howard Coffin; Trust Officer, Harold G. Ferguson.

Directors—W. D. Woolwine, A. M. Chaffey, Leo S. Chandler, J. E. Fishburn, G. Allen Hancock, Geo. A. J. Howard, A. E. Huntington, J. Wiseman McDonald, Frederick J. Mullen, Lee A. Phillips, O. M. Souden, James O. Sword, E. P. Bosbyshell, Jeff P. Chandler, Chas. E. Donnelly, Harry J. Bauer, Howard Coffin.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....				\$100,000 00	\$100,000 00
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under letters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.....			\$100,000 00		100,000 00
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....			1,231 42		1,231 42
Other real estate owned.....					
Due from reserve banks, excluding item 14.....			1,117 04	1,579 49	2,696 53
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....			100 00		100 00
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....				248 07	248 07
Totals.....			\$102,448 46	\$101,827 56	\$204,276 02
LIABILITIES.					
Capital paid in.....			\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....			2,500 00	2,500 00	5,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....			51 54	672 44	723 98
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					
Letters of credit and travelers' checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts.....					
Other liabilities.....					
Totals.....			\$102,448 46	\$101,827 56	\$204,276 02
Contingent liabilities—none.....					
Interest earned but not collected, not included in resources or liabilities.....			\$1,166 66	\$388 88	\$1,555 54

HIBERNIA TRUST COMPANY.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....		Trusts held in capacity of executor, administrator, guardian, assignee receiver or trustee.....	
Trust investments, real property.....		Private trusts, specially designated and construed as court trusts, under supervision.....	\$699 10
Due from banks.....	\$699 10		
Cash on hand.....			
Total.....	\$699 10	Total.....	\$699 10

TAMALPAIS BANK. SAN RAFAEL.

Incorporated February 16, 1921.

685

Officers—President, J. C. Raas; Vice-Presidents, J. K. Armsby, H. S. Foote; Secretary and Cashier, P. L. Scheer; Treasurer, H. S. Foote.

Directors—J. C. Raas, J. K. Armsby, Milton H. Esberg, H. P. Bostick, Chas. F. Reindollar, H. S. Foote, C. M. California.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$48,739 63	\$15,730 00	\$64,469 63
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	16 00		16 00
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	83,663 84	165,030 96	248,694 80
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,231 42	5,223 97	6,455 39
Other real estate owned			
Due from reserve banks, excluding item 14	8,801 43	18,155 62	26,957 05
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	4,350 29	2,950 00	7,300 29
Exchanges for clearing house			
Checks and other cash items	2,024 68		2,024 68
Items with Federal Reserve Bank in process of collection			
Other resources	1,488 98		1,488 98
Totals	\$150,316 27	\$207,090 55	\$357,406 82
LIABILITIES.			
Capital paid in	\$100,000 00	\$100,000 00	\$200,000 00
Surplus	6,688 90	1,199 63	7,888 53
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	37,393 05		37,393 05
Savings deposits		82,595 88	82,595 88
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	960 00		960 00
Cashiers' checks	4,666 25		4,666 25
State, county and municipal deposits		23,000 00	23,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	608 07	295 04	903 11
Totals	\$150,316 27	\$207,090 55	\$357,406 82
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$800 00	\$500 00	\$1,300 00

THE VALLEY BANK. FRESNO.

Incorporated January 15, 1921.

686

Officers—President, W. D. Mitchell; Vice-President, P. J. Pierce; Secretary, E. J. Fenstermacher; Treasurer and Cashier, W. K. Crowell.

Directors—E. J. Fenstermacher, J. J. Graves, B. M. Hopper, M. D. Hopper, Ivan McIndoo, W. D. Mitchell, C. R. Mor-ton, F. E. Osterhout, O. E. Peterson, P. J. Pierce, H. A. Savage, Henry Ross, W. H. Say, Chas. H. Sayre, A. E. Webb.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$917,385 92	\$91,500 00	-----	-----	\$1,008,885 92
Bankers' acceptances, excluding rediscounts..	-----	25,575 08	-----	-----	25,575 08
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	16,970 88	-----	-----	16,970 88
Overdrafts.....	55 63	-----	-----	-----	55 63
Customers' liability for drafts paid under let- ters of credit.....	-----	-----	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances.....	-----	-----	-----	-----	-----
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....	373,984 33	117,992 16	\$50,736 75	\$53,793 82	596,507 06
Stock of Federal Reserve Bank.....	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	122,319 05	-----	-----	-----	122,319 05
Other real estate owned.....	-----	-----	-----	-----	-----
Due from reserve banks, excluding item 14.....	64,346 83	7,334 47	317 91	1,212 09	73,211 30
Due from other banks.....	92,903 38	-----	-----	-----	92,903 38
Due from Federal Reserve Bank.....	-----	-----	-----	-----	-----
Actual cash on hand.....	133,584 55	7,947 73	-----	-----	141,532 28
Exchanges for clearing house.....	17,831 19	-----	-----	-----	17,831 19
Checks and other cash items.....	750 06	-----	-----	-----	750 06
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----	-----	-----
Advances to court trusts.....	-----	-----	-----	-----	-----
Other resources.....	100 00	-----	-----	-----	100 00
Totals.....	\$1,723,260 94	\$267,320 32	\$51,054 66	\$55,005 91	\$2,096,641 83
LIABILITIES.					
Capital paid in.....	\$475,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$625,000 00
Surplus.....	51,250 00	6,250 00	-----	5,000 00	62,500 00
Amount segregated for protection of court and private trusts, national banks only.....	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	123 75	-----	1,054 66	5 91	1,184 32
Reserved for interest, taxes and expenses.....	36,149 88	6,250 00	-----	-----	42,399 88
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts.....	-----	-----	-----	-----	-----
Deposits due to banks.....	98,888 10	-----	-----	-----	98,888 10
Dividends unpaid.....	-----	-----	-----	-----	-----
Individual deposits subject to check.....	688,460 36	-----	-----	-----	688,460 36
Savings deposits.....	-----	179,820 32	-----	-----	179,820 32
Demand certificates of deposit.....	91,220 00	-----	-----	-----	91,220 00
Time certificates of deposit.....	30,000 00	-----	-----	-----	30,000 00
Certified checks.....	40 00	-----	-----	-----	40 00
Cashiers' checks.....	15,128 85	-----	-----	-----	15,128 85
State, county and municipal deposits.....	237,000 00	25,000 00	-----	-----	262,000 00
United States and postal savings deposits.....	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees.....	-----	-----	-----	-----	-----
Fund for advances to court trusts.....	-----	-----	-----	-----	-----
Other liabilities.....	-----	-----	-----	-----	-----
Totals.....	\$1,723,260 94	\$267,320 32	\$51,054 66	\$55,005 91	\$2,096,641 83
Contingent liabilities—none.....	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----

SMITH RIVER BANK. SMITH RIVER.

Incorporated March 3, 1921.

687

Officers—President, Henry Westbrook; Vice-President, William Westbrook; Secretary, Treasurer and Cashier, Geo. D. Wood.

Directors—Henry Westbrook, George E. Tryon, F. J. Burtshell, Daniel Woodruff, William Westbrook.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$32,371 00		\$32,371 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	925 00	12,300 00	13,225 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,546 63		4,546 63
Other real estate owned			
Due from reserve banks, excluding item 14	19,978 30		19,978 30
Due from other banks	1,077 75		1,077 75
Due from Federal Reserve Bank			
Actual cash on hand	2,072 76	966 09	3,038 85
Exchanges for clearing house			
Checks and other cash items	166 55		166 55
Items with Federal Reserve Bank in process of collection			
Other resources	.		
Totals	\$61,137 99	\$13,266 09	\$74,404 08
LIABILITIES.			
Capital paid in	\$30,000 00	\$10,000 00	\$40,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	2,796 36		2,796 36
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	27,791 63		27,791 63
Savings deposits		3,266 09	3,266 09
Demand certificates of deposit	550 00		550 00
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$61,137 99	\$13,266 09	\$74,404 08
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$120 00	\$390 00	\$510 00

**BANK OF CALIFORNIA NATIONAL ASSOCIATION. N. T. 1.
SAN FRANCISCO.**

Officers—President, Frank B. Anderson; Vice-Presidents, Chas. K. McIntosh, William R. Pentz, Arthur L. Black, Stuart F. Smith; Cashier, William R. Pentz; Trust Officer, Stuart F. Smith; Assistant Trust Officer, Francis W. Wolfe; Secretary, James D. Ruggles; Assistant Cashiers, Sam H. Daniels, William O. Cullen, Francis W. Wolfe, Henry M. Plate, Alfred S. Goggin, J. William Solen; Assistant Secretary, Henry M. Plate; General Manager Northern Branches, William McIntosh.

Directors—Frank B. Anderson, John Barneson, Robert I. Bentley, Warren D. Clark, Joseph D. Grant, Edward W. Hopkins, William Pierce Johnson, Frank D. Madison, Charles K. McIntosh, Geo. P. McNear, Irving F. Moulton, George A. Newhall, J. Leroy Nickel, George A. Pope, William R. Rust, Jacob Stern.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.					
Bankers' acceptances, excluding rediscounts.					
Notes, drafts or bills of exchange, excluding rediscounts.					
Overdrafts.					
Customers' liability for drafts paid under letters of credit.					
Customers' liability account acceptances.					
Liability of foreign banks and bankers on account of acceptances.					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.			\$120,000 00	\$120,000 00	\$240,000 00
Stock of Federal Reserve Bank.					
Bank premises, furniture and fixtures and safe deposit vaults.					
Other real estate owned.					
Due from reserve banks, excluding item 14.					
Due from other banks.					
Due from Federal Reserve Bank.					
Actual cash on hand.					
Exchanges for clearing house.					
Checks and other cash items.					
Items with Federal Reserve Bank in process of collection.					
Advances to court trusts.					
Other resources.					
Totals.			\$120,000 00	\$120,000 00	\$240,000 00
LIABILITIES.					
Capital paid in.					
Surplus.					
Amount segregated for protection of court and private trusts, national banks only.			\$120,000 00	\$120,000 00	\$240,000 00
All undivided profits, less expenses, interest and taxes paid.					
Reserved for interest, taxes and expenses.					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.					
Bills payable with Federal Reserve Bank other than rediscounts.					
Deposits due to banks.					
Dividends unpaid.					
Individual deposits subject to check.					
Savings deposits.					
Demand certificates of deposit.					
Time certificates of deposit.					
Certified checks.					
Cashiers' checks.					
State, county and municipal deposits.					
United States and postal savings deposits.					
Letters of credit and travelers' checks sold for cash and now outstanding.					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.					
Liability account acceptances executed to furnish dollar exchange.					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.					
Fund for advances to court trusts.					
Other liabilities.					
Totals.			\$120,000 00	\$120,000 00	\$240,000 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities.					

BANK OF CALIFORNIA NATIONAL ASSOCIATION—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$65,682 09	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$68,140 34
Trust investments, real property.....	2,458 25	Private trusts, specially designated and construed as court trusts, under supervision.....	
Cash on hand.....			
Total.....	\$68,140 34	Total.....	\$68,140 34

CENTRAL NATIONAL BANK. OAKLAND. N. T. 2.

Officers—President, J. F. Carlston; Vice-Presidents, Claud Gatch, H. A. Mosher, R. M. Fitzgerald; Cash er, J. F. Hassler; Assistant Cashiers, G. C. Humphrey, E. D. Bothwell, P. E. Otey, B. R. Breese, E. E. Crawford, F. C. Wells, C. J. Hodowal, Walter J. Hesse; Trust Officer, Daniel Reid; Assistant Trust Officer, H. S. O'Neill

Directors—J. F. Carlston, Claud Gatch, Arthur Arlett, T. A. Crellin, A. T. Ellis, John P. Maxwell, R. M. Fitzgerald, J. W. Phillips, W. G. Manuel, Anson S. Blake, R. W. Kinney.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$116,000 00	\$112,000 00	\$228,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks			520 04	4,201 77	4,721 81
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$116,520 04	\$116,201 77	\$232,721 81
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$116,000 00	\$112,000 00	\$228,000 00
All undivided profits, less expenses, interest and taxes paid			520 04	4,201 77	4,721 81
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$116,520 04	\$116,201 77	\$232,721 81
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

CENTRAL NATIONAL BANK—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$328,112 62	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$328,112 62
Trust investments, personal property.....	25,830 35	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	47,232 66
Trust investments, real property.....	14,110 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	7,292 31		
Cash on hand.....			
Total.....	\$375,345 28	Total.....	\$375,345 28

**FARMERS AND MERCHANTS NATIONAL BANK OF LOS ANGELES.
LOS ANGELES. N. T. 3.**

Officers—President, J. A. Graves; Vice-Presidents, T. E. Newlin, H. F. Stewart; Vice-President and Cashier, V. H. Rossetti; Assistant Cashiers, J. M. Hutchinson, A. E. Elliott, G. H. Naegele.

Directors—Louis Isaacs, Louis J. Nordlinger, John E. Jardine, Edward Strasburg, Geo. P. Griffith, H. M. Wheeler, Dr. Walter Lindley, Wm. Lacy, D. A. Hamburger, Oscar Lawler, E. D. Lyman, I. W. Hellman, F. S. Coates, T. E. Newlin, W. G. Kerckhoff, Thomas A. O'Donnell, C. A. Ducommun, M. H. Sherman, H. F. Stewart, E. A. Bryant, J. B. Van Nuys, H. W. Keller, H. W. O'Melveny, I. B. Newton, R. F. Gross, V. H. Rossetti.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$103,937 50	\$103,937 50	\$207,875 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks				1,979 62	1,979 62
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$103,937 50	\$105,917 12	\$209,854 62
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$103,937 50	\$103,937 50	\$207,875 00
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses				1,979 62	1,979 62
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$103,937 50	\$105,917 12	\$209,854 62
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

FARMERS AND MERCHANTS NATIONAL BANK OF LOS ANGELES.—
Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$22,850 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$33,492 96
Trust investments, real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	10,642 96		
Cash on hand			
Total	\$33,492 96	Total	\$33,492 96

FIRST NATIONAL BANK. BAKERSFIELD. N. T. 4.

Officers—President, W. E. Benz; Vice-President and Cashier, J. S. Henton; Assistant Cashiers, A. C. Dimon, H. F. Hogan, J. R. Withrow; Trust Officer, L. V. Bennett; Branch Managers, J. C. Williams, Taft; W. Y. White, Maricopa; J. S. McCain, Wasco.

Directors—W. E. Benz, F. E. Borton, Celsus Brower, E. D. Buss, W. E. Drury, J. S. Henton, W. H. Hill, J. H. McMillen, A. D. M. Osborne, J. J. Wilt, W. W. Worden, F. M. Worthington.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$54,731 25	\$59,723 98	\$114,455 23
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$54,731 25	\$59,723 98	\$114,455 23
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$54,731 25	\$59,723 98	\$114,455 23
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$54,731 25	\$59,723 98	\$114,455 23
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

FIRST NATIONAL BANK. BAKERSFIELD.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property	\$4,100 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$27,075 22
Trust investments, real property.....	20,620 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	2,355 22		
Cash on hand.....			
Total.....	\$27,075 22	Total.....	\$27,075 22

CAPITAL NATIONAL BANK. SACRAMENTO. N. T. 5.

Officers—President, Alden Anderson; Vice-President, F. W. Biewener; Cashier, W. W. Bassett; Assistant Cashiers, W. E. Holmes, G. E. Zoller.

Directors—Alden Anderson, F. W. Biewener, D. S. Wasserman, J. D. Brennan, W. W. Bassett, O. A. Robertson, Dr. G. W. Duffey, H. C. Muddox, S. S. Day.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....					
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under letters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.....			\$57,000 00	\$57,000 00	\$114,000 00
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks, excluding item 14.....					
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....					
Totals.....			\$57,000 00	\$57,000 00	\$114,000 00
LIABILITIES.					
Capital paid in.....					
Surplus.....					
Amount segregated for protection of court and private trusts, national banks only.....			\$57,000 00	\$57,000 00	\$114,000 00
All undivided profits, less expenses, interest and taxes paid.....					
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					
Letters of credit and travelers' checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts.....					
Other liabilities.....					
Totals.....			\$57,000 00	\$57,000 00	\$114,000 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities.....					

NATIONAL BANK OF D. O. MILLS & CO. SACRAMENTO. N. T. 6.

Officers—President, Charles F. Dillman; Vice-President, Wm. R. Pentz; Cashier and Secretary, F. H. Pierce; Assistant Cashiers, C. C. Cotter, T. D. Littlefield, A. S. May; Trust Officer, C. M. Adams.

Directors—Charles F. Dillman, Wm. R. Pentz, Harris Weinstock, P. C. Drescher, Arthur E. Miller, Scott F. Ennis, William Schaw.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$60,000 00	\$60,000 00	\$120,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$60,000 00	\$60,000 00	\$120,000 00
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$60,000 00	\$60,000 00	\$120,000 00
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$60,000 00	\$60,000 00	\$120,000 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

BUTTE COUNTY NATIONAL BANK OF CHICO. CHICO. N. T. 7.

Officers—President, Wm. J. O'Connor; Vice-President and Cashier, Ed Harkness; Assistant Cashier and Secretary, S. K. Troxel; Assistant Cashier and Assistant Secretary, W. F. Matthews; Assistant Cashier, D. W. Cooper; Trust Officer, S. K. Troxel; Assistant Trust Officer, P. D. Bartlett.

Directors—Wm. J. O'Connor, Ben E. Crouch, A. G. Simpson, Guy R. Kennedy, Stanley L. Sproul, Joseph L. Gianella, Ed Harkness.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$59,687 50	\$54,500 00	\$114,187 50
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks			52,360 41		52,360 41
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$112,047 91	\$54,500 00	\$166,547 91
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$59,687 50	\$54,500 00	\$114,187 50
All undivided profits, less expenses, interest and taxes paid			15 00		15 00
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees			52,345 41		52,345 41
Fund for advances to court trusts					
Other liabilities					
Totals			\$112,047 91	\$54,500 00	\$166,547 91
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

BUTTE COUNTY NATIONAL BANK OF CHICO.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property ---	\$16,906 78	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$82,752 19
Trust investments, real property.....	13,500 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	52,345 41		
Cash on hand.....			
Total.....	\$82,752 19	Total.....	\$82,752 19

THE FIRST NATIONAL BANK. SANTA BARBARA. N. T. 8.

Officers—Chairman of the Board, R. B. Canfield; President, Seth A. Keeney; Vice-President, Henry P. Lincoln; Vice-President and Cashier, James D. Lowsley; Vice-President and Trust Officer, Thos E. Hodges; Assistant Cashiers, D. Howard Pepper, Melvin C. Nelson, Donald Myrick; Auditor, C. B. Way.

Directors—R. B. Canfield, Wm. Norman Campbell, J. James Hollister, Seth A. Keeney, Henry P. Lincoln, E. C. Tallant, W. R. H. Weldon, John M. Williamson, William Wyles.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..					
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts..					
Overdrafts..					
Customers' liability for drafts paid under let- ters of credit..					
Customers' liability account acceptances..					
Liability of foreign banks and bankers on account of acceptances..					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts..			\$58,125 00	\$52,074 00	\$110,199 00
Stock of Federal Reserve Bank..					
Bank premises, furniture and fixtures and safe deposit vaults..					
Other real estate owned..					
Due from reserve banks, excluding item 14..					
Due from other banks..					
Due from Federal Reserve Bank..					
Actual cash on hand..					
Exchanges for clearing house..					
Checks and other cash items..					
Items with Federal Reserve Bank in process of collection..					
Advances to court trusts..					
Other resources..					
Totals..			\$58,125 00	\$52,074 00	\$110,199 00
LIABILITIES.					
Capital paid in..					
Surplus..					
Amount segregated for protection of court and private trusts, national banks only..			\$58,125 00	\$52,074 00	\$110,199 00
All undivided profits, less expenses, interest and taxes paid..					
Reserved for interest, taxes and expenses..					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts..					
Bills payable with Federal Reserve Bank other than rediscounts..					
Deposits due to banks..					
Dividends unpaid..					
Individual deposits subject to check..					
Savings deposits..					
Demand certificates of deposit..					
Time certificates of deposit..					
Certified checks..					
Cashiers' checks..					
State, county and municipal deposits..					
United States and postal savings deposits..					
Letters of credit and travelers' checks sold for cash and now outstanding..					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank..					
Liability account acceptances executed to furnish dollar exchange..					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees..					
Fund for advances to court trusts..					
Other liabilities..					
Totals..			\$58,125 00	\$52,074 00	\$110,199 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities..					

THE FIRST NATIONAL BANK. SANTA BARBARA.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$240,217 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	306,976 64
Trust investments, real property	49,180 37	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	17,578 77		
Cash on hand			
Total	\$306,976 64	Total	\$306,976 64

**NATIONAL BANK AND TRUST COMPANY OF PASADENA.
PASADENA. N. T. 9.**

Officers—President, L. A. Boadway; Chairman of the Board, J. B. Coulston; Vice-Presidents, George S. Parker, Chas. N. Post, Leon V. Shaw, R. C. Davis; Cashier, W. R. Scoville; Assistant Cashiers, Herbert C. Holt, E. W. Smith, A. B. Palmer, J. W. Jones.

Directors—John Lambert, L. A. Boadway, George S. Parker, Chas. N. Post, Leon V. Shaw, R. C. Davis, W. R. Scoville, Garfield R. Jones, George L. Brenner, J. B. Coulston, J. H. Henry, Joseph Caunt, H. L. Story, Chas. Y. Knight, T. D. Allin, G. A. Gibbs, Thos. Chisholm, L. L. Test, H. H. Goodrich, G. Lawrence Stimson, E. D. Tyler.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts			\$50,000 00		\$50,000 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			52,088 00	\$103,978 70	156,066 70
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks			794 75		794 75
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			5 25		5 25
Other resources					
Totals			\$102,888 00	\$103,978 70	\$206,866 70
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$100,000 00	\$100,000 00	\$200,000 00
All undivided profits, less expenses, interest and taxes paid			2,088 00	3,978 70	6,066 70
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts			800 00		800 00
Other liabilities					
Totals			\$102,888 00	\$103,978 70	\$206,866 70
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

NATIONAL BANK AND TRUST COMPANY OF PASADENA.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$829,956 57	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$919,395 06
Trust investments, real property.....	76,696 66	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	12,741 83		
Cash on hand.....			
Total	\$919,395 06	Total	\$919,395 06

COUNTY NATIONAL BANK AND TRUST COMPANY OF SANTA BARBARA.
SANTA BARBARA. N. T. 10.

Officers—President, J. M. Warren; Chairman of the Board, C. A. Edwards; Vice-Presidents, H. H. Eddy, F. A. Hoefer; Cashier, A. G. Salsbury; Assistant Cashiers, J. D. Cavaletto, D. H. Campbell, E. D. Park, P. S. Belford; Trust Officer, E. B. Starbuck.

Directors—David Gray, Charles L. Taylor, A. Boyd Doremus, Robert Main, C. A. Edwards, J. M. Warren, E. W. Alexander, W. E. Hodges, Frank Smith, Geo. M. Williams, H. H. Eddy, F. A. Hoefer, Benjamin Bakewell, James Whitte-more.

STATEMENT OF JUNE 30, 1921.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$57,000 00	\$54,132 00	\$111,132 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$57,000 00	\$54,132 00	\$111,132 00
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$57,000 00	\$54,132 00	\$111,132 00
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$57,000 00	\$54,132 00	\$111,132 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

COUNTY NATIONAL BANK AND TRUST COMPANY OF SANTA BARBARA.—Continued.

TRUST RESOURCES.	Court Trusts	TRUST LIABILITIES.	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$267,869 26	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$418,022 36
Trust investments, real property.....	135,328 58	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	14,824 52		
Cash on hand.....			
Total.....	\$418,022 36	Total.....	\$418,022 36

Statement of Banks in Liquidation

Due from banks, exchange, checks, drafts, etc., as of
October 18, 1909.

Collected	\$17,419 38	\$10,593 05	
Offset		1,267 40	
Loss		5,558 03	
Balance (book value)			
Assets acquired by exchange—real estate			
Collected	\$82,632 57	\$76,538 15	
Loss		550 00	\$5,544 42
Balance (book value)			
Assets acquired by purchase or exchange during liquidation—			
Claim—Japanese Bank of Sacramento	\$4,940 96		
Collected		\$1,826 54	
Loss		3,123 42	
Office furniture			247 50
Additional assets acquired during liquidation—			
Interest	\$40,185 87		
Collected		\$38,622 87	
Offset		517 43	
Real estate acquired for debt		1,045 57	
Sundries	\$797 95		
Collected		\$448 92	
Offset		349 03	
Net resources at this date (book value)			\$97,958 83

RECAPITULATION.

Resources (book value), as of October 18, 1909	\$698,875 38		
Additional assets (acquired during liquidation)	40,983 82		
Total	\$739,859 20		
Loss—			
Offsets		\$33,609 75	
Losses		333,999 64	
Disbursements (less assets acquired by purchase)		274,290 98	
Balance of resources remaining—			
Cash	\$92,166 91		
Book value of other assets	5,791 92		
Excess book value of liabilities over resources—33 $\frac{1}{3}$ %			
		\$97,958 83	
		187,964 82	
		\$285,923 65	

RECAPITULATION.

Liabilities shown by the books of the bank as of October 18, 1909			\$433,726 84
Additional liabilities not shown by the books of the bank			78,504 33
Total: Claims proved for dividends		\$302,843 80	
Claims proved, preferred and paid		119,363 45	
Claims proved and offset		33,609 75	
Claims not proved		54,422 94	
Claims rejected		1,991 23	
Less:			\$512,231 17
Claims preferred and paid			\$119,363 45
Claims offset and rejected			35,600 98
Dividends paid			71,343 09
Liabilities remaining:			
Proved		\$231,500 71	
Not proved		54,422 94	
			\$285,923 65

DIVIDENDS DECLARED.

September 2, 1918, No. 1 of 33 $\frac{1}{3}$ % paid	\$71,343 09
Not paid	47,745 82
Total	\$119,088 91

STATEMENT OF THE CONDITION OF THE UNION SAVINGS BANK OF SANTA ROSA, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 20, 1921.
Bank Closed September 30, 1918—Liquidation Closed September 20, 1921.

RESOURCES.		LIABILITIES.	
Cash—			
On hand as of September 30, 1918.....	\$23,786 63	Savings deposits, including certificates, due to individuals, as of September 30, 1918.....	\$645,653 91
Collected during liquidation.....		{ For dividends.....	
Disbursements—		{ Preferred and paid.....	\$632,715 74
Preferred claims.....	\$1,325 88	{ Offset.....	12,232 02
Interest, taxes, etc.....	2,145 10	Correction of errors in banks' books.....	359 80
Legal expenses.....	12,968 07	Balance not proved.....	
Special deputy superintendent's salary.....	7,958 30	Christmas Club deposits, as of September 30, 1918.....	\$2,186 10
All other expenses.....	9,065 47	{ For dividends.....	
Dividends.....	672,899 96	{ Preferred and paid.....	\$2,193 34
Dividends to stockholders.....	13,785 20	{ Offset.....	
		Correction of errors in bank's books.....	16 46
Loans, on real estate, as of September 30, 1918.....	\$618,468 69	Balance not proved.....	
Collected.....		High school deposits, as of September 30, 1918.....	\$869 94
Offset.....	\$569,113 14	{ For dividends.....	
Loss.....	3,288 27	{ Preferred and paid.....	\$774 37
Balance (book value).....	45,967 28	{ Offset.....	50 00
Loans on stock and bonds, as of September 30, 1918.....	\$8,180 00	Correction of errors in bank's books.....	2 22
Collected.....		Balance not proved.....	
Offset.....	\$8,180 00	Additional liabilities not shown by books of the bank.....	\$51,106 45
Loss.....		{ For dividends.....	\$37,266 18
Balance (book value).....		{ Preferred and paid.....	1,325 88
Bonds and other securities, as of September 30, 1918.....	\$50,450 00	{ Offset.....	12,514 39
Collected.....		Liabilities remaining at this date not proved.....	
Offset.....	\$39,740 50		\$403 36
Loss.....	10,709 50		
Balance (book value).....			
Other real estate owned, as of September 30, 1918.....	\$2,600 00		
Collected.....			
Offset.....	\$2,165 00		
Loss.....	435 00		
Balance (book value).....			
Due from banks, exchange, checks, drafts, etc., as of September 30, 1918.....	\$26,542 53		
Collected.....			
Offset.....	\$23,681 55		
Correction of errors in bank's books.....	2,855 00		
Balance (book value).....	5 98		

Other assets, as of September 30, 1918.....	\$2,915 70	\$2,340 14	
Collected.....			
Offset.....			
Loss.....		551 32	
Correction of errors in bank's books.....		24 24	
Balance (book value).....			
Additional assets acquired during liquidation—			
Interest.....	\$44,185 68		
Collected.....		\$44,179 95	
Offset.....		5 73	
Sundry.....	26,513 90		
Collected.....		7,966 49	
Offset.....		18,547 41	
Net resources at this date (book value).....			
RECAPITULATION.			
Resources (book value), as of September 30, 1918.....		\$732,943 55	
Additional assets (acquired during liquidation).....		70,699 58	
Total.....		\$803,643 13	
Correction of errors.....		30 22	
		\$803,612 91	
Less:			
Deposited with State Treasurer, September 20, 1921.....		\$1,005 42	
Offsets.....		24,796 41	
Losses.....		57,663 10	
Disbursements.....		720,147 98	
Balance of resources remaining.....			
DIVIDENDS DECLARED—TO DEPOSITORS			
May 14, 1919, No. 1 of 60%, paid.....		\$403,766 95	
Deposited with State Treasurer.....		2 84	
Total.....		\$403,769 79	
September 16, 1919, No. 2 of 20%, paid.....		\$134,571 50	
Deposited with State Treasurer.....		18 42	
Total.....		\$134,589 92	
January 30, 1920, No. 3 of 20%, paid.....		\$134,561 51	
Deposited with State Treasurer.....		28 41	
Total.....		\$134,589 92	
RECAPITULATION.			
Liabilities shown by the books of the bank as of September 30, 1918.....			\$648,709 95
Additional liabilities not shown by the books of the bank.....			51,106 45
Correction of error in bank's books.....			\$699,816 40
			341 12
			\$699,475 28
Total: Claims proved for dividends.....	\$672,949 63		
Claims proved, preferred and paid.....	1,325 88		
Claims proved and offset.....	24,796 41		
Claims not proved.....	403 36		
Less:			
Claims preferred and paid.....		\$1,325 88	
Claims offset.....		24,796 41	
Dividends paid.....		672,899 96	
Liabilities remaining:			
Proved.....	\$49 67		
Not proved.....	403 36		
Excess book value of resources over liabilities.....			\$453 03
Deposited with State Treasurer, September 20, 1919.....			552 39
			\$1,005 42
STOCKHOLDERS DIVIDENDS.			
February 18, 1921, \$28.60 per share, paid.....			\$13,785 20
Deposited with State Treasurer.....			514 80
Total.....			\$14,300 00

STATEMENT OF THE CONDITION OF THE KERN VALLEY BANK, OF BAKERSFIELD, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 30, 1921.
Bank Closed May 12, 1911.

RESOURCES.		LIABILITIES.	
Cash—			
On hand as of May 12, 1911	\$15,034 79	Deposits due to banks, as of May 12, 1911	\$49,643 54
Collected during liquidation		(For dividends)	
Disbursements—		Claims proved	\$3,960 77
Preferred claims	\$89,377 07	(Offset)	41,439 16
Interest, taxes, etc.	3,448 27		4,243 61
Legal expenses	59,828 46	Balance not proved	
Special deputy superintendent's salary		Deposits, including certificates, due to individuals, as of May 12, 1911	\$735,434 43
All other expenses	6,445 00	Claims proved	\$679,823 21
Dividends	19,220 29	(For dividends)	200 00
	517,520 69	(Offset)	51,990 88
Balance		Correction of errors (add)	86 40
		Cancelled by order of court	
		Balance not proved	
Loans, as of May 12, 1911	\$548,308 63	Certified checks, cashier's checks, letters of credit, drafts, as of May 12, 1911	\$13,703 23
Collected		Claims proved	\$12,993 32
Offset		(For dividends)	
Loss		(Offset)	607 41
Bonds acquired for debt—exchanged for real estate		Balance not proved	
Balance (book value)		State, county and municipal deposits, as of May 12, 1911	\$41,000 00
Overdrafts, as of May 12, 1911	\$15,367 99	Claims proved	\$41,000 00
Collected		(For dividends)	
Offset		(Offset)	
Loss		Balance not proved	
Balance (book value)		Clearing house checks, as of May 12, 1911	\$2,665 27
Bonds and other securities, as of May 12, 1911	\$403,799 58	Claims proved	\$2,665 27
Correction of error in bank's books (deduct)	95,000 00	(Offset)	
Collected		Balance not proved	
Offset		Additional liabilities not shown by books of the bank	\$14,875 64
Loss		Claims proved	\$10,279 65
Real estate in exchange for bonds		(For dividends)	4,072 64
Balance (book value)		(Offset)	523 35
Bank premises, furniture and fixtures, safe deposit vaults, as of May 12, 1911	\$35,265 58	Liabilities remaining at this date not proved	\$2,828 11
Collected			
Offset			
Loss			
Balance (book value)			
Other real estate owned, as of May 12, 1911	\$17,433 68		
Collected			
Offset			
Loss			
Balance (book value)			

Due from banks, exchange, checks, drafts, etc., as of		
May 12, 1911.....	\$6,897 61	
Collected.....		
Offset.....		
Loss.....		
Balance (book value).....		
Warrants and collections, as of May 12, 1911.....	\$22,044 97	
Collected.....	\$9,029 45	
Offset.....	57 53	
Loss.....	12,957 99	
Balance (book value).....		
Assets acquired by purchase or exchange during liquidation—		
Real estate in exchange for bonds.....	\$44,600 00	
Collected.....		
Additional assets acquired during liquidation—		
Interest.....	\$86,047 49	
Collected.....	\$83,395 14	
Offset.....	2,652 35	
Sundries.....	9,920 85	
Collected.....	5,640 47	
Offset.....	4,280 38	
Net resources at this date (book value).....	\$35,194 85	
RECAPITULATION.		
Resources (book value), as of May 12, 1911.....	\$1,064,152 83	
Less errors in bank's books.....	95,000 00	
Additional assets (acquired during liquidation).....		
Total.....	\$1,065,121 17	
Less:		
Offsets.....	\$57,365 25	
Losses.....	276,721 29	
Disbursements.....	695,839 78	
Balance of resources remaining:		
Cash.....	\$35,194 85	
Book value of other assets.....		
Excess book value of liabilities over resources.....		
	\$35,194 85	
	157,169 52	
	\$192,364 37	
RECAPITULATION.		
Errors in bank's books (add).....		\$86 40
Liabilities shown by the books of the bank as of May 12, 1911.....		842,446 47
Additional liabilities not shown by the books of the bank.....		14,875 64
Total: Claims proved for dividends.....	\$707,056 95	
Claims proved, preferred and paid.....	89,377 07	
Claims proved and offset.....	57,365 25	
Claims not proved.....	2,828 11	
Claims canceled by order of court.....	781 13	
Less:		
Claims preferred and paid.....		\$89,377 07
Claims offset and canceled.....		58,146 38
Dividends paid.....		517,520 69
Liabilities remaining:		
Proved.....	\$189,536 26	
Not proved.....	2,828 11	
Excess book value of resources over liabilities.....		192,364 37
DIVIDENDS DECLARED.		
April 1, 1912, No. 1 of 40%, paid.....	\$281,526 89	\$13,078 90
Not paid.....	2,427 56	1,120 38
Total.....	\$283,954 45	\$14,199 28
August 4, 1913, No. 2 of 10%, paid.....	\$69,548 22	\$153,366 68
Not paid.....	1,439 98	28,363 01
Total.....	\$70,988 20	\$181,729 69

STATEMENT OF THE CONDITION OF THE KIMMON GINKO (THE GOLDEN GATE BANK), OF SAN FRANCISCO, IN LIQUIDATION.

AS OF THE CLOSE OF SEPTEMBER 30, 1921.

Bank Closed March 29, 1909—Liquidation Closed September 30, 1921.

RESOURCES.		LIABILITIES.	
Cash—			
On hand as of March 29, 1909.....	\$559 82	Bills payable (money borrowed), as of March 29, 1909.....	\$11,300 00
Collected during liquidation.....	\$157,264 94	(For dividends.....)	
Disbursements—		Claims proved; Preferred and paid.....	\$11,300 00
Preferred claims.....	\$11,300 00	Offset.....	
Interest, taxes, etc.....	2,589 87	Balance not proved.....	
Legal expenses.....	8,856 43	Deposits due to banks, as of March 29, 1909.....	\$3,511 93
Special deputy superintendent's salary.....	10,877 50	(For dividends.....)	
All other expenses.....	24,352 69	Claims proved; Preferred and paid.....	\$1,545 30
Dividends.....	81,835 91	Offset.....	99 85
		Correction of error in bank's books.....	1,613 94
		Balance not proved.....	
	139,812 40	Deposits, including certificates, due to individuals, as of March 29, 1909.....	\$337,634 11
Balance, deposited with State Treasurer, September 30, 1921.....	\$18,012 36	(For dividends.....)	
		Claims proved; Preferred and paid.....	\$279,275 23
Loans, as of March 29, 1909.....	\$313,905 79	Offset.....	34,491 60
Collected.....	36,059 43	Claims rejected.....	5,942 69
Offset.....	199,556 08	Correction of error in bank's books.....	5,792 92
Loss.....	2,503 49	Balance not proved.....	
Real estate acquired for debt.....		Certified checks, cashier's checks, letters of credit, drafts, as of March 29, 1909.....	\$2,246 16
Balance (book value).....	\$9,497 79	(For dividends.....)	
Collected.....	\$4,305 09	Claims proved; Preferred and paid.....	\$113 84
Offset.....	994 32	Offset.....	1,805 43
Loss.....	4,198 38	Balance not proved.....	
Overdrafts, as of March 29, 1909.....	\$5,132 40	Additional liabilities not shown by books of the bank.....	\$53,152 02
Collected.....		(For dividends.....)	
Offset.....	\$5,132 40	Claims proved; Preferred and paid.....	3,586 75
Loss.....		Offset.....	228 20
Balance (book value).....		Claims rejected.....	
Bank premises, furniture and fixtures, safe deposit vaults, as of March 29, 1909.....	\$17,481 01	Balance not proved.....	9,678 65
Collected.....		Liabilities remaining at this date not proved.....	\$22,390 05
Offset.....	\$3,650 20		
Loss.....	13,830 81		
Balance (book value).....			
Due from banks, exchange, checks, drafts, etc., as of March 29, 1909.....	\$48,260 45		
Collected.....	\$42,598 71		
Offset.....	8 70		
Loss.....	5,653 04		
Balance (book value).....			

Real estate acquired for debt.....	\$2,503 49		
Collected.....		\$834 93	
Offset.....			
Loss.....		1,668 56	
Balance (book value).....			
Additional assets acquired during liquidation—			
Interest.....	\$23,810 81		
Collected.....		\$20,889 63	
Offset.....		2,921 18	
Sundries.....	\$4,067 19		
Collected.....		4,067 19	
Net resources at this date (book value).....			
RECAPITULATION.			
Resources (book value), as of March 29, 1909.....			
Additional assets (acquired during liquidation).....			
Total.....	\$394,837 26		
Less:	27,878 00		
Deposited with State Treasurer, September 30, 1921.....			
Offsets.....		\$18,012 36	
Losses.....		39,983 63	
Disbursements.....		224,906 87	
		139,812 40	
Balance of resources remaining.....			
Excess book value of liabilities over resources.....			
			\$256,628 17

RECAPITULATION.

Liabilities shown by the books of the bank as of March 29, 1909.....			
Additional liabilities not shown by the books of the bank.....			
Total: Claims proved for dividends.....	\$334,086 39		
Claims proved, preferred and paid.....	11,300 00		
Claims proved and offset.....	39,983 63		
Claims not proved.....	22,390 05		
Claims rejected.....	6,170 89		
Correction of errors in bank's books.....	7,406 86		
Less:			
Claims preferred and paid.....		\$11,300 00	
Claims offset, corrected and rejected.....		53,561 38	
Dividends paid.....		81,835 91	
Liabilities remaining:			
Proved.....		\$252,250 48	
Not proved.....		22,390 05	
Less: Deposited with State Treasurer.....			
			\$274,640 53
			18,012 36
			\$256,628 17

DIVIDENDS DECLARED.

March 12, 1912, No. 1 of 25 ⁰⁰ / ₁₀₀ paid.....	\$79,158 40
Deposited with State Treasurer.....	9,960 70
Total.....	\$89,119 10
February 10, 1921, Final, 3 ⁰⁰ / ₁₀₀ paid.....	\$2,677 51
Deposited with State Treasurer.....	8,016 78
Total.....	\$10,694 29

NATIONAL BANKS.

Deposits Unclaimed During Preceding Ten and
Twenty Years.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS.

Name	Location	Amount
First National Bank	Alhambra	\$616 43
First National Bank	Azusa	727 89
First National Bank	Bakersfield	1,138 62
Farmers and Merchants National Bank	Blythe	42 35
Butte County National Bank	Chico	520 00
First National Bank	Chico	193 75
First National Bank	Chino	520 65
The First National Bank of Claremont	Claremont	48 51
First National Bank	Colton	358 00
First National Bank of Compton	Compton	100 00
Covina National Bank	Covina	3 26
The First National Bank of Covina	Covina	263 01
First National Bank	El Centro	382 09
First National Bank of Eureka	Eureka	726 25
First National Bank	Fowler	241 77
First National Bank of Fresno	Fresno	255 20
The First National Bank of Glendale	Glendale	79 90
Farmers and Merchants National Bank	Hanford	16 21
First National Bank of Hanford	Hanford	10 00
The First National Bank of Healdsburg	Healdsburg	13 26
First National Bank	Holtville	253 48
First National Bank	Imperial	77 40
First National Bank	Laton	317 02
First National Bank	Lemoore	151 34
National Bank of Long Beach	Long Beach	711 70
Citizens National Bank	Los Angeles	9,851 48
Farmers and Merchants National Bank	Los Angeles	4,616 58
First National Bank of Los Angeles	Los Angeles	9,831 98
Merchants National Bank	Los Angeles	7,923 35
First National Bank	Monterey	349 85
Farmers and Merchants National Bank	Mountain View	96 40
The First National Bank of Oakdale	Oakdale	21 15
The Central National Bank of Oakland	Oakland	6,029 29
First National Bank of Ocean Park	Ocean Park	264 88
First National Bank of Ontario	Ontario	294 42
The National Bank of Orange	Orange	65 60
Rideout Smith National Bank of Oroville	Oroville	505 72
First National Bank of Oxnard	Oxnard	104 90
The First National Bank	Pasadena	2,690 38
The Petaluma National Bank	Petaluma	195 00
American National Bank, Pomona, Cal.	Pomona	209 87
First National Bank	Redondo Beach	94 46
Citizens National Bank	Riverside	850 83
The National Bank of Riverside	Riverside	27 94
San Bernardino National Bank	San Bernardino	1,669 62
Merchants National Bank	San Diego	690 07
American National Bank	San Francisco	2,342 45
Anglo and London Paris National Bank	San Francisco	4,907 47
Bank of California, National Association	San Francisco	3,244 69
Crocker National Bank	San Francisco	3,273 08
The First National Bank of San Francisco	San Francisco	1,066 31
Merchants National Bank of San Francisco	San Francisco	16,727 25
Wells Fargo Nevada National Bank of San Francisco	San Francisco	7,791 25
First National Bank of San Jose	San Jose	2,254 68
First National Bank	Santa Ana	546 89
County National Bank and Trust Company	Santa Barbara	549 88
First National Bank	Santa Barbara	1,029 47
First National Bank, Santa Cruz, Cal.	Santa Cruz	111 75
Santa Cruz County National Bank	Santa Cruz	108 08
First National Bank	Sebastopol	55 16
First National Bank, Sierra Madre, Cal.	Sierra Madre	32 91
Bank of Suisun, N. A.	Suisun City	112 25
National Bank	Tulare	90 70
Commercial National Bank	Upland	61 29
The First National Bank of Upland	Upland	137 60
First National Bank	Whittier	32 58
Whittier National Bank	Whittier	250 95
First National Bank	Wilmington	193 05
First National Bank	Woodland	167 40
		\$99,239 00

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank, at Alhambra, California.			First National Bank, at Bakersfield, Cal.—Continued.		
Name	Address	Amount	Name	Address	Amount
Earthquake Relief Fund		\$616 43	Kersey, Joe	Unknown	\$5 00
First National Bank, at Azusa, California.			Kilmer, O. C.	Unknown	50
Azusa V. Lemon C. Co.	Azusa, Cal.	\$1 52	Kynoch, Edw. L.	Unknown	3 98
A. C. G. Citrus Assn.	Azusa, Cal.	2 64	Lamb, Pat	Unknown	1 43
Azusa Tennis Club	Azusa, Cal.	1 67	Lea, John	Unknown	20 00
Becker, Otto	Azusa, Cal.	97 41	Lee, A. H.	Unknown	1 85
Citrus Water Co.	Azusa, Cal.	4 42	Lewis, Newton	Unknown	34 65
Cody, F. L.	Azusa, Cal.	2 37	Lynn, C. W.	Unknown	20 25
Cullen, W. B.	Azusa, Cal.	1 10	McBride, H. R.	Bakersfield, Cal.	5 15
O. Moore Daly	Azusa, Cal.	1 62	McCarthy, H. H.	Unknown	1 56
Englehardt, A. E.	Azusa, Cal.	1 00	McCartney & Houston	Unknown	3 15
Glendora Lemon Assn.	Glendora, Cal.	32 16	McGowan, D.	Unknown	85
Hanes, Mrs. F. A. Exec.	Azusa, Cal.	224 30	McGuire, Mrs. Jessie	Unknown	6 20
Hendrick, W. C. Spl.	Azusa, Cal.	1 87	MacRae, A. W. *	Bakersfield, Cal.	1 07
Jones, John A.	Azusa, Cal.	8 05	Magie, M. H.	Unknown	75
Garnsey Inv. Co.	Azusa, Cal.	181 52	Manning, Chas. F.	Unknown	3 85
Jackson, Fannie	Azusa, Cal.	1 65	Marshall, Eugene	Unknown	5 00
Moran & Snyder	Azusa, Cal.	1 35	Mausser, Chas.	Unknown	2 35
Protective M. B. & L. Assn.	Azusa, Cal.	75	May, A. H.	Unknown	2 00
Ray, Geo.	Azusa, Cal.	10 70	Moore, Henry	Bakersfield, Cal.	44 88
Snyder, S.	Azusa, Cal.	150 44	Morley, I. V. or Eva G.	Unknown	37
Wamsley, T. V.	Azusa, Cal.	1 35	Morton, Clyde W.	Unknown	6 74
		\$727 89	Murphy, J. J.	Unknown	50
First National Bank, at Bakersfield, California.			Newman, W. M.	Bakersfield, Cal.	9 00
A. G. Oil Co.	Unknown	\$2 08	O'Connor, A. J.	Unknown	2 75
Baer, F. A.	Unknown	1 30	Ogier, Fred	Bakersfield, Cal.	1 70
Bailey, G. W.	Unknown	4 00	O'Reilly, R. J.	Unknown	15 25
Baker, J. L.	Unknown	1 86	Pickard, L. B.	Unknown	9 80
Ballard, H. L.	Unknown	8 80	Power Transit and Light Co.	Unknown	27 91
Barton, R. H.	Unknown	25	Price, L. N.	Unknown	50
Blanco, M. A.	Sunset, Cal.	35 50	Putman, Sam	Unknown	5 00
Blasdell, J. L.	Unknown	1 90	Randsburg Mining Co.	Unknown	10 00
Brandt, Edward	Bakersfield, Cal.	39 95	Rau, Max A.	Unknown	4 35
Brenneman, H. L.	Unknown	1 00	Rice, B. E.	Unknown	13 19
Britton, Henry	Unknown	50 00	Richards, M. L.	Unknown	10 00
Brown, J. W.	Unknown	62	Ricketson, G. H.	Unknown	1 10
Camp, Earnest	Unknown	1 50	Riggin, Mrs. J. A.	Bakersfield, Cal.	5 75
Cohiles, Arthur	Unknown	5 00	Roberts, H. G.	Bakersfield, Cal.	55
Conwell, Wm.	Unknown	10 00	Robinson, W. H.	Unknown	29 54
Crafts, Virginia	Unknown	1 60	Rouselle, Al. B.	Unknown	2 00
Culbreath, John B.	Unknown	1 30	Rowell, W. C.	Bakersfield, Cal.	1 00
Davis, R. V.	Unknown	1 47	Schmidt, W. J.	Unknown	1 05
Doherty, Kate A.	Unknown	19 70	Schmidt, W. R.	Unknown	2 00
Dowler, H. O.	Unknown	10 00	Schroeder, J. B.	Unknown	1 66
Durkin, John J.	Unknown	1 44	Scott, H. W.	Unknown	1 00
Fabrian, Mrs. L. J.	Edison, Cal.	1 74	Shaimani, O.	Unknown	1 86
Fabrian, T. T.	Unknown	3 61	Short, John	E. Bakersfield, Cal.	2 58
Facundus, Walter	Unknown	2 00	Smedley, Mrs. Emma	Bakersfield, Cal.	3 00
Feenay, Wm.	Bakersfield, Cal.	117 90	Smith, C. E.	Unknown	35
Fergusson, W. E.	Bakersfield, Cal.	5 00	Smith, C. G.	Rosedale, Cal.	3 55
Findon, W.	Unknown	1 55	Smith, Claude, E.	Unknown	9 90
Ford, Alexander	Bakersfield, Cal.	5 00	Soyopa Mining Co.	Unknown	5 75
Frans, T. L.	Unknown	10 00	Staples, N. V.	Unknown	1 50
Funk, R. P.	Unknown	1 98	Sterling, Wm. T., Agt.	Unknown	19 80
Garcia, Jesus	McKittrick, Cal.	1 48	Strobridge, Villa	Unknown	10 00
Garlick, Clarence	Unknown	40 20	Theller, S. S.	Unknown	1 14
Garrison, F. O.	Unknown	5 65	Thompson, A. N.	Unknown	5 00
Hammes, Lorenz	Unknown	100 00	Tibbett, Ed.	Unknown	50 00
Hather, A.	Unknown	6 87	Union Revival Meeting	Unknown	2 85
Hobbs, N.	Unknown	1 70	Vensel, W. A.	Unknown	35 00
Hoffman, Franz	Unknown	6 48	Voss & Withey	Unknown	1 10
Jewett, Bert, L.	Unknown	2 30	Wallace, R. J.	Unknown	1 00
Jones, W. F.	Unknown	3 45	Wegner, W.	Unknown	5 00
Kato, K.	Unknown	2 00	Wenzel, Frank	Unknown	10 00
Keley, Robert	Unknown	1 10	Whitney, Hellen F.	Unknown	1 23
Kennedy, R. E.	Unknown	2 50	Williams Bros.	Unknown	4 24
			Williams, B. C.	Unknown	4 58
			Williams, E. C.	Unknown	50
			Williams, Elma D., Agt.	Unknown	2 97
			Williams, H. A., Agt.	Unknown	4 27
			Williams, R.	Bakersfield, Cal.	62 58
			Wilson, W. M.	Unknown	10 00
			Zenor, John	Bakersfield, Cal.	29 86
					\$1,138 62

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Farmers and Merchants National Bank, at Blythe, California.			Covina National Bank, at Covina, California.		
Name	Address	Amount	Name	Address	Amount
Martin, J. Shehan *	Blythe, Cal.	\$42 35	Hyde, Francis and Dorothy	Covina, Cal.	\$1 00
			Matthews, E. C.	Covina, Cal.	1 26
			Sera, Haruyo	Covina, Cal.	1 00
					\$3 26
Butte County National Bank, at Chico, California.			The First National Bank of Covina, at Covina, California.		
Francis, Richard	Chico, Cal.	\$500 00	A. C. G. Lemon Assn.	Covina, Cal.	\$13 81
Griffith, Mrs. Vina	Chico, Cal.	10 00	Brooks, Geo. E.	Covina, Cal.	3 31
Jackson, Mrs. C.	Chico, Cal.	10 00	Bruce, A. L.	Covina, Cal.	10 53
		\$520 00	Bunker, A. W.	Covina, Cal.	1 07
First National Bank, at Chico, California.			Banford, Geo.	Covina, Cal.	5 00
Soule, Edw. F.	Chico, Cal.	\$38 75	Bagley, Anna	Covina, Cal.	20 00
Kiakas, Thos.	Chico, Cal.	155 00	Barron, Pearl	Covina, Cal.	3 60
		\$193 75	Bartley, B. H., fund	Covina, Cal.	4 45
			Beebe, C. D.	Covina, Cal.	96
First National Bank, at Chino, California.			Burnett, Mary E.	Covina, Cal.	3 85
Adams, S. F. *	Atascadero, Cal.	\$520 65	Bohannon, C. H.	Covina, Cal.	80
			Bozeman, E. E.	Covina, Cal.	3 53
			Crandall, W. J.	Covina, Cal.	1 02
The First National Bank of Claremont, at Claremont, California.			Covina-Upland Citrus Assn.	Covina, Cal.	7 99
Allen, Elizabeth O.	San Diego, Cal.	\$3 34	Corhart, Stewart	Covina, Cal.	1 55
Dudley, Mary	Claremont, Cal.	1 25	Casey, E. E.	Covina, Cal.	73
Holt, J. W.	Claremont, Cal.	2 65	Covina Farmers Club	Covina, Cal.	1 00
King, Margaret	Claremont, Cal.	5 87	Edwards, J. T.	Covina, Cal.	2 75
Loomis, W. Russell	Claremont, Cal.	1 41	Fackler, W. S.	Covina, Cal.	92
MacDonald, James F.	Claremont, Cal.	1 25	Fisher, Chas.	Covina, Cal.	1 73
Morgan, Gladys M.	Claremont, Cal.	5 00	Fraisher, J. O.	Covina, Cal.	54
Mosher, John A.	Pomona, Cal.	11 65	Finegan, J. P. *	Covina, Cal.	3 10
Peck, Lew B.	Claremont, Cal.	2 06	Garcia, P. V.	Covina, Cal.	55
Reed, F. H.	Claremont, Cal.	1 70	Gauldin, Effie	Covina, Cal.	51
Richardson, Alice	Claremont, Cal.	9 15	Gauldin & Goff	Covina, Cal.	89
Sells, Willis	Claremont, Cal.	1 25	Harris, C. W.	Covina, Cal.	3 01
Wemland, Henry	Claremont, Cal.	1 93	Herron, D. E.	Covina, Cal.	84
		\$48 51	Inskeep, C. M.	Covina, Cal.	58
First National Bank, at Colton, California.			Kuykendall, W. L.	Covina, Cal.	55
Durkin, Willie	Colton, Cal.	\$23 50	Liebman, G. W.	Covina, Cal.	2 70
Hargrave, S.	Colton, Cal.	80 22	Lovell, R. T.	Covina, Cal.	20 00
Pickett, Geo. B.	Colton, Cal.	220 00	MacBeth, D.	Covina, Cal.	9 17
Tangney, John	Colton, Cal.	10 00	Mason, Mrs. P. L.	Covina, Cal.	7 90
Woodill, A. L.	Colton, Cal.	24 28	Maxfield, D. A.	Covina, Cal.	3 42
		\$358 00	O'Connell, Wm.	Covina, Cal.	3 03
			Olson, G. W.	Covina, Cal.	5 00
First National Bank of Compton, at Compton, California.			Ostrander, Mrs. C. E.	Covina, Cal.	85
Domingo, Yerom	Compton, Cal.	\$100 00	Parker, Hamp	Covina, Cal.	25 00
			Randol, F. L.	Covina, Cal.	2 03
			Rittenhouse, Chas.	Covina, Cal.	3 87
			Robertson, E. S.	Covina, Cal.	9 55
			Ruiz, L. P.	Covina, Cal.	72
			Sanders, J. C.	Covina, Cal.	57
			San Gabriel Valley Auto Club	Covina, Cal.	15 85
			Schwantes, H. C.	Covina, Cal.	1 00
			Shimagawa, T.	Covina, Cal.	1 01
			Simpson, R. O. *	Covina, Cal.	88
			Sloan, Mrs. Julia	Covina, Cal.	1 00
			Sloan, R. R.	Covina, Cal.	2 40
			Smith, Harry	Covina, Cal.	6 30
			Stevens, Chas.	Covina, Cal.	65
			Stirns, Co., F. W.	Covina, Cal.	18 94
			Turner, M. K.	Covina, Cal.	1 75
			Wallis, Jno., Admn.	Covina, Cal.	13 00
			Waterhouse, Mrs. N. B.	Covina, Cal.	6 50
			White, Osa	Covina, Cal.	75
					\$263 01

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank, at El Centro, California.

Name	Address	Amount
McClure, C. A.....	Meloland, Cal.....	\$66 99
Nash, J. P.....	Thermal, Cal.....	315 10
		\$382 09

First National Bank of Eureka, at Eureka, California.

Bowen, Muriel.....	Eureka, Cal.....	\$8 14
Bradbury, Ray T.....	Eureka, Cal.....	2 90
Calkins, Lauren.....	Eureka, Cal.....	6 64
Edwards, Court*.....	Eureka, Cal.....	2 73
Greig, Mrs. James.....	Eureka, Cal.....	3 15
Koop, Nickolaus.....	Care of Schooner Azalia.....	12 25
Moore, Vern.....	Blue Lake, Cal.....	1 10
Morrell, Chester.....	Arcata, Cal.....	4 36
Morrell, Francis E.....	Arcata, Cal.....	2 67
Morrison, Joe F.....	Eureka, Cal.....	6 57
Ray, Mrs. May.....	Eureka, Cal.....	2 70
Robinson, Mamie.....	Blue Lake, Cal.....	6 47
Ryarr, C.....	Hoquiam, Wash.....	624 50
Seeley, W. F.....	Eureka, Cal.....	27 45
Stebbins, A. E.....	Eureka, Cal.....	1 80
Tassotto, Ben.....	Committed to Insane Asylum.....	12 32
Wilson, Madge.....	Eureka, Cal.....	50
		\$726 25

First National Bank, at Fowler, California.

Brown, Wm. *.....	Fowler, Cal.....	\$4 83
Chabroullard, Felix (Account attached).....	Fowler, Cal.....	7 50
Charamori, T.....	Fowler, Cal.....	3 71
Christman, U. R.....	Fowler, Cal.....	4 48
Dickie, J. A.....	Fowler, Cal.....	30 00
Fourth of July.....	Fowler, Cal.....	5 30
Fowler Band.....	Fowler, Cal.....	1 00
Italian Relief Fund.....	Fowler, Cal.....	8 65
Jegagian, Peter.....	Fowler, Cal.....	1 40
Medd, Wm.....	Fowler, Cal.....	20 00
Nakashima, T.....	Fowler, Cal.....	8 15
Ramge (Hindo Bro- men).....	Fowler, Cal.....	140 00
Singh, Teja.....	Fowler, Cal.....	25
Thormen, M.....	Fowler, Cal.....	5 00
Tutunjian, Chas.....	Fowler, Cal.....	1 15
Vartunian, S.....	Fowler, Cal.....	35
		\$241 77

First National Bank of Fresno, at Fresno, California.

Baldwin and Son.....	Fresno, Cal.....	\$4 79
Catlin, Rama.....	Fresno, Cal.....	9 13
Elwood, J. F., No. 2.....	Fresno, Cal.....	11 71
Fields, James.....	Fresno, Cal.....	18 23
Fruse, W. H.....	Fresno, Cal.....	35 01
Giannini, Louise.....	Fresno, Cal.....	11 44
Hewitt, Mary S.....	Fresno, Cal.....	29 40
Hollingshead, Marion.....	Fresno, Cal.....	7 74
Lindsay, J. F.....	Fresno, Cal.....	45 60
Loomis, Sarah S.....	Fresno, Cal.....	51 42
Nellin, Mrs. Kate.....	Fresno, Cal.....	4 79
O'Rielly, Rev. Jos.....	Fresno, Cal.....	9 14
Sanford, Thomas.....	Fresno, Cal.....	4 58
Twohey, Helen.....	Fresno, Cal.....	9 13
Vorce, I. G.....	Fresno, Cal.....	3 09
		\$255 20

First National Bank of Glendale, at Glendale, California.

Name	Address	Amount
Belford, Dr. E. A.....	Unknown.....	\$1 75
Borland, Jennie.....	4th and Orange.....	10 00
Brown, Mrs. H. D.....	1319 Chestnut.....	10 00
Clements, E. S.....	Unknown.....	1 00
Cole, Mrs. Anne.....	Unknown.....	15 69
Comstock, E. S.....	Unknown.....	4 43
Ellis, John W.....	Unknown.....	1 76
Faucher, J. S.....	Unknown.....	3 80
Garratt, H. M.....	1539 Vine St.....	1 25
Gabaig, Peter.....	Tropico.....	1 94
Gockmoer, J. B.....	Unknown.....	2 05
Hurt, Mrs. W. W.....	Unknown.....	5 48
Johnson, G. M.....	Burbank, R. R. No. 1.....	1 20
Leighton, Anne E.....	Unknown.....	3 25
Lewis, Bert E.....	Unknown.....	1 00
Manning, Mrs. James.....	Sycamore St.....	2 00
Marple, James W.....	Unknown.....	5 07
Miller, Geo. F.....	Unknown.....	1 10
Mortisen, Anna.....	Unknown.....	1 00
McCorroll, W. J.....	Unknown.....	1 05
McMillan, M. M.....	Unknown.....	1 15
Payne, Edw. and Grace.....	Cor. Doran and Cen- tral.....	1 93
Woods, Mabel.....	Unknown.....	2 00
		\$79 90

Farmers and Merchants National Bank,
at Hanford, California.

Duarte, Silvestre.....	Hanford.....	\$15 00
Gill, A. H.....	Hanford.....	1 21
		\$16 21

First National Bank of Hanford, California,
at Hanford, California.

Rogers, Manuel V.....	Hanford.....	\$10 00
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The First National Bank of Healdsburg,
at Healdsburg, California.

Gartner, Eugene.....	Healdsburg.....	\$1 50
Hood, W. L.....	Healdsburg.....	04
Lane, Mrs. Gae MacD.....	Healdsburg.....	2 72
Pacific Fruit Packing Company.....	Sacramento.....	9 00
		\$13 26

First National Bank, at Holtville, California.

Bernstein, Isadore.....	Holtville.....	\$50 00
Hollingsworth, Fred.....	Holtville.....	136 26
Hirschy, Solomon.....	Holtville.....	20 00
I. V. E. Producers Ass'n.....	Holtville.....	22 55
Meyer, Mrs. Minnie.....	Holtville.....	14 67
Tolle, Mrs. N. A.....	Holtville.....	10 00
		\$253 48

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank, at Imperial, California.

Name	Address	Amount
Tishaming Tribe of Redmen 174	Imperial	\$77 40

First National Bank, at Laton, California.

Adams, Mary A.	Laton	\$0 10
Baker, C. A.	Riverdale	15 00
Barrass, D. A. *	Hanford	01
Bergner, W. F.	Laton	01
Bolander, H.	Laton	50
Boseman, F. D.	Laton	30
Boyle, Mattie	Laton	05
Browner, W. J.	Laton	01
Chew Nam, Louis	Laton	41 90
Coulon, Roy	Laton	20
Curtis and Booth	Laton	53
Dechant, Chas.	Laton	2 55
Dewey, Mrs. E. E.	Laton	9 67
Durvey, C. H.	Laton	1 39
Eden, O. E.	Laton	60
Elrod, E. D.	Laton	70
Glaer, T. A.	Laton	1 47
Hobson, R. A.	Laton	14 70
Hungerford, H. H.	Laton	04
Laguna Protective Association	Laton	145 60
Laton Harness Shop	Laton	08
Loomis, F. R.	Laton	1 71
Malloy, J. P.	Laton	5 75
Mathewson, Anna D.	Laton	10
Mathewson, B. A.	Laton	49
Monroe, Roy	Laton	15
McLaughlin, Geo.	Laton	25
Oerding, H.	Laton	10 00
Reclamation District Island No. 3	Laton	35
Smith, Brothers	Laton	4 00
Taylor, C. L.	Laton	1 00
Tucker, T. L.	Laton	05
Tuck, L. C. and I. T.	Laton	10 06
Upton, J. R.	Laton	5 78
Weikle, J. C.	Laton	5 63
Williams, E. W.	Laton	3 00
Windell, O. P.	Laton	30 00
Worthington, Minnie	Laton	29
Zook, I. N. and Co.	Laton	3 00
		\$317 02

First National Bank, at Lemoore, California.

California Cream and Butter Co.	Lemoore	\$3 46
Crye, J. L.	Lemoore	6 00
Hall, John	Lemoore	1 10
Lemoore Creamery	Lemoore	136 38
Mello, John V.	Lemoore	4 40
		\$151 34

National Bank of Long Beach, at Long Beach, California.

Bennett, C.	Hotel St. Mark, Long Beach	\$51 66
Calkins, C. H.	1629 American Ave., Long Beach	50 06
Croft, Thomas F. *	90 North Euclid Ave., Pasadena	355 13

National Bank of Long Beach, at Long Beach, California—Continued.

Name	Address	Amount
Keller, P. W.	38 Pine Ave., Long Beach	84 75
Ricker, S. M.	1037 Pine Ave., Long Beach	103 50
Rogers, Ben.	Unknown	66 60
		\$711 70

Citizens National Bank, at Los Angeles, California

Abbott, Mrs. F. L.	Los Angeles	\$18 90
Addis, Jno. M.	1560 Arapahoe St.	10 28
Allen, W. W., Sr.	Los Angeles	8 35
Aldrich, A. L.	Los Angeles	17 75
Ambrose, Irene Amet.	Los Angeles	10 31
American Land and Building Co.	Care Bank of So. Cal., City	7 27
American Mexican Goldfield Co.	Los Angeles	35 00
Anderson, H. S.	Los Angeles	23 05
Anderson, J. D.	Los Angeles	42 15
Anderson, Mary, No. 2	Los Angeles	10 00
Angelus Sign Co.	200 H. W. Hellman Bldg.	10 70
Appel, H. K.	2722 S. Vermont	27 97
Arant Whiting Co.	619 E. Third St.	39 79
Armburst, H. N.	516 S. Fremont Ave.	10 00
Austin, Belle	Los Angeles	48 39
Austin, R. H.	418 S. Spring	6 37
Bailey, Thos. A.	Los Angeles	12 56
Bankley, Annie S.	1137 W. 28th St.	7 23
Barkley Co., Thos. J.	443 S. Los Angeles	17 52
Baron Eyre, French Tr.	627 St. Paul Ave.	59 15
Barrie, M.	3717 Randolph Ave.	322 99
Bennett, Ralph	Edison Elec. Co.	30 75
Benson, T. L.	Care Coulters Dry Goods Co.	25 00
Bircher, F. C.	Los Angeles	9 10
Biscar, Paul	324 E. First St.	380 00
Bittler, A.	2710 S. Main St.	30 72
Black Warrior Amalgamated	1125 S. Grand	8 56
Blackwell Henry Buggy Co.	4320 Main St.	67 9
Bleunerhassett, W. H.	Anaheim	11 92
Bond, C. J.	Los Angeles	1,200 00
Booty, Mrs. J. E.	Long Beach	17 50
Botsford, Chas. H.	Alexandria Hotel	288 70
Bouse Gold and Copper Co.	708 R. F. Fay Bldg.	8 70
Bradley, Louise	Los Angeles	15 00
Brown, Colby	Los Angeles	8 90
Brown, D. S.	Los Angeles	8 90
Brown, G. W.	Los Angeles	21 19
Brown, Junious H.	Natl. Lumber Co.	5 10
Browning, Walter J. or Millicent	Los Angeles	283 90
Brunton Oil Co.	Los Angeles	11 32
Buchanan, N.	516 W. 1st	9 64
Building Repair Acct.	Los Angeles	6 90
Bullfrog Bundle Mining Co.	251 San Pedro	45 25
Bullfrog Red Oak Co.	251 San Pedro	26 44
Byman, M. W.	Los Angeles	7 00
California Farms Co.	311 H. W. Hellman Bldg.	11 51
Cameron, Laura S.	433 Temple St.	33 50
Campbell, A. G.	Los Angeles	23 90
Canfield, C. F.	Los Angeles	6 04

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Citizens National Bank, at Los Angeles—Continued.

Name	Address	Amount
Carhart, M. L.	Los Angeles	\$6 41
Carrington, Celia A.	Hotel Alvarado	37 48
Cassidy, H. E.	Los Angeles	5 00
Central Land Co.	813 Story Bldg.	8 46
Charbonnel, Haidee W.	2232 Budlong	36 62
Clancy, D. E.	611 S. 6th St.	54 90
Clark, Arthur L.	Care Dr. F. E. Corey, Alhambra	5 55
Coffman, Elanor	Los Angeles	5 00
Combination Extension Mines	Los Angeles	28 45
Commoners of America	Los Angeles	5 00
Condee, Mrs. A. J., Trustee	Los Angeles	22 07
Consumers League	Los Angeles	5 90
Continental Oil Co.	Los Angeles	56 39
Cook, Mary A.	Los Angeles	13 97
Cook, T. P.	Los Angeles	145 40
Copper Mountain Cons. Co.	Los Angeles	255 06
Cram, Chas. D.	1604 J. St., Fresno	8 74
Craven, Mrs. Emma	631 East Sixth	10 00
Craze Basin Mining Co.	Los Angeles	13 80
Crel, Florence L.	Los Angeles	5 00
Crooks, B. H.	Los Angeles	6 94
Currie, A. G. Hay	Los Angeles	12 67
Curry, Mrs. Irene	141 W. 27th St.	8 00
Cripple Creek Mining and M. Co.	Los Angeles	8 40
Danforth, Frank J.	Los Angeles	32 72
Darius Greene Mfg. Co.	Los Angeles	30 95
Davis, Ruth Athlene	Los Angeles	5 40
Dean, J. M.	Los Angeles	34 88
De Linott, Louis	San Gabriel	9 50
Densmoore, F. E.	Los Angeles	8 90
Denver Pacific and O. M. Co.	Los Angeles	46 03
Desert Mine Oper. Ass'n	Los Angeles	100 00
Desmond, D. J.	Los Angeles	300 00
Doran, E. A.	315 Merchants Tr. B.	6 10
Dow, Mrs. G. M.	835 S. Hill	10 00
Durdy, A. R.	Los Angeles	5 00
Eastman, Mildred C.	954 Beacon St.	11 54
East Whittier Land and Water Co.	Los Angeles	5 00
Elks Cons. Oil Co.	Los Angeles	5 25
El Moris Oil Co.	Los Angeles	85 08
Embers, Ella	Los Angeles	5 00
Estate of E. A. Goodrich	Los Angeles	29 45
Eucalyptus Mfg. Co.	Care Raymond D. Frisbie	6 61
Fleming, Mrs. Mary C.	Sirn City	7 01
Ford, Jas. T. or Sarah H.	Los Angeles	16 67
Fair Oaks Ranch	Los Angeles	38 90
Faris, France L.	Los Angeles	73 50
Frances Mohawk Mng. and Leas. Co.	Los Angeles	10 38
French, Mabel M.	Los Angeles	10 40
Gibbs, R. W.	2361 W. 30th	10 00
Gilbert Fine Arts Co.	Los Angeles	7 99
Goldfield Madonna Mining Co.	1101 Union Tr. Bldg.	8 24
Gold King Mining Co.	Upton	26 77
Graves, Ellen A.	Los Angeles	23 90
Grieve, Mrs. W. L.	1817 S. Flower	170 00
Grigg, Mrs. Bessie	Hackbury, Ariz.	11 25
Grimes, F. C.	205 W. 5th St.	92 26
Haddock, F. B.	322 I. W. Hellman Bldg.	8 67
Haines, C. M.	1906 E. 7th St.	8 58
Hall, Eliz J.	617 Shatto Pl.	15 00
Hamilton, F. M.	Los Angeles	5 80

Citizens National Bank, at Los Angeles—Continued.

Name	Address	Amount
Hamilton, Mrs. V. A.	Los Angeles	\$6 40
Harmony Anthracite Coal Co.	Los Angeles	5 53
Hays, C. W.	Los Angeles	22 62
Hart Florence Mining Co.	Los Angeles	14 41
Hensley, W. A.	5250 E. 4th	5 00
Hess, Geo.	1260 E. 9th	10 35
Hewetson, H. L.	515 P. E. Bldg.	95 55
Horcasitas, Antonio	609 Lankershim	5 79
Houston, J. W.	Los Angeles	8 90
Howe, Harry L.	429 W. 7th St.	7 27
Hubbard, C. A.	Los Angeles	50 03
Hummer, Chas.	Los Angeles	5 45
Hyde, Hazel	Los Angeles	6 30
Jacobson, Susanna	Los Angeles	8 90
Jackson, J. L.	Los Angeles	6 80
Jarrell, C. H.	Los Angeles	11 40
Jaterka, Henry	Los Angeles	5 00
Jones, Lois M.	Hotel Corona	21 74
Jones, Kate M., Secy.	Los Angeles	23 90
Junkins, Anna	Los Angeles	7 92
Kanrohat, C. J.	Jefferson, Nevada	49 25
Karr, Ethel	Yuma, Ariz.	26 10
Keating, Dr. A. C.	Los Angeles	8 90
Kellener, Con.	229 E. 5th	5 00
Kellogg, Mrs. F. R.	1920 S. Figueroa	27 11
Kern Development Co.	Los Angeles	9 70
Kilborn, D. W. or Mrs.	2733 Kenwood	24 04
Klock, Mrs. A. L.	311 N. Beaudry Ave.	8 22
Koenan, Mrs. Kate	520 Wall St.	98 00
Kendrick H. B. Co.	Los Angeles	6 02
Klusman, Lillie K.	1147 Irolo St.	14 99
La Dow Bros.	1615 E. 7th	7 66
Lodge, Frances Ella	750 W. 7th	18 90
Logeman, Wm. J.	Sta. A., Pasadena	98 90
Lagier & Co.	645 S. Spring	13 50
Landrum, Ira C.	Los Angeles	46 50
Leavitt, Mrs. Sylvia	Los Angeles	39 10
Lewis, R. Allen	Los Angeles	38 33
Lincoln Gold Mining Co.	Los Angeles	7 62
Lindenberger, H.	1149 W. 28th	18 90
Los Angeles Housing Comm.	316 Bullard Bldg.	15 15
Los Angeles Mill and Tool Co.	Los Angeles	31 45
Los Angeles Motor Cycle Club	216 S. San Pedro	18 00
Los Angeles So. Park Cong. Church	Los Angeles	5 70
Los Angeles Times Day Nursery	Los Angeles	101 81
Lucky Star Mining Co.	Los Angeles	6 27
McCray, R. H.	234 W. 28th	7 75
McDonald, E. S.	Mex. Pet. Co.	123 71
McFarland, A.	1340 Arnold St.	34 50
McKelligon, F. C.	1229 W. 38th St.	5 00
McMamon, G. P.	Los Angeles	6 91
McFarland, A. H.	Los Angeles	32 99
Madajewsky, J. H.	712 1-2 E. 1st	5 00
Marshall, E. A.	Porterville	5 40
Martz, Eliz.	Los Angeles	8 53
Millis, Frank or Nellie	635 Caso Novia St.	12 00
Monk, G. B.	908 Security Bldg.	5 26
Mathewson, P. D.	Los Angeles	90 00
Marshall, G. H.	Los Angeles	6 10
MacShane, Rose	Los Angeles	513 31
Merchants Oil Co.	Los Angeles	9 29
Mead, Louise P.	Los Angeles	7 30
Meador, Sarah B.	Los Angeles	8 90
Mesa Trading Co.	Los Angeles	9 56
Millis, Jas. Porter or Mrs.	Los Angeles	8 64

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Citizens National Bank, at Los Angeles, California
—Continued

Name	Address	Amount
Miller & Lewis Co.	702 Merchants Tr. Bldg.	\$5 46
Montgomery, Aubrey	Alexandria Hotel	9 45
Morris, B. G.	Los Angeles	5 97
Morrison, Gussie S.	Los Angeles	5 00
Moss, Jas. J.	Reno, Nev.	9 88
Montana Nevada Mining Co.	Los Angeles	8 04
Moore, H. C., Treas.	Los Angeles	7 17
Munger Laundry Co.	Los Angeles	6 00
Myers, J. I. or Lottie K.	606 Security Bldg.	10 00
Nelson, Mrs. Jane G.	506 W. 30th	15 00
Ninakawa, K.	256 S. Main	135 00
Mutual Benefit Oil	Los Angeles	351 37
O'Brian, Jno. T.	Los Angeles	20 80
O'Donnell, J. E.	Runsburg	24 80
Pac. Cross Tie Co.	251 San Pedro	66 30
Paliotok & Co., L.	100 S. Broadway	100 00
Paragon Oil Co.	Los Angeles	23 85
Parmelee, L. M.	Garvanza	98 90
Patrick, Wm. J.	Los Angeles	8 18
Penn Auto Repair Shop	1144½ S. Hope	5 38
Perry, Mrs. Levi	Los Angeles	11 40
Petchner & Westover	Cit. Nat'l Bk. Bldg.	17 49
Petifils, C. W.	Los Angeles	10 00
Pioneer Boiler & Mch. Works	Los Angeles	9 00
Powell, Agnes, Adm.	Los Angeles	8 90
Porter, W. S.	Los Angeles	68 92
Porter, Mrs. W. S.	Los Angeles	200 00
Pratt, Anna S.	732 Rampart St.	5 12
Prunty, C. S.	Florence, Ariz.	26 37
Rambler Copper Mining Co.	Los Angeles	23 97
Realty Pub. Co.	Los Angeles	7 89
Ripley, F. C.	Kerckhoff Bldg.	9 73
Rosenbaum, H. G.	Los Angeles	38 90
Ross, A. J.	Los Angeles	19 96
Rowland, Eugene A.	Raymond Hotel, Pasadena	10 00
Richardson & Bowker	Los Angeles	54 16
Rossen, Jessie H.	Los Angeles	50 85
Rulon, W. B.	Los Angeles	20 94
Rupp, Jno. W.	Los Angeles	10 00
Samms, C. H.	126 W. 22nd St.	18 90
San Ardo Oil Co.	606 Sec. Bldg.	43 32
Santa Maria Light & Power Co.	238 Douglas Bldg.	42 31
Sawyer, Caroline I. or Ryerson, Ida H., Tr.	222 W. 57th	10 00
Schneider, Nellie	No. Aurora, Ill.	5 00
Security Loan Co.	Los Angeles	11 83
Shackford, Abbie B.	Los Angeles	8 90
Seymour, Myra	Care Porter Sutton & Crookshank, Pasadena	71 30
Spencer, M. K.	Los Angeles	6 00
Sibley, Roy R.	512 Broadway	17 15
Siegrist, Hiram, Jr.	Los Angeles	5 00
Soto Heights Co.	334 Byrne Bldg.	48 90
Smith, F. S.	315 W. 2nd	5 27
Smith, O.	245½ S. Spring	5 00
So. West Jewelry & Diamond Co.	Los Angeles	8 40
Spaulding, F. L.	Los Angeles	6 71
Starr, Mrs. Jennie M.	Los Angeles	6 40
Stewart, J. W.	Los Angeles	28 90
Strong, F. G. or Margaret	Los Angeles	5 20
Swan, Frank A.	Los Angeles	6 87
Swisher, Bertha A.	Los Angeles	19 10
Sutherland, Mrs. Emma	Los Angeles	5 00

Citizens National Bank, at Los Angeles, California
—Continued.

Name	Address	Amount
Tellamn	Los Angeles	\$10 10
Terrill, Mrs. Helen	Los Angeles	22 09
Thomas, A. E.	Los Angeles	19 25
Todd & Winchell	Los Angeles	5 82
Thompson, Mrs. E. E.	1116 Orange St.	5 75
Townsend, L. M.	Los Angeles	6 70
Townsend, S.	125 E. 1st, Long Beach	11 85
Treff, J. P.	Los Angeles	16 86
Trustees Golden West Crude Oil Co.	Los Angeles	129 31
Trustees Hollywood Cemetery Assn.	Los Angeles	9 82
Turner, Helen T.	Los Angeles	17 85
Trowbridge, G. M.	Los Angeles	9 00
Valentine, W. D.	Los Angeles	5 94
Van Horn, Ella F.	5115 Pasadena Ave.	7 50
Van Trees, Mrs. A. C.	Los Angeles	8 90
Vista Mining Co.	Los Angeles	24 22
Vulcan Gold Mining Co.	Los Angeles	7 96
Walker, Agnes C. or Harrie E.	Los Angeles	15 15
White, Scott or Mrs.	1632 Shatto St.	5 05
Whittier, J. B., ex.	Los Angeles	12 42
Whitnall, C. B.	Los Angeles	10 34
Weir, Lawrence J., Gdn. No. 1	1938½ S. Grand	5 12
Whittlesey, Chas. F.	705 Auditorium Bldg.	6 75
Wilde, Taite & Co.	Los Angeles	8 76
Wilheim, Robert	758 W. 7th	5 52
Wiltz	Los Angeles	38 90
Winslow, Virgel F.	53 and Main	5 25
Winston, Mrs. M. E.	Los Angeles	10 33
Womens Auxiliary S. P. C. A.	Los Angeles	21 75
Yavapai Bullion Mining Co.	210 Mer. Trust Bldg.	10 00
Zimmerman, P. F.	Los Angeles	100 00
		\$9,851 48

Farmers and Merchants National Bank,
at Los Angeles, California.

Name	Address	Amount
Abbott, J. N.	Compton	\$23 78
Abel, Frank S.	743 S. Broadway, Los Angeles	9 00
Addis, Margie	Unknown	28 00
Avery, C. H.	Unknown	15 55
Bean, Linnie	Wineville	3 00
Beer, Eliz. or H. E.	438 So. Chicago St., Los Angeles	2 99
Benedict, C. E.	1615 Staunton St., Los Angeles	16 85
Blake, Fred C.	433 I. W. Hellman Bldg., Los Angeles	4 00
Bonsack, L. A.	Hotel Astoria, 3rd and Olive St., Los Angeles	12 11
Boyd, Eliza	Unknown	33 22
Brinkerhoff, O. B.	1142 E. 12th St., L. A.	3 71
Bulls, Ingalls W. or Inga C.	347 Patton St., L. A.	5 12
Burbank Crude Oil Co.	Burbank	15 16
Cassela, Paola	Unknown	4 21
Chan, Shun	713 S. Main St., L. A.	7 15
Cohn, M. D.	145 So. Beaudry Ave., L. A.	4 64
Co., U. R. K. & P.	Unknown	20 50
Coughlin, J. T.	Unknown	2 73

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank of Los Angeles, at Los Angeles, California—Continued.			First National Bank of Los Angeles, at Los Angeles, California—Continued.		
Name	Amount	Amount	Name	Address	Amount
Atkinson, Alletha.....	Los Angeles.....	\$10 30	Collins, Forrest F.....	Care Belle Farms Co., L. A.....	\$20 00
Atlas Reduction Co.....	P. O. Box 583, Coy St. and Santa Fe Ave., L. A.....	22 49	Columbia Mining Co.....	Los Angeles.....	44 60
Barte, Carl.....	31st and Central, L. A.....	21 07	Conlan, Patrick.....	Los Angeles.....	98 00
Bakewell, Thos., Agent	Care Sherer & Co., 101½ So. Bdwy., L. A.....	5 98	Conover, E. D.....	Coachella.....	24 87
Ballard, Wm.....	Los Angeles.....	25 00	Consumers, Gas & E. Co.....	Los Angeles.....	15 00
Bard Gravel M. Co.....	Surrey P. O. Cal.....	28 56	Consumers, Gas & E. Co.....	Los Angeles.....	15 00
Barkey & McCauley.....	536 So. Spring St., L. A.....	100 00	Cook, Incz.....	2007 E. 2nd St., L. A.....	10 00
Barnes, J. T.....	1023 Grand Ave., L. A.....	12 13	Cook, Edith M.....	Los Angeles.....	33 30
Barry, John.....	1188 W. 25th St., L. A.....	15 93	Cooper, Mrs. Alice.....	Los Angeles.....	10 00
Bates, A. W.....	Los Angeles.....	6 27	Cope, Jno. H.....	Los Angeles.....	5 65
Beatty, James C.....	Ocean Park.....	18 42	Covarrubias, Julia.....	Care W. T. M. Davi- son, 244 Wilcox Bldg., L. A.....	10 82
Bensilhe, Anna.....	Los Angeles.....	10 00	Crinklow, H.....	Rivera.....	9 50
Berkeley, W. M., Agt.....	Los Angeles.....	7 88	Crosby, Caroline M.....	Nordhoff.....	40 65
Bicycle Road Ass'n.....	Los Angeles.....	6 90	Cross, Mrs. Nell.....	1023 Wall St., L. A.....	10 00
Bishop, J. W., Trustee	Burbank.....	88 00	Curran, Philip.....	Dell.....	20 35
Black Horse Copper Co.....	Los Angeles.....	22 55	Dargin, P. W., Mgr.....	Ballarat.....	16 31
Bointnall, Chas. S.....	R. F. D. Box 124, Covina.....	13 34	Darling, Chas. Edw.....	Los Angeles.....	20 00
Bowers, Eliza.....	Los Angeles.....	20 00	Davis, E. W.....	Los Angeles.....	12 89
Bradford, L. A.....	Los Angeles.....	30 00	Davis, A. A.....	918 W. 6th St., L. A.....	15 98
Bradford, S. D.....	Avalon.....	18 64	Davis, C. W.....	Los Angeles.....	15 00
Bradley, F. A. & Co.....	Los Angeles.....	16 36	Davis, G. A.....	Los Angeles.....	117 68
Bradshaw, Wm. R.....	618 Lissner Bldg., L. A.....	9 78	Davis, John G.....	231 W. 1st St., L. A.....	10 00
Brady, W. M.....	Los Angeles.....	104 81	Davis, W. S.....	Los Angeles.....	6 00
Britton, Mrs. Francis M.....	Sierra Madre.....	10 00	Day, F. K.....	1658 Temple St., L. A.....	8 00
Brooks, E. F. or Emma	Los Angeles.....	6 25	Deary, Mrs. W. M.....	Los Angeles.....	10 00
Brown, L. M.....	Los Angeles.....	6 61	Delack, S. A.....	818 San Julian St., L. A.....	20 00
Brown, Susie.....	Los Angeles.....	10 00	Delano, W. E.....	Los Angeles.....	10 00
Brown, Nellie A.....	Los Angeles.....	45 00	Denair, John.....	Needles.....	5 07
Browne, Oscar.....	Los Angeles.....	6 50	DePuy & Barnes.....	Los Angeles.....	13 81
Buelis, J. A.....	Los Angeles.....	20 00	Deuteh, Emil.....	Los Angeles.....	18 28
Brubaker, Chas. H.....	Los Angeles.....	10 00	Dewein, E. C.....	Los Angeles.....	25 00
Brunswick, Geo. & C. W. French.....	510 Germain Bldg., L. A.....	5 03	Dickinson, A. F.....	Los Angeles.....	9 84
Bull, D. J.....	Los Angeles.....	19 20	Dinsmore, J. H.....	Los Angeles.....	6 39
Burdick, C. H.....	Los Angeles.....	30 00	Donahoe, M. H.....	Los Angeles.....	6 60
Butterworth, Jas.....	Los Angeles.....	25 00	Donald, H. C.....	Rosamond.....	13 99
California Pastry Co.....	Los Angeles.....	6 50	Dorgan, R. P.....	Unknown.....	13 33
California Raisin Grow- ers Ass'n.....	Fresno.....	6 46	Drake, Jean G.....	Los Angeles.....	6 03
California Develop- ment Co., Int. Acct.....	Los Angeles.....	44 00	Duck Shing Lung.....	Los Angeles.....	16 35
California Distilling Co.....	145 W. Adams St., L. A.....	85 79	Dunham, W. G.....	631 Belleview Ave., L. A.....	10 00
Campbell, Alexander.....	Hotel Locke, Hill St., L. A.....	25 60	Dunlap Bros.....	Los Angeles.....	11 75
Campbell, Martha E.....	747 E. 18th St., L. A.....	10 00	Eason, C. H.....	Los Angeles.....	5 75
Calkins, A. C., Agt.....	Los Angeles.....	7 69	Edison, L. C.....	Los Angeles.....	23 75
Canet, Ed. C.....	Los Angeles.....	11 09	Eddy, Jesse M.....	Los Angeles.....	12 19
Carbon Canyon Oil Co.....	300 Laughlin Bldg., L. A.....	33 95	Elliott, John W.....	2116 Atlantic St., L. A.....	20 00
Cary, Geo. H.....	Baltimore Hotel, L. A.....	10 08	Elgin, C. A. or Mrs.....	527 W. 6th St., L. A.....	25 00
Caterline, M. N.....	Hollywood.....	6 36	Engel, A. C.....	Los Angeles.....	8 00
Chubbick, Benj.....	Los Angeles.....	6 00	Englebrecht, Mary.....	Los Angeles.....	10 00
Clapper, A. W., Agt.....	Room 6, Orpheum Bldg., L. A.....	9 65	Englery, F.....	Los Angeles.....	10 00
Clark, Geo. J.....	Los Angeles.....	7 26	Ernst, R. Lines.....	159 So. Willard St., Hollywood.....	8 34
Clark, Mrs. Mary.....	Los Angeles.....	5 21	Estell, S. F.....	Florence.....	11 10
Clements, A. L. & Co.....	Los Angeles.....	5 55	Exchange Brokerage Co.....	Los Angeles.....	8 42
Clements, S. J.....	Unknown.....	29 75	Faulkner, Sarah.....	Mojave.....	25 40
Clingon, Thos.....	1767 Humboldt Bldg., Chicago, Ill.....	39 85	Fay, Chas. S.....	Los Angeles.....	21 38
Coakley, Timothy W.....	450 Grand View St., L. A.....	5 12	Feall, Sarah.....	Los Angeles.....	10 00
College of Law.....	Los Angeles.....	10 85	Fisher, Za Eula.....	Los Angeles.....	7 40
			Fillmore Land & Stock Co.....	Fillmore.....	25 73
			First United Presby- terian Church.....	Los Angeles.....	15 81
			Fitzgerald, Alice.....	Los Angeles.....	17 25
			Fitzpatrick, James A.....	Unknown.....	41 90
			Floyd, Mrs. Nannie.....	1808 So. Hope St., L. A.....	13 87
			Forbes, J. M.....	1672 Harvard Blvd., L. A.....	7 19

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank of Los Angeles, at Los Angeles, California—Continued.			First National Bank of Los Angeles, at Los Angeles, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Forest Height Co.	Hollingsworth Bldg., L. A.	\$70 00	Hollar, Zenophon H.	Lima, Ohio	\$15 00
Forrestry Commission, F. Q. Story	Los Angeles	10 00	Holloway, W. S. & Co.	Los Angeles	5 60
Foster, A. M.	219 N. Workman St., L. A.	25 00	Holtzbecker, Eliza	Los Angeles	10 00
Foster, Dr. E. C.	Corral, via Nogales, Sonora, Mexico	100 00	Home & Town Light- ing Co.	826 So. Main St., L. A.	11 80
Fox, W. F.	116 So. Broadway, L. A.	22 00	Hotaling, Howard	221 So. Bunker Hill Ave., L. A.	7 10
Foster, Carrie W.	Los Angeles	7 69	House, John	313 E. 1st St., L. A.	26 00
Fraser, W. G.	Los Angeles	9 10	Houston, Wm.	Los Angeles	10 00
Freedy, M. P.	Los Angeles	6 20	How, Hermina	Los Angeles	5 70
Freeman, Mrs. Mattie W.	526 San Julian St., L. A.	10 00	Humble, Josie	Los Angeles	6 50
Freese, Mrs. August	Care Pottinger Sani- tarium, Monrovia	8 00	Hunter, John	3705 Wisconsin St., L. A.	10 79
French, J. C.	Los Angeles	10 00	Huntley, S. G. or E. J.	Los Angeles	9 00
Fullerton, Mrs. M. M.	Los Angeles	40 25	Hupfield, J. W.	1015 Oak St., San Francisco	8 48
Gabaig, P.	Tropico	5 17	Hurditch, C. P.	1719 Kane St., L. A.	5 91
Garden City Town Co.	326 Burne Bldg. L. A.	13 50	Hutchison, G. L.	Los Angeles	13 13
Gardiner, Mrs. Kate	1081 W. 47th St., L. A.	25 00	Hyde, F. S.	Necaxa, Puebla, Mex.	52 48
Garrison, S. E.	Los Angeles	20 00	Iles, M. W.	International Trust Co., Denver, Colo.	6 78
Garoutte, S. J.	Golden State Hotel, L. A.	7 00	Isaacs, J. W.	211 So. Main St., L. A.	28 25
Gasser, J. A.	Los Angeles	12 00	Ivers, Mrs. Julia Craw- ford	Los Angeles	15 48
Gibbs, Mrs. Hattie	940 W. 7th St., L. A.	5 12	Ivey, Byron C.	105 Los Angeles St., L. A.	10 00
Gibson, F. A., Tr.	Los Angeles	14 30	Jackson, Mrs. L.	Los Angeles	25 75
Gibson, F. A., Rec.	Los Angeles	254 45	Jewish Relief Fund	Los Angeles	93 85
Gibson, F. A., Ex. Est. of C. B. Campbell	Los Angeles	15 96	Jennings, Bertha P.	Los Angeles	5 73
Glasser, Norman D.	Los Angeles	217 50	Johannesburg Mill & Water Co.	Wilcox Bldg., L. A.	99 27
Gless, S. F.	Los Angeles	24 98	Johanning, H. L.	1749 W. 24th St., L. A.	16 00
Goettisch, Bertha	337 S. Olive St., L. A.	10 00	Johansen, Mrs. Bertha	620 Bixel St., L. A.	10 00
Good, L. J., Special	Dagget	9 10	Jones, Elizabeth G.	Los Angeles	6 53
Goodell & Hechtman	Los Angeles	7 47	Jones, Nettie Smith	Los Angeles	6 90
Grasty, E. Homer, Jr., Mgr.	707 Johnson Bldg., L. A.	5 05	Jones, Ora L.	233 N. Grand Ave., L. A.	6 06
Green, A. C.	Avalon, Catalina Is.	61 59	Johnson, Mrs. D. G.	Los Angeles	7 05
Greenleaf, Georgia F., Coll. Acct.	2610 College Ave., Berkeley	18 05	Johnson, Gust.	Los Angeles	60 00
Gruwell, Ednah Tinker	Hotel Lovejoy, L. A.	50 00	Johnson, P. O.	Los Angeles	22 16
Hale, C. B.	Los Angeles	13 97	Johnston, F.	Los Angeles	140 00
Haley, A. L.	Los Angeles	5 75	Johnstone, John F.	Los Angeles	6 50
Hall, Eva A.	656½ So. Main St., L. A.	16 00	Kahn, Louis	Los Angeles	10 00
Hall, E. A.	Los Angeles	21 25	Kavanaugh, Jennie	Los Angeles	7 00
Hall, Jane	517 N. Figueroa St., L. A.	10 50	Kellogg, A. W., Agt.	453 So. Hope St., L. A.	8 67
Hamer, J. W.	Los Angeles	14 81	Kellogg, Mrs. R. M.	1010 W. 7th St., L. A.	11 23
Hamilton, Mrs. A.	Los Angeles	10 00	Kelly, W. C.	2618 W. 8th St., L. A.	10 24
Hanlon, E. W.	1328 So. Hope St., L. A.	11 02	Kengswell, Kate W.	Los Angeles	5 20
Harris, W. C.	1437 Constance, L. A.	6 10	Kirmer, Thos.	Keyes, Kern Co., Cal.	5 45
Harrison Home Co.	525 Pasadena Ave., Pasadena	40 72	Knight, Frank J.	746 So. Grand Ave., L. A.	8 90
Hastings, Chas. E.	902 So. Hope St., L. A.	20 00	Koen, F. B.	Neeltes	44 11
Hauser, Barbara	Los Angeles	6 50	Koehlin, J. Paul	444 S. Hope St., L. A.	6 65
Hawkins, Mrs. J. E.	Los Angeles	100 00	Kolyar, Mrs. Daisy	Los Angeles	10 00
Hayes, John	Monrovia	29 24	Kotin, Joe Tudor	Corona	13 79
Helhoff, C. B.	Los Angeles	7 96	Lagree, Alfred	500 Gladys Ave., L. A.	6 25
Henschkel, G.	Los Angeles	10 00	Larson Oil Burner & F. Co.	Los Angeles	7 43
Herald Co., Spl. Acct.	Los Angeles	8 55	Laube, Hattie R.	Santa Monica	5 03
Henry, N.	Unknown	10 00	Layman, Fannie	Los Angeles	7 00
Hill, Adeline B.	Los Angeles	9 00	Lavelle, Annie	Hollywood	8 00
Hoff, Mrs. Eliz A., Admx.	Hyde Park	87 68	Leavitt, W. P.	Los Angeles	5 20
Hofman, Geo. M.	2936 Dorchester St., L. A.	16 70	Lewey, Edithe E.	Terminal	10 00
Hogerman, Mary B.	1058 W. 35th Pl., L. A.	29 38	Lewis, F. L.	Los Angeles	8 68
			Lewis, T. L.	1614 Council St., L. A.	10 00
			Levy, Nettie	Los Angeles	21 00
			Libby, Frank	Los Angeles	10 00
			Lindorf, A. R.	529 California St., L. A.	20 00
			Lindsey, Earl C.	Los Angeles	16 23
			Lighthart, F. R.	1227 Valencia St., L. A.	10 00

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank of Los Angeles,
at Los Angeles, California—Continued.

Name	Address	Amount
Lipson, I. M.	Los Angeles	\$6 00
Lloyd, Geo. W.	Randsburg	10 41
Long, John	Los Angeles	20 00
Longfellow, Alice E.	918 W. 16th St., L. A.	10 00
Los Angeles Trust Co., Trustee for Hyman Schaffer, Bkpt.	Los Angeles	9 10
Loubet, J. P.	Los Angeles	8 78
Lowe Gas & Electric Co.	Los Angeles	39 15
Lowe Gas & Electric Co.	Los Angeles	160 00
Lucas & Shaw	Los Angeles	7 65
Lucas, W. H.	Los Angeles	44 38
Lunch, J. D.	Los Angeles	8 23
Lynch, J. D.	Los Angeles	5 00
Lynde, Rose	Los Angeles	10 00
Maassen, H. E.	Los Angeles	10 00
MacManus, Adaline C.	2807 Hoover St., L. A.	7 20
Mahan, Caroline	1425 Griffith Ave., L. A.	20 00
Maine, Mrs. C. L.	Los Angeles	15 07
Marsh, Alice L.	Los Angeles	37 00
Marsh, Charlotte M. K.	Los Angeles	8 00
Martin, Alvin J.	Los Angeles	6 05
Martin, J. M.	208 E. 28th St., L. A.	5 95
Martin, John	Los Angeles	15 00
Martin, Mrs. Wm. T.	615 So. Grand Ave., L. A.	30 00
Martinez, M.	307 Aliso St., L. A.	6 00
Maxwell, Geo. W.	Unknown	54 65
Meachen, J. J.	961 Orange St., L. A.	15 00
Meinecke, Hilkea	19 Ocean Front, Ocean Park	6 00
Mexico M. & D. Co.	Los Angeles	32 30
Meyers, Wm.	441 Ruth Ave., L. A.	14 20
Miles, S. C.	409 Wilcox Bldg., L. A.	10 00
Millard & Son, Ed.	P. O. Box 202, L. A.	10 00
Mirley, John	Los Angeles	26 50
Mitchell, Mrs. T. F.	Thompson	19 09
Modern Min. & Metal Ex. Co.	1157 E. 45th St., L. A.	24 77
Mojeska, A.	Halleck P. O., Cal.	8 75
Moore, Mrs. Frank W.	466 No. Fremont St., L. A.	12 52
More, Mrs. L. D.	207 Temple St., L. A.	85 43
Morris, J. E.	Unknown	10 00
Morris & Pauly	213-215 New High St., L. A.	13 16
Mott, S. H., Treas.	Station "C," L. A.	179 84
Murphy, Mrs. John	724 Kohler St., L. A.	20 00
Murray Marine Steady Floating Steel Struc- ture Co.	Los Angeles	7 14
McCall, J. D.	118 So. Hill St., L. A.	106 00
McCan, Chas. P.	Pismo Beach, San Luis Obispo Co.	7 48
McCarthy, D. J.	Los Angeles	20 00
McCoy, Edwin A.	Los Angeles	7 55
McDonald, Miss Alice F.	Westminster Hotel, L. A.	50 00
McDonald & Stott	309-17 Lankershim Bldg., L. A.	13 72
McEwen, J. P.	Los Angeles	25 00
McEvoy, Peter	Walters, Riverside Co., Cal.	100 00
McFarlane, Daniel	347 San Pedro St., L. A.	25 00
McIntosh, H. H.	Los Angeles	60 00
McLaughlin, Mrs. J.	Los Angeles	6 00
McLellan, A. J.	Los Angeles	7 61

First National Bank of Los Angeles,
at Los Angeles, California—Continued.

Name	Address	Amount
McLeod, C. G.	405 San Pedro St., L. A.	\$9 15
McLuer, J. H.	Los Angeles	50 00
McNear, F. E.	Unknown	10 25
McVitty, S. H.	Los Angeles	5 43
Neill, Robt.	Los Angeles	6 18
Nelson, David Edward	Los Angeles	17 06
Nelson, C. L.	Los Angeles	5 50
Nissen, Peter N.	228 Bryson Bldg.	13 15
Noggle, Mrs. A. V.	4601 Monroe St., L. A.	10 84
Noon, Mrs. Annie	421 Victor St., L. A.	6 91
Nutter, Eugene C.	Unknown	5 85
O'Connell, Teresa	Lancaster	8 67
O'Donnell, Thos.	Los Angeles	7 25
Orange Co. Produce Co.	Los Angeles	5 63
Parker, Mrs. Harriet	Los Angeles	16 20
Parkhurst, D. Burleigh	Los Angeles	5 02
Palm Borate Co.	536 Mason Bldg., L. A.	6 70
Palmer, E. A.	Walkers' Bakery, 1st St., L. A.	10 00
Pacific Creamery Co., Factory Account	401 Currier Bldg., L. A.	23 46
Patent Water Elevator Co.	Los Angeles	7 30
Pearson, Lawrence	Unknown	62 50
Peck & Co., W. B.	Los Angeles	31 80
Peterson, Alfred	Alamo, Lower Calif., Mexico	10 05
Peterson, Mary A.	1301 So. Hope St., L. A.	14 80
Phoenix, Miss Margaret	325 So. Flower St., L. A.	10 00
Pillsbury, Rose V.	Los Angeles	6 04
Pond, George	Los Angeles	17 25
Porter Co., Geo. K., Inc.	318-19 Johnson Bldg., L. A.	5 04
Potter, M. H.	Los Angeles	7 58
Preston, James L.	Los Angeles	10 00
Prewitt, Mrs. John	Los Angeles	130 00
Pymjones, I.	409 W. 12th St., L. A.	6 14
Quinn, John W.	200 W. California St., Pasadena	75 00
Radeliffe, C. G.	Ballaret	20 00
Radermacker, I. R.	233 W. 28th St., L. A.	16 00
Randsburg, G. M. M. & N. Co.	Los Angeles	13 47
Redmond, Fred	Los Angeles	10 00
Reed, E. R.	Bakersfield	11 19
Reel, Edgar R.	Hynes	10 00
Rees, W. K., Jr.	Shingle Spring	10 56
Regina, Josephine	Los Angeles	5 92
Reid Ice Cream Co.	14th and Alameda Sts., L. A.	6 98
Remington, W. H.	190 E. 36th St., L. A.	6 48
Reynier, Jacques	303 N. Los Angeles St., L. A.	38 20
Rhodes, Boyd E.	700 E. 5th St., L. A.	10 00
Rice, Frank B.	703 San Fernando St., L. A.	13 00
Rice, W. P.	Unknown	68 55
Richardson, A. I.	2011 E. 2nd St., L. A.	10 00
Richardson, J. T.	Los Angeles	6 59
Rickard, Wm.	2032 Pennsylvania Ave., L. A.	10 00
Rickens, Theo.	Los Angeles	7 96
Ricketson, Geo. H.	Los Angeles	25 55
Roberts, Miss May	315 California St., L. A.	44 00
Robertson, E. J.	Los Angeles	20 52
Robinson, C. W.	Ocean Park	10 00

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank of Los Angeles, at Los Angeles, California—Continued.			First National Bank of Los Angeles, at Los Angeles, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Roden, Clifton Co.	924 W. Pico St., L. A.	\$7 44	Varney, Ella I.	1671 Orange St., L. A.	\$6 57
Rosier, Mrs. Ella	837 E. 22nd St., L. A.	5 01	Various unknown de-		
Ross, W. E.	Los Angeles	56 85	positors of First Na-		
Ryder-Ryders, The	Unknown	9 25	tional Bank out-		
Sandilands, F. B.	Fullerton	10 36	standing		150 78
Samson, L.	840 So. Hill St., L. A.	10 00	Veal, Isabel	Los Angeles	50 00
Santaluce, Saverio	316½ W. 3rd St., L.		Von Stevonean, E. H.	Los Angeles	10 00
	A.	9 13	Wagniere, Jean	1226 Hawthorne Av.,	
Seofield, Gertrude W.	756 Carondelet St.,			L. A.	17 21
	L. A.	5 37	Walker, D. H., Treas.	1129 W. 21st St., L. A.	16 58
Scott, Elizabeth F.	2644 Budlong Ave.,		Wamsley, A. J. or wife	Los Angeles	10 31
	L. A.	12 87	Warner, Alice	1033 S. Olive St., L. A.	8 65
Searles, Iva A.	Los Angeles	6 40	Waterman, G. S. or		
Seibert, Amelia	Unknown	16 39	E. B.	Bakersfield	15 64
Sequoya League	Los Angeles	177 47	Watson, R. G.	Santa Rita Hotel,	
Sharet, Mary D.	Los Angeles	5 80		L. A.	14 96
Sharpe, J. B.	220 W. 40th Pl., L. A.	10 00	Watts, C. H.	Los Angeles	6 67
Shault, W. B.	Los Angeles	35 00	Watts, S. L.	Compton	7 82
Sherrin, J. Lester	Care Asphaltum Oil		Weaver, J. F.	1515 So. Figueroa St.,	
	Refining Co.	8 41		L. A.	5 34
Simpson, Geo. B.	2305 LeGrande St.,		Welsh, I. Katherine	Los Angeles	5 98
	L. A.	10 00	Westerbeyer, Mrs. M. J.	Unknown	45 50
Sinclair, Mrs. Hattie E.	650 Ocean Ave., Santa		Western Mining &		
	Monica	6 00	Dev. Co.	937 E. 22nd St., L. A.	14 90
Sisson, Geo. H.	303 Bradbury Bldg.,		Western Orchards Pro.		
	L. A.	9 50	Co., Ltd.	Care Mrs. Lucy Mur-	
Sloan, Chas. F. & Co.	430 Byrne Bldg., L. A.	62 60		ray, 1623 Orange	
Smith, Mrs. Alice	208 So. Figueroa St.,			St., L. A.	12 42
	L. A.	9 15	White & Whitman	Los Angeles	5 40
Smith, Emma	Los Angeles	25 09	Wholesalers Board of		
Snyder, Mrs. Lillian	Los Angeles	50 00	Trade	323 Bullard Block, L.	
Snyder, M. P., Mayor				A.	6 15
"For Reppner Ore-			Widmark, Glenn, Cash-		
gon Sufferers"	Los Angeles	6 00	ier's Check No. 81,-		
Somerville, Marie E.	Los Angeles	7 08	006	Unknown	10 00
So. Cal. Con. & De-			Willey, C. W.	1562 E. 23rd St., L. A.	10 00
velopment Co.	Los Angeles	40 12	Williams, Caroline R.	1326 Harvard Blvd.,	
Spires, W. R.	Los Angeles	60 00		L. A.	10 00
Spittler & Morris	Yuma, Arizona	6 77	Williams, Mrs. Edwin		
Stanton, Mrs. M. S.	1415 El Molino St.,		M.	222 Bullard Block	5 71
	Pasadena	6 19	Williams, Emma B. or		
Stay There Paint Co.	Los Angeles	5 75	Alice A.	830 So. Figueroa St.,	
Staples, Mrs. Lou	832 Hemlock St., L. A.	10 00		L. A.	6 29
Stege & Lancaster	5512 Central Ave., L.		Wilson, Geo. T., No. 1	Los Angeles	11 10
	A.	10 00	Wilson, H.	Daggett	8 10
Stepney, A. K. Cowell	Hollenbeck Hotel, L.		Wilson, James	716 E. 15th St., L. A.	68 00
	A.	32 35	Wismer, F. W.	Los Angeles	6 56
Stevenson, Florence A.	Los Angeles	6 72	Wing, Wm. A.	117 Winston St., L. A.	6 37
Stewart, Mrs. Gertrude	Los Angeles	41 38	Withem, Wm. H.	Los Angeles	5 65
Stewart, W. H.	316 W. 3rd St., L. A.	13 00	Wood, J. E.	410 Douglas Bldg.,	
Stoneman, Miss Adele	Los Angeles	16 75		L. A.	7 35
Strain, Carrie B.	Los Angeles	5 74	Worthington, Fred T.	Borel, Kern Co., Cal.	8 10
Streeter, Emma A.	Los Angeles	6 68	York, Levi D.	Portsmouth, Ohio	9 05
Sullivan, Frank	San Jacinto	16 90	Young Men's Chris-		
Sullivan, Geo. J.	Santa Rosa House,		tian Ass'n (Ocean		
	L. A.	40 00	Park)	127 So. Broadway, L.	
Talcott, F. L.	2625 Kenwood Ave.,			A.	6 10
	L. A.	5 35	Wright, C. C., Cash-		
Tener, J. F.	706 Union Trust		ier's Check No. 23,-		
	Bldg. L. A.	16 85	062	Los Angeles	30 00
Theatrica Mgr. Assn.	Los Angeles	15 60	Fuller, J. B., Cashier's		
Thomas, E. P.	San Fernando	40 26	Check No. 24,806	Los Angeles	10 50
Thompson, C. W.	Empire, Canal Zone	10 25	Manning, Jno., Cash-		
Tilley Ellen M.	Los Angeles	6 00	ier's Check No. 25,-		
Tiger Head Mining Co.	Westminster Hotel,		624	Los Angeles	17 15
	L. A.	11 78	Wall St. Assessment,		
Todell, H. C.	Sta "A," L. A.	5 48	Cashier's Check No.		
Tryon, Jas. W.	Marion, via Daggett	6 60	31,974	Los Angeles	7 05
Tucker, A. C.	Los Angeles	6 18	Allen, B. F., Cashier's		
Urbine, S. P.	Los Angeles	9 00	Check No. 31,973	Los Angeles	35 60
Van Curen, O. V.	827 So. Olive St., L. A.	10 00	Spinner, A., Cashier's		
Van Scoyos, Mrs. V. M.	215 W. 6th St., L. A.	6 00	Check No. 37,919	Los Angeles	9 85

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank of Los Angeles,
at Los Angeles, California—Continued.

Name	Address	Amount
Price, Sarah M., Cashier's Check No. 44,-028	Unknown	\$36 42
Campbell, Wm., Cashier's Check No. 45,-503	Unknown	35 00
Dickey, R. J., Cashier's Check No. 13,297	Hollywood	39 90
L. A. National Bank, Cashier's Check No. 13,512	Los Angeles	100 00
Hutsley, Addie, Cashier's check No. 14,-867	Los Angeles	9 13
Laughead, Wm., Cashier's check No. 16,-422	Los Angeles	19 75
Unknown deposit	Los Angeles	25 00
Logara, Alice de Hart, Cashier's check No. 57,871	Los Angeles	15 00
Elliott, J. M., Trustee for certain unknown shareholders in the Loma Linda Ass'n Dec'd	Los Angeles	48 35
Hoffman, Mrs. E. K., Cashier's check No. 67,475	Unknown	12 00
Cashier's check No. 83,351	Unknown	6 00
		\$9,831 98

Merchants National Bank, at Los Angeles, California.

Alter Development Co.	490 P. E. Bldg.	\$66 16
Andrews, Harry E.	1660 Rockwood St.	19 54
Avery, Nellie F.	963 So. Hoover St.	40 00
Barnard & Benedict		
Crisp Toff Co.	27 California	20 37
Basum, C. D.	Unknown	9 75
Beach, Samuel	Unknown	15 00
Beeman, Mrs. N. W.	221 So. Spring	20 55
Bowns, Sarah L.	1421 Toberman St.	25 00
Brown, Langford	Unknown	34 07
Burgess, J. S.	Unknown	20 99
Calkins, B. M.	Unknown	11 05
Calkins, F. G.	508 Grant Bldg.	987 70
Carter, Walter	Unknown	103 69
Chase, H. M.	Nadeau	41 40
Clossan, Carlos C.	132 South Hill St.	\$155 82
Clossan, Mrs. C. C.	1015 Magnolia Ave.	35 15
Cochens, Annie	Burbank, also 426 Pleasant Ave.	231 86
Conrad, A.	Unknown	26 51
Diegelman, J. B.	Unknown	85 00
Duff, Hugh T.	111 W. 3rd St.	25 09
Durand, Joseph	428 East 3rd St.	25 00
Edson, Louise F.	Unknown	24 99
Edwards, W. H., Jr.	721 Park View	78 34
Fallbrook Bank	Unknown	54 37
Fellows, Geo. P.	833 So. Grand Ave.	36 73
Finkenstein, F. J.	136 East 1st St.	32 50
Ginsburg, H.	211 East 2nd St.	38 95
Golden State Motor Car Co.	504 Thorpe Bldg.	51 57
Gon Kee Jan Co.	255-260 L. A. Market	27 33
Gould, Will D., Agt.	Unknown	32 52
Gray, J. L.	Santa Barbara	75 00

Merchants National Bank, at Los Angeles, California—Continued.

Name	Address	Amount
Green, Mrs. Frank	Unknown	\$100 00
Hagen, Jennie	Unknown	120 00
Hamilton, John C.	721 West 23rd St.	50 00
Harmish, T. C.	1210 West 39th St.	37 60
Harrell, A. J., Ex. Est. of Jas. Harrell, Dec'd	Farmers and Merchants Bank, Stockton	100 00
Harris, C. B. or Cherletta	2279 West 20th St.	24 91
Heim, Fred S.	Unknown	48 08
Hodge, Geo. O.	Unknown	150 00
Hohlhorst, Henry	Unknown	50 00
Howell, Aldine	6 Berkley Square	109 10
Izon, Amy Harriet	Hotel Rosslyn	45 00
Johnson, A. P.	Unknown	608 16
Jones, J. L.	Unknown	79 17
Kennedy Bros.	Unknown	5 66
Knight, Thos. C.	Gen. Delivery	1,500 00
Koeple, J. D.	Unknown	17 26
Lerch, Frank, Agt.	Unknown	22 03
Lewis, Mrs. C. C.	Unknown	54 00
Lewis, Henry	527 West 7th St.	25 00
MacKilleman & Co.	Unknown	47 68
Mason, Jake	Unknown	45 00
Mathies, J. T.	536 Ruth Ave.	69 17
McGan, Mrs. Edna J.	Unknown	25 30
McLain, Neil	Unknown	33 55
Mitchell & Johnson	508 Union Tr.	22 33
Moore, Lucy	Unknown	50 00
Moore, W. A.	Unknown	50 00
Morley & McFadden	220½ So. Spring St.	50 00
Morris Jones Oil Co.	Unknown	34 83
Neill, J. A.	Unknown	60 02
Newlin, Gurney E., Assignee	406 Wilcox Bldg.	472 35
Nichols, John F.	Unknown	31 75
Off, Blanche B.	2302 So. Flower St.	22 90
Ohaver, Jennie	Unknown	50 00
Oswald, Henry	317 California St.	48 25
Pacific Farms Co.	409 Wilcox Bldg.	22 08
Palmer, Russell or Josephine B.	Unknown	27 01
Paul, C. T.	1705 Brooklyn Ave.	29 46
Personett, Edith	1047 So. Figueroa St.	24 95
Pneumatic Corker Co.	Fernando	21 90
Robb, Geo.	Fernando	32 55
Robinson, W. D.	127 Belvedere St., San Francisco	30 66
Roth, A. B.	Box 162, Station C.	234 45
Russell, D. L., Agt.	Unknown	44 86
Sargent, Harry L.	225 Knox Bldg., L. A.	25 75
Seiver, Segundo	Unknown	75 00
Sheridan, Geo.	10 Wilmington St.	50 00
Silent, Chas.	711 West Adams	79 70
Smith, Ida G.	Rosslyn Hotel	32 90
Smith & Patton	Unknown	57 00
Spivey, J. W.	Jackson Hotel	25 00
Swanson, Frank O.	Inglewood	55 80
Tansey, M. J.	Unknown	45 71
Thompson, H. C.	Unknown	36 88
Tousley, H. F.	King Edward Hotel	36 74
Tufts, John I.	Unknown	21 13
Van Hummil, J.	626 W. 16th St.	40 00
Victor, J. N.	San Bernardino	35 75
Warren, Maude	Unknown	65 31
White, E. E.	Claredon Hotel, 4th and Hill Sts.	25 75
Williams, J. C.	319 H. W. Hellman Bldg.	35 91
		\$7,923 35

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of December 1, 1921.

First National Bank, at Monterey, California.

Name	Address	Amount
Ackerman, Augustine	Monterey	\$10 00
Anderson, James A.	Monterey	47 50
Bibby, J. & Co.	Monterey	1 37
Bush, F. G.	Monterey	1 66
Canfield, A. A.	Monterey	1 15
Cooke, Geo. W.	Monterey	10 00
"D" Company 20th Infantry	Presidio of Monterey	9 85
Eppley, Kurtz	Monterey	37 55
Fisher, R. E.	Presidio of Monterey	10 00
Girard, A. C.	Monterey	15 70
Halstead, F.	Presidio of Monterey	7 81
Jeffrey, Wm. or wife	Monterey	16 30
Johnson, W. O.	Monterey	8 22
Martin, Minnie S.	Monterey	1 47
Nichols, B. C. or wife	Monterey	2 34
Parker, John H.	Monterey	7 32
Peters, Chas. R.	Monterey	2 45
Place, M. B.	Monterey	1 46
Post Exchange Presidio	Presidio of Monterey	2 50
Raine, Katherine J.	Monterey	4 18
Raley, Wilbur	Monterey	8 52
Raney, J. H.	Monterey	10 30
Renzehausen, Wm. B.	Monterey	2 69
Ross, Mabel L.	Monterey	3 45
Larsen, M. H.	Monterey	4 00
Madsen, Mrs. Martrue	Monterey	5 00
Miller, Joe	Monterey	1 60
Molera, E. J.	Monterey	2 37
Monterey Baseball Club	Monterey	1 17
McNeill, John F.	Monterey	6 33
Officers Hop Committee	Presidio of Monterey	3 00
Read, Marguerite or John	Monterey	52 83
Sandholdt, Wm., trustee	Monterey	34 16
Sprinkle, Dallas M.	Monterey	2 85
Trustees Board of Colton Hall	Monterey	12 75
		\$349 85

Farmers and Merchants National Bank,
at Mountain View, California.

Browning, Louise	Mountain View	\$1 99
Clifford, John	Mountain View	14 57
Fitzell, J. H.	Mountain View	22 35
Leggett, Alice	Mountain View	7 60
Morgan, W. H.	Mountain View	33 91
Taylor, Clara L.	Mountain View	7 00
Thew, A. B.	Mountain View	1 18
Tousseau, Jean	Mountain View	2 80
Wilson, F. C.	Mountain View	5 00
		\$96 40

The First National Bank of Oakdale,
at Oakdale, California.

Davis, Geo. A.	Cooperstown	\$5 00
Hippert, J. L.	Oakdale	2 80
Tenny, Mae	Oakdale	4 25
Turner, M. A.*	Oakdale	9 10
		\$21 15

Central National Bank of Oakland,
at Oakland, California.

Name	Address	Amount
Abbabbie, Noel or Catherine	Oakland	\$10 00
Ackerman, Chas. L.	Oakland	10 00
Adams, Lillian G.	Oakland	2 06
Albright, Elizabeth L.	Oakland	5 00
All Star Bowling Team	Oakland	11 00
Anderson & Stockholm	Oakland	2 64
Anderson, Treas., Jas. H.	Oakland	6 35
Attenborough, H. W.	Oakland	10 82
Bacon, C. J.	Oakland	20 33
Baker, D. S.	Oakland	2 00
Baker, F. W.	Oakland	2 60
Barney, Charlotte M.	Oakland	100 00
Beckwith, Sale L.	Oakland	2 00
Berlin, C. J.	Oakland	2 24
Branchini, O.	Oakland	1 00
Bilger, Treas., F. R.	Oakland	1 33
Blair, Nellie	Oakland	1 10
Blore, H. M.	Oakland	4 39
Boatwright, W. D.	Oakland	2 00
Botelho, Frank T.	Oakland	1 97
Botelho, J. J.	Oakland	8 66
Brace, H.	Oakland	17 28
Brennan, J. J.*	Oakland	20 25
Brooke, Geo. C.	Oakland	96 23
Brown, Clarence	Oakland	5 00
Bruns Agt., Alf. E.	Oakland	1 99
Burnett, Sarah A.	Oakland	1 24
Callagan, Will S.	Oakland	1 07
Callahan, D. C.	Oakland	1 00
Cattell, Mrs. S. A.	Oakland	5 00
Chanelhulla Pla. Mining Co.	Oakland	14 80
Chittenden, J. L.	Oakland	5 00
Christiansen, W. W.	Oakland	4 00
Clifford, J. R. or S. G.	Oakland	1 68
Columbia Cloak & Suit Co.	Oakland	3 19
Cons. Gold Trout Mining Co.	Oakland	4 26
Constable, W. C.	Oakland	1 43
Cooney, W. J.	Oakland	3 20
Crane, L. P.	Oakland	2 00
Cross, Cora M.	Oakland	1 00
Culligan, W. J.	Oakland	1 07
Cutiss, M. L. W.	Oakland	2 80
Dalton, Supt. & Treas., H. P.	Oakland	1 45
Deacon, Chas. W.	Oakland	1 77
Deakin, Isabella and Edwin	Oakland	1 37
Deloy, C. Y.	Oakland	9 92
Derrick, Geo. H.	Oakland	2 88
Dimmick, E. H.	Oakland	4 00
Dousler, A. K.	Oakland	1 05
Dozier, W. G.	Oakland	1 45
Drais, Albert L.	Oakland	1 77
Dramatic Society Fruitvale Congregational Church	Oakland	2 45
Duck Mfg. Co.	Oakland	1 85
Duckworth, H.	Oakland	1 32
Duncan, G. O. or Mrs.	Oakland	2 65
Durfan, E. A.	Oakland	2 00
Eagan, J. J.	Oakland	1 70
Eastman Mfg. Co.	Oakland	5 01
Ebbesen, V. E. or C.	Oakland	2 80
Edna Gold Mining Co.	Oakland	3 25
Edwards, May I.	Oakland	1 44
Edwards, Agt. W. B.	Oakland	1 42
Eliason, Sam	Oakland	2 70

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Central National Bank of Oakland, at Oakland, California—Continued.			Central National Bank of Oakland, at Oakland, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Ellis, F. S.	Oakland	\$13 72	King, Geo. J.	Oakland	\$4 39
Ewing, J. E.	Oakland	1 29	Kirk, G. A.	Oakland	2 60
Falk, Henry	Oakland	1 92	Klewing, H. C. or Jen-		
Farley, Mrs. E. H.	Oakland	50 00	nie G.	Oakland	8 49
Farrell, Thos. F.	Oakland	5 36	Knox, Chas. E.	Oakland	15 49
Freund, P. D.	Oakland	3 24	Kohler, Anna	Oakland	1 47
Frost, M.	Oakland	2 52	Kohler, Fred, Jr.	Oakland	5 00
Fuller, S. W.	Oakland	4 00	Kolb, Wm.	Oakland	42 50
Ganett, Irma Grace	Oakland	2 20	Kowalsky, I.	Oakland	3 42
Garrett & Taggart*	Oakland	10 01	Kroft, J. Athol	Oakland	1 50
Grant Oil Co.	Oakland	42 51	Kuns, Henry A.	Oakland	6 61
Goldberg, M. R.	Oakland	1 54	Kuranzo & Co.	Oakland	8 68
Golden, Thos. J.	Oakland	3 33	Lafon, Henry	Oakland	2 00
Golden Gate Planing			Lally, H. T.	Oakland	14 32
Mill	Oakland	6 35	Lambert, Laura W.	Oakland	66 38
Gordon, Jessie M.	Oakland	6 13	Lancaster & Hanford	Oakland	10 95
Gove, Mrs. A. B.	Oakland	50 00	Lane, John H.	Oakland	7 25
Greenbaum Exec. A. B.	Oakland	19 80	Larson, J. E.	Oakland	1 70
Griffiths, Mrs. E. W.	Oakland	2 00	Laundry Wagon Driv-		
Hanley Bros.	Oakland	99 35	ers Ass'n	Oakland	3 60
Hansen & Smith	Oakland	88 50	Lawrence, H. F.	Oakland	1 07
Harriet, Rosa K.	Oakland	99 50	Lawrence, J. A.	Oakland	3 21
Hatfield, S. R.	Oakland	509 00	Leach, Coe	Oakland	11 00
Havens, E. H.	Oakland	15 50	Lehnhardt, C.	Oakland	1 00
Hawes, Admx., B. C.	Oakland	1 10	Lemmon, J. G.	Oakland	2 45
Hayes, H. H.	Oakland	12 54	Lemos, A. J.	Oakland	2 81
Hellman Hitchcock Co.	Oakland	18 57	Lewis, C. A.	Oakland	46 81
Heselwood, Mrs. J. A.	Oakland	833 23	L'Hommedian	Oakland	6 40
Hickok, S. R.	Oakland	2 13	Lichenstein, H.	Oakland	1 00
Hildrith, S. C.	Oakland	94 08	Lindley, Norton	Oakland	15 47
Hillegass, G. W.	Oakland	7 63	Live Oak Oil & De-		
Hilmer, F. L.	Oakland	1 62	velopment Co.	Oakland	8 70
Hinds, F. D.	Oakland	7 20	Lloyd, W. F.	Oakland	1 96
Hoffman, Herman or			Lockyer, F. H.	Oakland	15 00
Mrs. E. A. Eaton	Oakland	1 00	Logan, Alice P.	Oakland	9 96
Hoffman, Madge Cone	Oakland	12 83	Lucas, Joseph	Oakland	100 00
Holeomb, Harry or			Luedwig, Otto R.	Oakland	9 66
Nyda D.	Oakland	1 19	MacLaren, E.	Oakland	35 79
Hollister, J. W.	Oakland	1 00	Mahone, Dury	Oakland	10 00
Holmes, Carroll	Oakland	1 05	Mason, Geo. K.	Oakland	2 42
Holmes, O. W.	Oakland	1 80	Matheny, John M.	Oakland	1 00
Home Restaurant	Oakland	\$9 52	Mathews, E.	Oakland	2 75
Hook, Theo. H.	Oakland	3 80	Matijasevich, Andrew	Oakland	36 10
Horneff, S. C.	Oakland	1 15	Matt, P. P.	Oakland	1 58
Hotchkiss, J. M.	Oakland	9 58	Mayhue, R. E.	Oakland	1 54
Hume, L. Olive	Oakland	1 58	McCashen, John	Oakland	1 07
Hutchinson, Kate	Oakland	10 09	McClintock, Agt., S. N.	Oakland	8 36
Hyde, Alice E. V.	Oakland	4 75	McClure, Rodney N.	Oakland	1 44
Hynes, M. F.	Oakland	5 30	McCord, Mrs. H.	Oakland	1 00
Ince, John C.	Oakland	1 17	McLaren, James E.	Oakland	187 71
Independent Supply			McNanus, J. M.	Oakland	2 90
Co.	Oakland	45 50	McSorley, H. M.	Oakland	5 00
Ivory, Lloyd E.	Oakland	10 00	Mederia, M. J.	Oakland	2 19
Jackson, W. H.	Oakland	15 07	Merrill, M. C.	Oakland	1 13
Jenkins, Mrs. Malinda			Messie & Green	Oakland	1 00
J.	Oakland	65 00	Meyer & Co., C.	Oakland	1 87
Johnson, Florence L.	Oakland	16 73	Millard, F. W.	Oakland	3 00
Johnson & Peterson	Oakland	17 59	Mitchell, A. H.	Danville	48 57
Jolson, Mr. and Mrs.			Mitchell, F. R.	Oakland	1 84
Albert	Oakland	5 00	Morest, C. E. F.	Oakland	2 63
Jones, Chas. A.	Oakland	1 00	Morgan, J. A.	Oakland	27 23
Jones, M. F.	Oakland	6 50	Morgans, Park	Oakland	15 38
Jordan, L. E. C.	Oakland	1 65	Morse, Chas. A.	Oakland	3 50
Joyce, J. A.	Oakland	3 82	Neal & Saunders	Oakland	7 31
Katzenstein, Mrs. J.	Oakland	1 60	Nevada Lucky Wonder		
Keiser, Geo.	Oakland	10 09	Mining Co.	Fallon, Nev.	240 00
Kelly, J. F.	Oakland	1 83	Nichol, Katherine H.	Oakland	1 60
Kelly, L. Alice	Oakland	6 00	Nickel, Tr., Karl H.	Oakland	3 10
Kemp, Mrs. E.	Oakland	247 50	Niederstrasser, C. or		
Kenilworth Coal Co.	Oakland	11 00	H. M.	Oakland	2 40
Kenna Bldg., Acet.,			Nystrom, J.	Oakland	3 55
Mary	Oakland	26 00	Oakland Motor Car Co.	Oakland	3 62
Kenworthy, L. J.	Oakland	140 67	Oakland Refining Co.	Oakland	1 02
Keyes, Emma	Oakland	10 80	O'Connell, J. J.	Oakland	22 38
King, C. R.	Oakland	50 00	Olney, Carrel	Oakland	2 12

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Central National Bank of Oakland,
at Oakland, California—Continued.

Name	Address	Amount
Olsen, Edward	Oakland	\$5 78
Osman, Wm. A. & L. H.	Oakland	10 00
Owens, L. S.	Oakland	1 05
Pacific Art Store Co.	Oakland	1 17
Pacific Freight and Transfer Co.	Oakland	16 23
Palmer, A. P.	Oakland	3 70
Paraiso Fruit Co.	Oakland	53 99
Parsons, A. H.	Oakland	1 82
Partridge, J. L. B.	Oakland	2 35
Pearce, Wm.	Oakland	2 12
Pearson, W. B.	Oakland	2 55
Pearsons, Mrs. M. L.	Oakland	2 05
Peiser, Samuel R.	Oakland	1 27
Peladean, L.	Oakland	1 00
Penn. Fire Ins. Co.	Oakland	12 25
Pierce, H. H.	Oakland	1 27
Pleitner, V. C. or C. S.	Oakland	22 32
Porter Lodge No. 272	Oakland	11 75
Potter, M. Edith	Oakland	1 80
Prentice, E. N.	Oakland	2 00
Pusey, Hugh	Oakland	2 45
Quick, Chas.	Oakland	2 00
Rawlins, S. L.	Oakland	52 16
Reardon, Wm. H.	Oakland	5 04
Reed, Walter S. or Eva		
Evangeline	Oakland	44 23
Reis Bros & Co.	Oakland	80 00
Renn, Lewis C.	Oakland	200 00
Richardson, D. S.	Oakland	3 25
Roberts, D. C.	Oakland	1 70
Roberts, Grace A.	Oakland	1 43
Robinson, J. C.	Oakland	7 73
Roch, John L.	Oakland	48 75
Rogers, W. S.	Oakland	9 47
Rose, E. E.	Oakland	5 60
Rose Mfg. Co.	Oakland	2 01
Roust, A.	Oakland	3 24
Ruggles, Marcus	Oakland	3 00
Rummell, A. D.	Oakland	2 50
Sanborne, G. F.	Oakland	1 42
Saunders, Geo. W.	Oakland	1 10
Sayous, A.	Oakland	2 50
Seaton, J. F.	Oakland	50 81
Scott, J. J.	Oakland	1 00
Seery, J. hn L. or Jas. L.	Oakland	1 40
Seiler & Dunstall	Oakland	100 00
Shapiro, A.	Oakland	1 66
Shoppard, M. S. B.	Oakland	2 98
Short, T. E.	Oakland	148 05
Shuey, Edna M.	Oakland	1 15
Simon, B.	Oakland	50 00
Sittman, Geo. A.	Oakland	1 95
Smith Cash Store	Oakland	1 90
Smith, Ella M.	Oakland	1 92
Smith, Mary R.	Oakland	6 61
Smith, Nellie or J. B.		
Langtry Smith	Oakland	6 46
Sprague, Edith or B.	Oakland	2 05
St. Johns Church	Oakland	139 34
Standard Oil Co., Div.		
B.	Oakland	2 35
Stange, H. A.	Oakland	1 55
Staples, E. F.	Oakland	15 85
Steen, J.	Oakland	1 20
Steneel, Karl	Oakland	35 39
Stevenot, Sarah E.	Oakland	18 00
Stewart, F. J.	Oakland	9 97
Stone, F. E.	Oakland	10 00
Storer, Helen M.	Oakland	15 00
Stromberg, Wm. N.	Oakland	2 97
Stubbs Bros., Interest		
Acct.	Oakland	16 70
Subora, Moses	Oakland	5 00
Sunkel, T. M.	Oakland	1 01

Central National Bank of Oakland,
at Oakland, California—Continued.

Name	Address	Amount
Swift, S. C.	Oakland	4 00
Syndicate Water Co.	Oakland	5 71
Taylor, Wm.	Oakland	1 75
Thomas, C. H.	Oakland	5 00
Thomas, Frank	Oakland	2 32
Thomason & Fountain	Oakland	6 25
Thompson Co., Alex.	Oakland	1 69
Thompson, E. B.	Oakland	10 55
Veterans Res. N. C. T.		
of A.	Oakland	4 00
Ward, C. H.	Oakland	21 28
Watson, A. J.	Oakland	42 38
Watt, Rolla V.	Oakland	50 00
Wentzell, John	Oakland	10 00
West Coast Dredge Co.	Oakland	76 75
Western Hotel Co.	Oakland	11 94
Western Novelty Co.	Oakland	2 63
Wetherbee, Ellen M.	Oakland	3 40
Williams, E. R.	Oakland	5 95
Williams, Harry W. or		
Clara	Oakland	2 18
Williams, J. W.	Oakland	39 05
Williams, Nellie W.	Oakland	4 64
Wishar, Grace N.	Oakland	14 47
Wood, Ralph H.	Oakland	6 01
World Press, Inc.	Oakland	1 50
Wright, J. T.	Oakland	30 00
Farrington, T. H.	Oakland	4 34
Fields, E. L.	Oakland	3 00
Financial Underwriters		
Co.	Oakland	3 02
Fischer, Charles	Oakland	6 40
Fish, C. or Mrs. Clar-		
ence	Oakland	1 45
Fonda, G. H.	Oakland	1 00
Foote, W. W., Jr.	Oakland	1 80
Forbes, M. A.	Oakland	2 70
Ford, Viola	Oakland	2 50
Fox, J. J.	Oakland	2 30
		\$6,029 29

First National Bank of Ocean Park,
at Ocean Park, California.

Name	Address	Amount
Carl, Mrs. Rose	102 Pier Ave.	\$74 21
Mulherron, D.	Ocean Park	104 14
Perkins, Anna B.	Venice, 611 Ocean Front	86 53
		\$264 88

First National Bank of Ontario, at Ontario, California.

Name	Address	Amount
Armstrong, W. R.	Ontario	\$6 25
Carson, M. L.	Chino	20 00
Fargo, Dr. J. F.	Upland	74 06
Ferron & Armitage Co.	Cueamonga	4 22
Friend, Wm.*	Ontario	6 07
Fuller & Henry	Ontario	31 20
Hobbs, Mabel	Ontario	5 13
Holbrook, E. A., Treas.	Ontario	6 00
Holbrook, Sarah G.	Ontario	4 87
Hoyt, Luella A.	Ontario	2 42
Humphrey, Oscar	Ontario	15 89
Iyer, Ida D.*	Los Angeles	4 41
Kimball, F. J.	Los Angeles	8 21
McFatrige, J. W.*	Ontario	7 83
McDonald, H. F.	Ontario	41 00
Nichols, C. O.	Ontario	3 84

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank of Ontario, at Ontario, California—Continued.

Name	Address	Amount
Odd Fellows Pro. Soc.	Ontario.....	\$3 50
O'Neill, Mrs. E. F.	Ontario.....	3 30
Payne, A. E.	Ontario.....	7 25
Rasor, C. J.	Ontario.....	32 25
Thompson, J. C.	Ontario.....	2 20
Whiting, A. J.	Ontario.....	4 61
		\$294 42

The First National Bank of Orange, at Orange California.

Dinsmore, E. L.	Orange.....	\$2 33
Jones, W. A.	Orange.....	1 45
Jackson, Rupert	Orange.....	4 85
Perry, W. E.	Orange.....	4 85
Porter, Frank R.	Orange.....	33 23
Plegel, Mrs. F.	Orange.....	11 00
Shriner, Frank	Orange.....	5 14
Strickland, R. W.	Orange.....	2 75
		\$65 60

Rideout-Smith National Bank of Oroville, at Oroville, California.

Barksdale, E. J.	Oroville.....	\$25 00
Bowman, Ed. *	Oroville.....	10 00
Elkin, J. B.	Oroville.....	5 20
Gallagher, P.	Oroville.....	30 00
Houston, A.	Oroville.....	180 00
Houston, A.	Oroville.....	100 00
Klippel, H. V. *	Oroville.....	25 52
Salisbury, Elizabeth	Oroville.....	50 00
Schooley, Chas.	Oroville.....	10 00
Vaughan, Chas.	Transient.....	70 00
		\$505 72

First National Bank of Oxnard, at Oxnard, California.

Fitzgerald, Mrs. M. E.	Oxnard.....	\$21 82
Kelley, D. A.	Oxnard.....	46 50
Post, C. A.	Oxnard.....	20 00
Smith, Mrs. W. H.	Oxnard.....	16 58
		\$104 90

The First National Bank, at Pasadena, California.

Acheson, E. G.	Niagara Falls, N. Y.	\$135 50
Beerworth, W.	Pasadena.....	60 00
Blakeley, S. E.	Pasadena.....	56 26
Bleick, P.	Pasadena.....	150 60
Briggs, Mrs. E. L.	Pasadena.....	349 52
Hall, George	Ogdenburg, N. Y.	60 55
Ilwig, W. J.	Pasadena.....	82 95
James, Forna A.	Pasadena.....	470 00
Medell, Joseph	Pasadena.....	184 87
Meredith, W. C.	Pasadena.....	100 00
Morris, Mrs. Emma or		
Mrs. Mary Rayborn	381 Park St.	129 84
Prodley, M. W.	Pasadena.....	88 43

First National Bank, at Pasadena, California—Continued.

Name	Address	Amount
Pushau, Ralph V.	Pasadena.....	\$141 70
Rogers, Nellie T.	Pasadena.....	98 00
Stuart, Wm. C., Jr.	Pasadena.....	352 16
Throop, Mrs. Ella	South Pasadena.....	55 00
Willis, Chas. W.	Pasadena.....	75 00
Wright, Chas. Trenton	365 W. Walnut St.	100 00
		\$2,690 38

The Petaluma National Bank, at Petaluma, California.

Cleary, J. F. *	Petaluma.....	\$25 00
Perkins, Jos.	Petaluma.....	20 00
Riella, Baptista	Petaluma.....	150 00
		\$195 00

American National Bank, at Pomona, California.

Miller, Mrs. M. N.	Pomona.....	\$120 50
Tucker, Jackson G.	Pomona.....	89 37
		\$209 87

First National Bank, at Redondo Beach, California.

Meacham, Davis or		
Mrs. S. D. Thomas	Redondo Beach.....	\$15 31
Wells, C. J.	Redondo Beach.....	79 15
		\$94 46

Citizens National Bank, at Riverside, California.

Abbott, Mrs. F. E. *		\$5 56
Allen, Mrs. M. E.	879 W. 3rd St.	4 50
American S. S. Union	1522 Harmon St., So.	
	Berkeley.....	2 00
Bartlett, Sarah	269 Palm Ave.	50 00
Brackett, Anna L. *		80 62
Chambers, E. L. *		2 15
Chapman, Maude McC	Unknown.....	5 00
Church, Bertha	Unknown.....	82
Collier & Carnahan,		
trustees	Riverside.....	14 45
Comeres, P.	Perris.....	41 60
Davis, Rees	194 E. 8th St.	3 81
First M. E. Church, E.		
Side Mission	Riverside.....	6 80
Garcia, Peter	Sherman Institute.....	2 25
Golden, W. F. *		7 65
Gray, H. P. *		13 53
Gray, Cook & Co.	Riverside.....	5 93
Gundrum, Ida	Unknown.....	2 06
Hazins, J. W.	Unknown.....	30
Hall, Priestly *		8 07
Hollis, L. W.	P. O. Box 882	10 00
Howe, A. A.	E. Arlington Ave.	225 00
Hurd, F. R. *		6 95
Jaquess, Everett	138 12th St.	2 00
Jerould, A. A.		2 62
King, C. W.	Unknown.....	11 34
Lockwood, Harriet E.	Unknown.....	3 57
McLeod, John D.	Unknown.....	2 70

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Citizens National Bank, at Riverside, California— Continued.			San Bernardino National Bank, at San Bernardino, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Miles, John	Unknown	4 96	Payett, Chas. A.	Unknown	\$132 29
Mills, Cora H.	Unknown	3 55	Phillips, H. D., Adm.	Unknown	60 76
Mission Publishing Co.	Unknown	2 75	Pratt, A. C.	Unknown	19 56
Overton, Kate F.	Unknown	1 40	Reat, Clyde	Unknown	9 30
Pachappa, O. G. Assn.	Riverside	9 01	Records, Flora	Unknown	6 50
Pearson, Geo. M.	Riverside	16 42	Reach & Cage	Unknown	13 01
Poore, Geo. C., Agt.	Riverside	85	Robertson, R. H.	Unknown	18 07
Provisal, Peter	Unknown	46 21	Rogers, Wm. Penn.	Unknown	10 38
Redmayre, M.	Unknown	12 75	Shares, Mrs. G. L.	Unknown	25 00
Rice Mfg. Co., Special Acct.	Riverside	17 58	Shepperd & Young	Unknown	18 00
Rife, Alexander	Unknown	70	Shultz, Wm.	Unknown	50 00
Robbins, Maria D., Treas.	Riverside	1 37	Shuman, R. S.	Unknown	18 00
Russell, G. D.	365 Cypress	2 00	Smith, Allen J.	Unknown	100 00
Rutherford, Isabel	Unknown	78	Smith, Elbert A.	Unknown	84 00
Sanborn, Mary A.	Unknown	11 13	Smith, F. A.	Unknown	8 50
Security Abstract Co.	Riverside	120 25	Stewart, F. E.	Unknown	4 55
Seely, F. E.	972 Hayes St.	4 75	Stone, C. P., Treas.	Unknown	9 71
Shedds Mercantile Service	Riverside	6 55	Stone, Wm., Jr.	Unknown	50 00
Stransky, J. A.	Unknown	4 17	Taylor, C. G.	Unknown	18 00
Twogood & Roelhold	Riverside	6 01	Thomas, J. C.	Unknown	17 45
Union Wheel Co.	Riverside	6 44	Thrall, Mrs. J. B.	Unknown	19 10
Vaughan, E. A.	Unknown	7 00	Tull, A. S.	Unknown	29 45
Virginia Dale Cons. Co.	Riverside	11 78	Watson, Mrs. L.	Unknown	8 00
Wells, Hattie	415 W. 9th St.	25 00	Welton, Mr. or Mrs. F. H.	Unknown	21 84
Young, C.	370 Lemon St.	6 14	Withers, Mrs. W. S.	Unknown	20 14
		\$850 83	Wood, Saul	Unknown	22 00
			Woof, F. M.	Unknown	76 50
					\$1,669 62

The National Bank of Riverside, at Riverside, California.

Cole, F. B.	Riverside	\$2 44
Murphy, J. F.	Riverside	25 50
		\$27 94

San Bernardino National Bank,
at San Bernardino, California.

Amos, Bertha	Unknown	\$0 50
Andrews, J. L.	Unknown	1 91
Bagg, H. A.	Unknown	18 11
Barnard, Delle M.	Unknown	19 78
Barrett, Anna	Unknown	10 37
Brown, J. B.	Unknown	37 70
Davis, W. M.	Unknown	24 70
Carlson, Geo.	Unknown	7 00
Elecustein, Edw.	Unknown	18 00
Galbreath, A. G.	Unknown	21 50
Girard, I. C., Adm. J. B. Wright Est.	Unknown	68 60
Harrison, Robt. T.	Unknown	21 79
Haskell, Kitty	Unknown	30 34
Jackson, D. Q.	Unknown	93 25
King, G. & C., M. & M. Co.	Unknown	4 82
Kleinstei Edna	Unknown	23 00
Knemwyer, C. F.	Unknown	103 86
Lael, Jno.	Unknown	17 52
Manchester, F. C.	Unknown	79 10
Manuel, Eliza	Unknown	19 70
McVerty, Ed.	Unknown	6 00
Moffitt, Mrs. Mervin K.	Unknown	22 00
Multer, Mary E.	Unknown	43 01
Nicolas, Jean	Unknown	53 40
Norton, C. H.	Unknown	3 55
Page, Rachel	Unknown	50 00

Merchants National Bank, at San Diego, California.

Abbey, Lorrenz H.	San Diego	\$50 00
Anderson, M. B. (As- signed)	San Diego	40 09
Bartlett Bros.	San Diego	10 00
Beatty, Dr. L. C.	San Diego	7 00
Bent, Anna	San Diego	13 00
Bruce, W. W.	San Diego	14 97
Conklin, N. H. (Gdn. H. O.)	San Diego	9 64
Consolidated Building Supply	San Diego	8 90
Culbertsen, C., Treas.	San Diego	21 26
Danbar Bros.	San Diego	10 00
Edmonds, B. J. or An- nie V.	San Diego	31 09
Edwards, Wm. A.	San Diego	10 73
Elliott, A. J.	San Diego	15 58
Emersen & Co., J. W.	San Diego	12 07
Epstein, Bessie or S. A.	San Diego	8 33
Faley, Mrs. Esther	San Diego	10 00
Fitzgerald, Edmond	San Diego	6 27
Gordon, Geo. A.	San Diego	8 97
Hill, Walter S.	San Diego	11 10
Hinson, W. B.	San Diego	7 88
Holcom, W. H.	San Diego	8 22
Johnson, Luther	San Diego	12 93
Jones, Jean Perry	San Diego	11 22
Jones, N. D.	San Diego	6 56
Kenyon, W. J. C.	San Diego	19 62
Kinney, J. F. *	San Diego	24 65
Lemond, C. E.	San Diego	6 12
Lodge, Mary A.	San Diego	8 61
Leggett & Sons	San Diego	10 05
Mason, N. H. A.	San Diego	10 19
McGuire, Mary	San Diego	15 54
McIntosh, Mrs. D.	San Diego	10 00
Miller, Allen G.	San Diego	10 00
Murray, Harrold	San Diego	23 25
Nason, F. T. or J. S. Doyle	San Diego	12 14

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Merchants National Bank, at San Diego—Continued.

Name	Address	Amount
Netting, Thomas	San Diego	\$18 36
Nickson, J. S.	San Diego	7 13
Norton, Deuned	San Diego	15 30
Okumda, G.	San Diego	10 00
Price, Mrs. M. W.	San Diego	12 25
Ramsey, Simmons	San Diego	10 15
Ray, Chas. R.	San Diego	25 00
Robyn, Hans	San Diego	8 75
Rochdale Co.	San Diego	23 51
Rowelt, Chas. R.	San Diego	28 15
Remondino, Sophia	San Diego	10 00
Rife, T. A.	San Diego	6 36
Shields, James	San Diego	6 83
Sloan, Stephens	San Diego	8 40
Stearns, Sarah H.	San Diego	10 10
Tolles, H. E.	San Diego	7 50
Westbrook & Showley	San Diego	6 30
		\$690 07

Anglo and London Paris National Bank,
at San Francisco, California.

Name	Address	Amount
Alexander, G.	Unknown	\$102 76
Bamberger, L.	Unknown	29 45
Bowers, Benton	Unknown	72 38
Bley, A.	Unknown	95 00
Childs, Mgr., J. S.	Unknown	675 80
Carpenter, F. L.	Unknown	100 00
Cosale Mfg. Co.	Unknown	53 50
Columbia Midway Oil Co.	Unknown	42 07
Durmonson, D. H.	Unknown	89 70
Doty & Lamb	Unknown	21 43
Elliott, C. H.	Unknown	228 61
Elliott, W. S.	Unknown	140 00
Fargona & Son, B. F.	Unknown	51 69
Forestine, Geo. L.	Unknown	22 05
Golden Chariot Mfg. Co.	Unknown	15 81
Green Mountain Co.	Unknown	125 45
Grooswool, Clara	Unknown	12 24
Henry & Sons, J. F.	Unknown	351 90
Hilman, Chas.	Unknown	225 00
Kern, C. A.	Unknown	22 96
Kirley, Petit Green	Unknown	28 07
Kaufman, G.	Unknown	18 00
Leale Mfg. Co., A. G.	Unknown	16 50
Landrum, A. R.	Unknown	20 50
Lejenne, P.	Unknown	14 74
McGrossen, J. F.	Unknown	28 28
McIntyre, H. H.	Unknown	19 40
Mish, F. C.	Unknown	26 35
Mere T. & L. T. Co.	Unknown	94 94
Nevada Ore Smelting	Unknown	222 00
Oroville Gold Mining & Dredging Co.	Unknown	37 42
Providence Cons. Gold Mining Co.	Unknown	19 02
Pettigrew, P. A.	Unknown	31 65
Reed, A. A.	Unknown	11 64
Stickney, C. W.	Unknown	138 87
Sun Insurance Co.	Unknown	611 81
Spiro, F. H.	Unknown	51 00
Sierra Gravel Co.	Unknown	31 40
Sudden, W. H.	Unknown	41 20
Tuolumne Con. Mfg. Co.	Unknown	26 50
Thormeraft, Dr. H.	Unknown	35 55
Thrift, S. D.	Unknown	50 00
Vercoe, H. B.	Unknown	654 76
Vacuum Appliance Co.	Unknown	49 40
Wooster, Tr., P. L.	Unknown	22 69
Wirth, C.	Unknown	9 88
White Chief Mfg. Co.	Unknown	18 85
Weill, Millier	Unknown	70 00
Ybarguen, R.	Unknown	29 25
		\$4,907 47

The Bank of California, National Association,
at San Francisco, California.

Behlow, J. W. M.	Flood Bldg.	\$0 50
Blount, B. E.	49 McAllister St.	3 00
Biddle, John, Lt. Col. U. S. A.	Unknown	1 36
Butler, Mrs. Clara J.	Russ House	7 00
Calef, John T.	Unknown	50 00
Charleton, C. E.	Du Boce Apt. House	30
Cie Fse de PH de JC, Paris ac.	Paris, France	06
Cie Francaise du Placers Hydraulique de Jet. C. a' Paris	Junction City	293 00
Cons. Amador Mining Co.	222 Sansome St.	21 23
Union Paving & Construction Co.	215 Clunie Bldg.	44 93
Walker, Chas. A.	Ely, Nev.	294 15
Wentworth, J. M. Co.	Unknown	23 35
Western Exploration Co.	Unknown	21 03
Western Gold Mining Co.	Unknown	8 92
Winton Estate	Unknown	22 19
Worth & Ray Oil Co.	Unknown	23 95
		\$2,342 45

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The Bank of California, National Association,
at San Francisco, California—Continued.

Crocker National Bank, at San Francisco, California.

Name	Address	Amount
De. La Montanya, J.	606 Battery St.	\$28 05
Eastern Expl. & Dev. Co.	Rialto Bldg.	3 08
Esperanze Gold Mining Co.	421 Market St.	12 59
Estree, M. N.	1331 Park Ave., Alameda	2 02
Gallagher, Milton	Unknown	3 00
G. G. Fruit Jar Co.	Unknown	15
Golden West Mining Co.	415 Front St.	2 74
Horkett, Eric	Unknown	2 81
Higgins, Anna W.	312 Boyston Ave., No. Seattle, Wn.	17 89
Kenyon, Chas. A.	Unknown	5 31
Ladd, H. E. & F. G.	Unknown	1 73
Lee, J. or Anna	Unknown	105 00
Lockwood, W. S.	Unknown	20 39
Lone Star Qtz. & Gr. Mng. Co.	Unknown	42 31
Macondray Bros. & Lockhard	Unknown	53 01
May, S. H.	Unknown	17 55
Meecks, Mary J.	Unknown	15 15
Ming, C. Q.	Unknown	59 78
Moore, A. V.	52 Bluxome St.	3 29
Morehouse, Clara	55 Octavia St.	45 87
Mt. Jefferson Gold Mng. Co.	Crocker Bldg.	1 02
McAnery, G. B.	326 So. 6th St., San Jose	5 00
McDade, J. M.	Lakeview, Oregon	34 76
Ramey, W. S.	Unknown	32 80
Red Mt. Soap & Polish Co.	Unknown	257 50
Reid, L. C.	70 Turk St.	8 10
Remmers, J. H.	Chicago, Ill.	4 19
Reynolds, W. H.	Berkeley	5 00
San Antonio Land & Water Co.	Mills Bldg.	95 00
S. F. Box Manufacturing Agency	Unknown	13
San Marcos Mfg.	Unknown	5 47
Sargent & Burg	Unknown	14 18
Schmitz, Karoline	3321 21st St.	8 49
South S. F. Quarry Co.	40 New Montgomery St.	26 33
St. Germain Billiard Co.	Unknown	17 88
Staalgrewe, K.	Unknown	2 48
Stephen, J.	Pine and Pierce Sts.	1,781 67
Stratton, W. C.	Unknown	1 68
Sullivan, Mary E.	St. Francis Hotel	3 04
Thomas, W. S., Spl.	Stent, Tuolumne Co.	45
Taiyabe King Gold Mining Co.	1262 Flood Bldg.	23 95
Von Schlosser, M.	10th and Howard Sts.	37 75
Wagner, A. P.	1965 Howard St.	1 10
Western Fuse & Explosive Co.	2039 Shattuck Ave., Berkeley	36
Western Theatrical Ass'n	1327 Market St.	6 56
White Chief M. & M. Co.	217 Sansome St.	24 22
Williamson, J. M.	1649 Post St.	4 08
Wilmons, S. C.	Unknown	3 30
Wolfe Fund Co.	Unknown	16 48
Wright, W. H.	339 Bush St.	3 55
		\$3,244 69

Name	Address	Amount
Allevia Co.	Unknown	\$43 69
Allen, Florence	1309 Hyde St.	8 55
Austin & Co.	East St. bet. Jackson and Washington	5 50
Bank of Commerce	Los Angeles	26 30
Barneson & Tyson	456 Montgomery St.	352 66
Bates & Co., J. M.	Unknown	5 25
Benepe, Jno. L.	2135 Sacramento St.	6 49
Bibbero Lesser Co.	Chronicle Bldg.	10 08
Blossom R. C.	Battle Mt., Nevada	12 50
Bower, Post Grad. & Cons. Mach. Co.	Unknown	6 92
Breeze, Frances, H. M.	Unknown	25 32
Bright, S. L.	559 Parrot Bldg.	10 00
Buckingham, Mary C.	Unknown	64 44
Burns & Coggins	Unknown	65 44
Buffalo Mch. Wks.	521 Mission St.	20 05
Burns Bros.	112 Geary St.	20 61
Burtis, Frances E.	210 Broderick St.	8 49
Cal. Pine Box & Lumber Co.	1st Nat'l Bank Bldg.	6 00
Calumet Ins. Co.	403 Montgomery Bldg.	13 85
Cal. Lodge of Perf.	1859 Geary St.	7 50
Cal. Diamond Oil Co.	1218 Humboldt Bank Bldg.	6 75
Cape Horn Mining Co.	Berkeley	8 67
Central Ton & G. Mines	3529 Washington St.	\$7 62
Cleary, A.	Unknown	8 66
Cole, Supt. S.	Unknown	103 32
Cole, Geo.	Unknown	13 22
Crosett, W. J.	Edison Lt. & Power Co.	14 45
Cutting, H. C.	925 Golden Gate	5 82
Davenport, J. D.	913 O'Farrell St.	13 25
Demartini & Co., John	315 Washington St.	49 24
Dingee, W. J. Adm., Est. Alonzo Hayward	311 Crocker Bldg.	18 56
Dohrinan, Thos. Sutro	787 Market St.	28 00
Dray, Mary F.	Hotel "Seven Oaks"	9 03
Durphy, Dora Ross*	2443 Prince St., Berkeley	6 00
Dunne, J. F.	San Felipe, P. O. Gilroy	47 38
Dutch Hill Mng. Co.	1117 Metropolis Bldg.	5 54
Eastern Esp. & Dev. Co.	Unknown	19 37
Ede, Katherine A.	Colonial Hotel	30 75
Estate of Caroline Sperry	Unknown	62 70
Esberg, A. J.	23 Kearney St.	8 08
Etna Gold Mines & Tunnel Co.	745 No. Raymond Ave., Pasadena	10 75
Farrington, F. H.	20 1st St.	15 91
Field Acting G. A. Chas. K.	460 4th St.	20 00
Field, Henry K.	318 Mills Bldg.	17 60
Findley Falz Sheet Co.	561 6th St.	18 13
Fleet Recept. Com. of Cal.	Metropolis Bank Bldg.	5 80
Frame, Walter S.	Unknown	7 65
Freeman, A. Louise	504 Shrader St.	25 00
Frost, Thos.	Sausalito	19 31
Fry, R. D.	628 Montgomery St.	14 38
Gage, Louise L.	Unknown	22 00
Gates, Trustee, L. J.	Unknown	61 33
Gillig, C. H.	Unknown	25 00
Graham, H. A.	1525 Mission St.	5 77
Gray Bros. Crushed Rock Co.	Rear of Wells Fargo Bldg., 2nd and Mission Sts.	5 77

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Crocker National Bank, at San Francisco, California —Continued.			Crocker National Bank, at San Francisco, California —Continued.		
Name	Address	Amount	Name	Address	Amount
Green, Levy Liq. Co.	447 Van Ness Ave.	\$6 87	Phoenix Life Ins. Co.,		
Greely, Gen. A. W.	Headquarters Div. of Pacific	14 84	Brooklyn	Unknown	\$26 20
Hamilton, J. W.	Unknown	23 50	Phi Gamma Delta Hall		
Hanford, Mrs. Gabriel	1001 Vallejo	20 30	Ass'n	58 Drumm St.	20 00
Hanson, F. A., Mrs.	1396 Pacific Ave.	5 02	Pike Mem. Temple		
Hartwell, Stephen E.	26 Fremont St.	20 80	Ass'n, Albert	Unknown	59 63
Harmon, Tr. Ella M.	2622 Gough St.	10 24	Porter, Robt. C.	1700 Call Bldg.	29 91
Hausman, R.	Unknown	11 38	Preston, J. A.	Unknown	8 89
Henry, Eliz.	Unknown	25 00	Prewett, Eliz. R.	Unknown	58 90
Hendrig, J. W.	Unknown	126 00	Radjisky, S. D.	2405 Telegraph Ave., Berkeley	65 77
Herman, R. *	Unknown	5 44	Raamsay, H.	2412 Piedmont Ave., Berkeley	9 18
Hobbs, Henrietta	3570 Clay St.	100 16	Redmond, Wm.	New Western Hotel	10 00
Holley, Agt., L. H.	Sierra City	9 36	Remington Typewriter		
Hudson, Chas. E.	Stock Exchange	9 12	Co.	Unknown	43 65
Ivanovich, Jno.	Fair Oaks	33 63	Ross & McCormack	182 Jessie St.	6 60
Jacobs, Abe	1919 Sutter St.	25 00	Rothchild, Stella M.	Unknown	7 60
Jessen, C. J.	Unknown	27 52	Rutherford, Alex. H.	7 Wall St., N. Y.	11 40
Jones, Col. Richard	Unknown	25 00	Salomon, Mrs. S. S.	Unknown	8 09
Jones, Broderick	1014 Cole St.	6 56	Savage, Theo. J.	Humboldt Bank Bldg.	16 90
Jones, Beatrice	1924 Post St.	6 15	Schmidt, Theo. J.	959 Market St.	13 23
Jolaina Oil Co.	Unknown	14 96	Sheets, O. P.	Unknown	41 40
Joost, Martin B.	137 Montgomery St.	25 06	Sheridan, Florence	215 Cherry St.	14 85
Kelly, Walter N.	816 Balboa Bldg.	6 19	Siebe, John F.	432 Battery St.	13 80
Kelly, Ernest R.	524 Golden Gate Ave.	19 30	Sisson, George H.	Unknown	10 85
Kennedy, Lena S.	Unknown	36 68	Slipp, C. W.	Unknown	6 81
Kent, R. W.	Unknown	16 50	Smith, Tr. E. R.	567 Mission St.	6 93
Keystone Inv. Co.	Care Chas. M. Bin- ford, Woodland	35 20	Solomon, Mrs. B. F.	Unknown	7 78
Kidwell, J. Leonard	730 Dolores St.	7 50	Spangler, H.	Hercules, Nev.	12 15
Kirkpatrick, W. A.	Unknown	20 00	Standard Loan & Tr.	Unknown	7 92
Kodiak Gold M. Co.	Care I. W. Taber, 1715 McAllister St.	5 65	Stanford Club	502 Humboldt Bank Bldg.	5 30
Lefevere, J. P.	Unknown	6 54	Stein, Mrs. Sadie	Unknown	10 00
Lewis, Blanche S.	Care John Elliott (West, Elliott and Gordon)	26 26	Stewart, Helen J.	Unknown	6 37
Lindquist, Lydia J.	Unknown	34 25	Stephens, Mrs. Elis M.	Unknown	10 78
Lloyd, H. J.	806 Polk St.	15 79	Sutro, Oscar	Unknown	9 57
McClaskey, H. H.	Unknown	9 31	Summerfield, S. M.	Mina, Nevada	7 98
McCloud River Ass'n.	Care Mr. Edgar De Pue, Merchants Exc.	8 36	Swanson, A. E.	Unknown	10 00
McClelland, G. E.	Box 98, Goldfield, Nev.	22 14	Tait, J. B.	Unknown	6 42
McComisk, J. L.	1802 Haight St.	20 00	Taylor, J. C.	856 Corbett Ave.	10 00
Manhattan Cowboy Mg. Co.	1214 Humboldt Bank Bldg.	10 73	Trans. Alaska Mercan- tile Co.	Care A. F. Morrison, Crocker Bldg.	18 61
Mahoney, Ed.	Unknown	5 39	Traders Policy Holdrs. Cp.	802 Claus Spreckels Bldg.	18 61
Martin, Caroline C.	Unknown	12 50	Turner, J. F. or Clara	Unknown	8 10
Martin, Walter L. or M. S.	Unknown	5 10	Watson, Dorothea, Ex.	1276 Jones St.	23 91
Marine Imp. Co.	1859 Geary St.	10 45	Weston, F. A. and B. H. Bethridge	Unknown	39 35
Meyer, John F.	Unknown	19 00	Wetmore, Geo. P.	412 2nd St.	9 68
Mohawk Duluth Min. Co.	948 Monadnock Bldg.	7 17	Wideman, C. H.	Unknown	17 00
Morris, H.	Unknown	9 72	Willington, Kate K.	Unknown	12 85
Nevada Amalgama- ted Cop. Co.	St. Munga Bldg.	20 00	Wilson, Tr. Geo. W.	812 Humboldt Bank Bldg.	6 81
Nichols, Edw. V.	819 Valencia St.	10 76	Williamson & Males	287 Monadnock Bldg.	13 01
Olson, N. P.	St. Francis Hotel	8 25	Young, Garrett	617 Crocker Bldg.	10 87
Osmont, Mrs. V. C.	Key Route Inn, Oak- land	10 00			\$3,273 08
Pacific Ry. & S. S. Ticket Office	2 East St.	9 00	The First National Bank of San Francisco, at San Francisco, California.		
Pacific Surg. Mfg. & Imp. Co.	356 Post St.	7 62	American Chain Saw Company	San Francisco	\$16 49
Pacific Coast Wool Dept.	561 6th St.	19 25	Anderson, Oscar M.	Fairbanks, Alaska	50 00
Parker Boiler Co.	Unknown	20 65	Beatty, H. O.	Paris, France	9 65
Pepper, J. David	1233 Land Title Bldg., Philadelphia, Pa.	5 95	Bekins, Martin	San Francisco	26 20
Perry, R. J.	Unknown	5 86	Bergevin, A. M.	San Francisco	16 54
			Blair, R. Kirkham	San Francisco	12 75

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The First National Bank of San Francisco, at San Francisco California—Continued.			Merchants National Bank, at San Francisco, California —Continued.		
Name	Address	Amount	Name	Address	Amount
Burns, Mrs. Landry A.	San Francisco	\$5 00	Barnhart, Cora	Unknown	\$6 24
Coalinga Aladdin Oil Co.	San Francisco	5 82	Barnard, Archibald (guardian)	N. E. cor. Fillmore and Fulton Sts.	3 72
Coburn, H. C.	San Francisco	27 27	Barner, Henry C.	2600 Howard St.	5 80
Collier, Mrs. Mary B.	San Francisco	51 71	Bauman, Geo.	Unknown	20 45
Connor, Jas. C.	Unknown	61 63	Bayer, Willie Bello	Unknown	1 00
Edgar, Mrs. Bessie H.	San Francisco	6 46	Bellegarde P.	Unknown	5 80
Fanning, N. O.	Unknown	18 33	Bender, Mrs. Geo. A.	1812 Sutter St.	11 98
Friedrich Bros. & Rapaport	San Francisco	20 00	Beretta, W. F.	16 Francis St.	3 14
Gillgley, Geo.	San Francisco	14 04	Berg, Otto	Baden	7 40
Gillgley, R. W.	San Francisco	21 88	Bemiss, Gertrude	41 First Ave.	8 69
Goldfield New York Mining Co.	Unknown	5 55	Bemiss, Gertrude (Grd. Robt. Palmer)	41 First Ave.	5 89
Golovin Mining Company	Unknown	11 94	Bendeaux, Miss Beatrice D.	Unknown	1 00
Island Rock Company	San Francisco	27 62	Benham, S. D.	Unknown	4 93
Jorcensen Bros.	San Francisco	7 45	Blomquist, Axel	145 Noe St.	6 12
Keefauver, S. N.	Buffalo, New York	6 50	Bew, Geo. E. (Trustee)	129 Sutter St.	3 15
Kirkwood, E. E.	Bridgeport	15 24	Bickel, Mrs. Geo. L.	Unknown	40
Lane & Connolly	San Francisco	9 14	Bill, Philip A.	503 Montgomery Ave.	6 37
Lawrence, Wm.	Coarse Gold	5 51	Blano, Jno.	151 Natoma St.	7 45
Llanos Consolidated Co.	San Francisco	22 82	Bloch, Chas. O.	Unknown	49
Marrick, Reginald	San Francisco	5 00	Blyder, Mrs. James	1673 48th Ave.	5 60
McGuire, John P.	Unknown	8 02	Boegel, Fernand L.	1628 Lombard St.	4 72
Mexican Banana Plantation Co.	San Francisco	23 79	Bouquest, Gus	Unknown	01
Morris, W. C.	Unknown	7 59	Borck, Leopold J.	Unknown	9 01
Parke, Miss Sarah C.	Pacific Grove	30 00	Bormuth, Clarence W.	243 Parnassus Ave.	2 35
Parkfield, San Antonio Oil Co.	San Francisco	27 82	Brady, James H.	Unknown	83 75
Peterson, Henry C.	San Francisco	9 26	Bradstreet, C. D.	Unknown	1 00
Planters Land Company	San Francisco	10 13	Brant, F. O. and or Lydia G.	1315 Grove St.	12 02
Post Exchange, Fort Mason (J. L. Bond)	San Francisco	12 00	Brown, Ethel L.	1189 Noe St.	1 00
Provident Savings Life Assurance Society of N. Y.	New York City	10 00	Brown, Atwell	Kearney and Jackson	3 00
Ramona Oil Company	San Francisco	16 99	Brown, Mrs. Louis	Unknown	1 00
Russ, Mrs. Zipporah H.	San Francisco	19 60	Bruecker, Chas. D.	1462 48th Ave.	4 30
Seofield, DePalo Company	San Francisco	17 62	Bryn, Frank Tr. Frances Bryn	Unknown	17
Snead, A. L.	San Francisco	11 13	Broemmel, Walda Eggers	2501 California St.	5 80
Southern Nevada Gold Silver Mines	Unknown	119 16	Brunel, Louis J.	847 Kearny St.	2 95
Taylor, C. D.	San Francisco	184 45	Boyd, Elmer	Unknown	18
Thayler, Mildred A.	San Francisco	5 00	Boyle, Mary Lucille	Unknown	1 00
Unco's Oil Company	Unknown	10 00	Byedon, Nick, Jr.	Unknown	9 00
Universal Sanitary Reduction and Power Company	Unknown	25 84	Burr, Frank H.	Unknown	1 00
Waterhouse, George H.	Providence, R. I.	9 82	Canella, Antonio by Nick Fiorita (Grd.)	Unknown	7 20
Wold, Mrs. Margaret	Burlingame	8 65	Carlton, Wm. A.	Presidio	2 93
Wood, J. H.	Berkeley	12 44	Carnevali, Evelyn	Unknown	7 06
Yaqui, Sinaloa Mines Co.	Quaymas, Mexico	6 46	Carreck, Mrs. Byrel	673 Minna St.	2 00
		\$1,066 31	Cather, Miss Minnie M.	1938 Page St.	5 00
			Cenelis, Geo. T.	Unknown	1 00
			Chapman, Geo. H., trustee	South San Francisco	7 12
			Chelow, Arthur and Florence Zoeb	1336 Ellis St.	1 79
			Clark, J. N.	Redwood Road and 35th Ave., Fruitvale	3 00
			Clay, P. V.	Unknown	94
			Cline, Martin S.	Unknown	18 80
			Cline, Mrs. S. E.	Unknown	89
			Clubb, Harry H.	Unknown	1 00
			Cochrane, Mrs. Thos. J.	227 Hall Ave., Wel-lingford, Conn.	3 37
			Cohn, Joseph	Unknown	81 15
			Cohn, Max	Unknown	1 00
			Collett, A. V.	1243 Green St.	1 90
			Collins, Mrs. Alice	Unknown	1 00
			Collins, Mrs. Allie	Unknown	1 00
			Cooper, Geo. Fletcher	Unknown	1 84
			Cords, Edmond	414 Hoffman Ave.	1 67
			Coupel, Francois	Unknown	3 71
			Craig, Archie	Unknown	14
			Craig, J., trustee	4746 Geary St.	2 40
Merchants National Bank, at San Francisco, California.					
Ackley, Gara D.	The St. Daniel, 259 6th St.	\$48 39			
Ackley, G. L.	2002 Jefferson St.	24 49			
Anderson, James	3251 21st St.	6 47			
Armstrong, Sarah M. or Margaret C.	962 Pine St.	930 99			
Atterburg, Sidney B.	Unknown	1 00			
Bailey, C. M.	135 Mason St.	1 00			
Bank, John	Unknown	1 00			
Baraty, Edward Victor	Sausalito	175 33			

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Merchants National Bank, at San Francisco, California
—Continued.

Name	Address	Amount
Cramer, Mrs. Mildred, trustee for Gertrude Cramer	Unknown	\$6 12
Crandall, Russell	1211 Sutter St.	8 35
Crane, E. R.	1321 Leavenworth St.	10 10
Crary, C. S., trustee	Mayfield	61
Crocker, Anastasia E.	Unknown	1 00
Crosby, H. R.	614 3rd St.	129 17
Curtis, Lisbeth H.	Unknown	36 54
Cyr, Laura E. for C. O. Nelson (Tr.)	605 Baker St.	6 03
Darker, Amelia	504 Pacific St.	7 56
Dassonville, Wm. E.	Unknown	1 00
Davis, Miss Elaine	Unknown	60
Davis, Mrs. Edith M.	Unknown	3 82
Davis, Herbert O.	Unknown	1 65
Davis, Orella F.	1156 Clement St.	433 84
Davis, Wm. F. et al for W. Davis, Dec.	1000 Lombard St.	3 37
Delfino, Louis	1519 Haight St.	5 80
Denko, John	Rifle Ranges, Sausalito	40 13
Denniene, H. V.	Unknown	34
De Soto, Ida	Cor. 4th and Harrison Sts.	17 45
Dinmore, W. M.	Unknown	55
Dippel, H.	Unknown	1 60
Dixon, Miss Sidonne	Unknown	1 00
Donlan, Annette	14 Montezuma St.	2 40
Doody, Thomas	Unknown	1 00
Douglas, Chas. N.	Bradley	3 31
Douglas, Sarah	3151 16th St.	3 24
Doyle, Stanley E.	Unknown	75
Dowan, Fred	Unknown	3 33
Dresner, Mrs. I.	1023 Fillmore St.	1 84
Drews, Henry	35 Dame St.	2 90
Dulewanger, Gust (Tr.)	Unknown	7 80
Dunham, Pearl	Unknown	06
Dunn, Bernie Alberta	Unknown	4 05
Dunn, Mrs. Thos. H.	Hotel Yale	7 00
Durbin, Frank C.	Unknown	1 00
Dyer, Abbie C. (Guardian)	2801 Green St.	1 45
Dyer, Mrs. Abbie C.	2801 Green St.	7 41
Edmonds, Wm.	Unknown	1 00
Edwards, George Henry	Unknown	6 06
Eickhorst, Ada L.	Unknown	1 80
Ellis, Margaret	1259 O'Farrell St.	23 75
Emerson, Miss Ella	Unknown	1 00
Emmons, W. W. for E. Whitney (Tr.)	967 Washington St., Oakland	1 15
Fabris, J. O.	2109 Geary St.	233 69
Fagan, Mrs. Adelaide	Unknown	15
Fagathey, Eugene J.	Unknown	66
Farley, Mrs. Daisie	107 Turk St.	1 25
Feldman, Harry	Unknown	12
Fischer, Chas. C.	Unknown	1 00
Fleur, K.	Sailors Union	1 08
Flourney, Mrs. Edward	1015 Post St.	27 74
Folger, Benj. Leighton	1154 Market St.	4 11
Ford, Mortimer	Unknown	93
Ford, Terey L.	819 Rialto Bldg.	71 70
Foster, Mrs. Belle	507 Hyde St.	17 07
Fowler, J. H.	Unknown	1 63
Fowler, W. H. B., trustee	Unknown	3 96
Fowler, W. H. B., trustee	Unknown	5 84
Frank, Chas.	1230 Octavia St.	10 10
Frank, G. W.	1353 Post St.	16 25
Frank, Louise M.	Unknown	1 00
Franklin, Thos. J.	Unknown	1 20
Franzini, Pompey	Truckee	13 04
French, Clara	Unknown	1 60

Merchants National Bank, at San Francisco, California
—Continued.

Name	Address	Amount
Friedlander, Isadore A. or Ida	Unknown	\$21 84
Frost, Marion	Unknown	3 38
Frost, Mildred	Unknown	3 40
Frugoli, Marie	1863 Union St.	16 74
Fulton, Lizzie T.	Unknown	1 00
Gantner, L. A.	4096 18th St.	6 15
Garcia, Jose G.	Unknown	11
Gardner, Flora J.	227 13th St.	1 15
Gaudian, Ben. F.	Unknown	1 00
Grieger, Mrs. Paulina Paula	948½ Harrison St.	1 13
Gielow, Ernestine	95 Stillman St.	42 13
Gilroy, Marie R.	428 Jones St.	1 35
Girard, Stanley J.	Unknown	2 15
Girwood, Annie L.	Unknown	80
Gustafson, Mrs. A. for Esther	117 Park Ave.	3 44
Gustafson, Mrs. A. for Bernhard	117 Park Ave.	3 54
Glynn, Edw. C.	Unknown	2 27
Godbold, Charlie	Unknown	1 00
Goldsmith, Mrs. M.	Unknown	1 27
Gonyon, A. E.	777 Market St.	160 85
Goodman, Isaac, executor	2401 Bush St.	8 36
Gordon, Edna M.	Unknown	2 55
Gore, Lysle	Unknown	37
Grade, Miss L. A.	Unknown	3 40
Graham, Clarence	Unknown	17
Gray, Jos. C.	Unknown	1 00
Greenberg, Lottie, Tr. for Jack Schwartz	Unknown	3 40
Griffis, Ninevich	Unknown	3 72
Gionvaldt, L. F.	1417 Geary St.	1 62
Guillemet, Marie M.	Unknown	11
Gunderson, Ben.	229 Natoma St.	1,746 07
Hadlich, John	408 McAllister St.	9 74
Haglund, Olga E.	Unknown	12 81
Hall, E. J. or Mrs. E. J. Hammersmith, Lew	Unknown	1 00
Handy, R. B.	Grant Ave. near Sutter St.	16 40
Hanley, Mary Jane	1319 47th Ave.	3 10
Hannon, Peter	Santa Cruz	5 80
Hannon, Luke	811 Market St.	360 62
Hank, Ferdinand F.	2515 Webster St.	233 73
Hans, James M.	Unknown	06
Hansen, N. P.	12 4th St.	4 66
Harries, James	207 Guerrero St.	6 20
Harrison, C.	143 California St.	3 40
Harrison, E. C.	Unknown	4 18
Hayes, W. E.	Unknown	22
Hickerman, Gerhart	77 Central Ave.	6 26
Helbrush, Herman E., Jr.	San Diego	7 06
Helen, Nellie Carr	1996 McAllister St.	31 75
Helms, Virgie	316 Octavia St.	21 77
Henderson, Frances	540 Bartlett St.	1 71
Hennefeld, Fred	3996 23rd St.	3 35
Henrickson, H. M., guardian, Hansine, Gertrude, Marie H.	1923 Webster St., Oakland	5 80
Henrickson, H. M., guardian, Alfred P.	3019 Van Ness Ave.	1 55
Herr, Edith L.	Unknown	6 96
Hesthal, Mrs. W. J.	146 Laidley St.	6 96
Herzog, S. G.	Unknown	1 00
Hetty, Mrs. Helen	1368 McAllister St.	106 31
Hiedebrand, W. C.	Unknown	1 65
Hill, Grace E.	1302 Noe St.	33 94
Hinds, Chester A.	2632 Howard St.	3 22
	Unknown	03
	307 Golden Gate Ave.	1 00

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Merchants National Bank, at San Francisco, California
—Continued.

Name	Address	Amount
Hershfield, Harry	Unknown	\$1 00
Hoag, W.	Unknown	1 50
Hofield, Carl H.	1335 Scott St.	3 05
Hokanson, Olaf	Unknown	198 77
Honberg, Axel or Theresa G.	131 Fairmont St.	28 80
Homan, M. T.	Hotel Regent	4 50
Howard, Fred	Unknown	25
Hughes, John Calvin	Sanchez and 19th Sts.	1 13
Hutchinson, Raymond F.	Unknown	1 00
Hutchinson, Wm. R.	1212 Francisco St.	4 30
Huams, Ed.	Unknown	136 40
Iddings, Paul	Unknown	1 70
Iverson, Nils	Unknown	1,421 24
Jacobson, Benj.	Unknown	1 00
Jewell, Richard C.	300 Baker St.	15 00
Jepson, Paul	345 Jessie St.	1 82
Johansu, Ed.	44 East St.	\$6 83
Johnson, Miss Alta B.	525 Castro St.	5 80
Johnson, May	Unknown	55 71
Johnson, Mrs. Margenette	Staten Island	6 25
Jelly, Elvis E.	Unknown	50
Jones, S.	1908 Mission St.	27 55
Jonst, W. W.	2201 Fulton St.	2 45
Jordan, Edith Dorothy	3601 Broadway, Oakland	3 88
Joy, Emil	Unknown	10
Harambinis, Dionisus	210 4th St.	9 00
Karol, Kosmeske	Unknown	1 00
Karry, Mrs. M. A.	Unknown	1 00
Keeffe, Mrs. Flora A.	148 6th St.	75 95
Kefalas, Cfstathois	412 3rd St.	5 20
Kelley, J. F.	Unknown	88
Kelling, Geo. Lewis	1021 Laguna St.	1 10
Kellogg, Lillian S. and Sheldon I., Jr.	Unknown	21 93
Kelly, F. S.	Unknown	1 03
Kelly, S. S.	312 Mason St.	5 80
Kemp, Robert	Unknown	3 95
Kimican, J. M.	Unknown	20
Kindead, Luella	Unknown	5 64
Kindler, E. R.	Unknown	25 79
Klamp, Frank G.	S. P. Co., care Mission Bay Shops	3 95
Klanthe, Paul	12 Ringold St.	5 80
Knapp, Albert	411 Devisadero St.	3 00
Koch, Herbert G.	General Delivery	3 10
Koester, Geo. S.	St. Kathryn Hotel	1 45
Koga, H. N.	3180 16th St.	2 70
Kovacs, Mihaley	926 Natoma St.	36 15
Kropfin, Rudolph	Unknown	99
Kues, L. H.	Unknown	09
Krone, Emma C.	220 63rd St., Oakland	6 82
Lackenback, Fanny	Unknown	1 00
Lages, Mrs. Herman	Unknown	1 00
Lamanni, Leonard by Rachel, Gd.	Unknown	14 80
Lamar, Lillian	409 Ellis St.	1 42
Lamar, Mrs. Lillian	Unknown	3 15
Lampert, Julius	2265 Bryant St.	5 80
Larsen, Albert H.	Unknown	17
Larsen, Albert H.	Unknown	60
Larsen, Charles	Unknown	1 00
Lefor, G. E.	2960 Fillmore St.	3 33
Leran, Edwin	303 Webster St.	1 18
Levin, Annie	1310 California St.	2 25
Levy, L. A.	1417 Post St.	6 80
Lewin, Mrs. Theresa	Unknown	52 70
Lewis, Clarence	Unknown	16 00
Lewis, Geo. H.	Unknown	133 05

Merchants National Bank, at San Francisco, California
—Continued.

Name	Address	Amount
Linninger, Nana A.	Unknown	01 00
Libo, Frank	Unknown	6 64
Lobree, L. L.	Unknown	24
Long, Mrs. Della	2009 Folsom St.	15 09
Loosli, Chas. L.	Unknown	1 00
Lucassen, John	979 Oak St.	8 05
Lundeborg, J.	422 Post St.	17 95
McAlevy, Hugh	Unknown	92
McCann, Miss K.	Unknown	06
McCormick, F. E.	Unknown	42
McCoy, D. W.	1417 Grove St., Oakland	1 13
McCully, Smith Alice	Unknown	05
McEvoy, John J. or Catherine	1713 13th Ave., South San Francisco	17 74
McGee, Thos. J.	1216 Hampshire St.	11 07
McDonald, Vire	Unknown	477 24
McKinnay, Benj. Henry	147 San Jose Ave.	5 80
McLaren, Edward	1173 Fillmore St.	8 65
McLellan, trustee for Margaret McLellan	1814 Walnut St., Alameda	26 65
McLeod, Angus	114 4th St.	10 40
McLeod, Christina	Unknown	6 53
McMahon, D.	981 Market St.	5 80
McNeill, Annie	362 Linden St.	5 95
McPeck, Walter	1136 E. 22nd St., Oakland	3 18
McPhee, D.	Unknown	5 80
Mackenzie, Adele Helene, Tr.	Unknown	4 07
Mackenzie, Adele Helen	1271 46th Ave.	3 75
Maffei, John	Unknown	06
Magnuson, Andrew	36 Germania St.	3 76
Mahoney, Raymond and F. A.	449 Buena Vista Ave.	34 60
Maio, Richard W.	Unknown	40
Mallory, Mrs. A., guardian for Horace Mallory	51 Byington Ave.	1 27
Markus, L. T.	7 East St.	3 26
Marquain, Myrtle D.	Unknown	1 00
Martin, Hallen L.	Unknown	1 15
Martin, Palma and Mary Martin	Unknown	38 01
Martin, W. H.	56 Minna St.	42 50
Martland, Robert W.	Unknown	81
Masson, Mrs. John, Jr.	Sausalito	56 84
Massanti, Fiderigo	Unknown	12
Mehlert, Alfred N.	Unknown	1 00
Meinhardt, Paul	Unknown	1 00
Menzer, Conrad, Jr.	2902 Bush St.	3 30
Melt, L.	520 Hayes St.	4 15
Merrill, R. W.	Unknown	35
Meyer, J., trustee	1031 Oxford St.	5 80
Meyer, Jacob, S.	Unknown	82
Michelotte, Lingi	Unknown	1 00
Mikkelsen, Chas.	565 6th St.	3 72
Milanowitsch, Ispasos	Unknown	07
Millard, Mrs. Emily L.	Unknown	1 00
Miller, A. E.	1270 42nd Ave.	3 33
Miller, Jean H.	56 Hardy St.	1 28
Millzner, Lionel R.	Unknown	1 01
Mires, Vincent H.	901 Stanyan St.	20 31
Molinari, Frank	Unknown	7 19
Molles, Thomas	Lick House, 5th and Mission Sts.	3 16
Monntel, Fred	1306 Shotwell St.	6 46
Morgan, Col.	Unknown	1 00
Morin, Hattie C.	522 Baker St.	1 46
Multes, Ahmed	616 Fell St.	7 10

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Merchants National Bank, at San Francisco, California —Continued.			Merchants National Bank, at San Francisco, California —Continued.		
Name	Address	Amount	Name	Address	Amount
Munson, Isabella	Unknown	\$1 00	Robinson, Vennie	Unknown	\$0 67
Nass, Davis	417 Clementina St.	808 18	Rochester, P. W.	318 California St.	3 37
Nathan, Herman	Unknown	106 80	Roney, Mrs. R. V.	Unknown	3 92
Nelsson, Hars.	126 11th St.	29 43	Roratsos, Tom	911 1-2 Market St.	2 75
Netter, L.	1818 Bush St.	6 80	Rosenbau, Harry	2801 Mission St.	5 53
Nerland, John J.	Unknown	333 92	Ross, Anette M.	Unknown	73
Nessler, Paul	516 O'Farrell St.	80	Rovegno, Lillian, Tr.	184 Vanderwater St.	2 83
Neuroth, Alice or Louis H.	1119 Cole St.	56 84	Rower, P. A.	140 Joyce St.	1 13
Newcomb, Charles L. Jr.	509 Market St.	3 30	Rosenberg, B.	Mission Tract, San Mateo	6 45
Newman, Chas. or Lays	Unknown	85 31	Rummelsberg, Morris H.	Unknown	1 60
Newman, Miss Pearl W.	Unknown	1 00	Rumwell, M. E. or Myrtle Tr. for Arnold	709 Ashbury St.	8 66
Nick, Mike	504½ 9th St.	21 62	Russell, L. A.	Unknown	26 75
Nicholas, Joseph	Unknown	3 41	Ryan, H. T.	3984 18th St.	1 00
Nielson, Knud	2107 San Jose Ave.	\$5 80	Sackett, Mrs. B.	114 Stockton St.	3 33
Noble, Mrs. Florence	520 Pacific St.	5 54	Samarus, John	317 3rd St.	2 90
O'Brien, Earl	1246 Fell St.	2 06	Sammis, W. E.	Unknown	82
O'Brien, Geo. or George A., Sr., Gdn.	2509 Sutter St.	3 00	Sampson, A. H.	Unknown	3 40
O'Brien, Mrs. J.	8 Summer St.	22 10	Sanders, Thos.	1007 Tennessee St.	33 95
O'Brien, R. P.	1305 Baker St.	6 80	Sanderson, C. E. Agnes S. F. Musical Fund Society	Unknown	22
O'Brien, W. J. or Lola	Unknown	8 26	Sappington, Philip	Unknown	1,157 08
O'Connor, H. J.	51 Pierce St.	4 70	Schaffner, Charles	766 Folsom St.	66
O'Day, Chas.	1217 Webster St.	3 00	Schaumleffel, Frank, Tr.	873 Dolores St.	1 00
O'Donnel, Martin A.	1530 Jones St.	136 11	Schaumleffel, Frank, Tr.	873 Dolores St.	4 48
O'Harr, John J.	Unknown	6 51	Schmueser, Chas. H.	Unknown	4 24
O'Keefe, Jeremiah, Tr. for Esther O'Keefe	Unknown	5 80	Schoenfeld, Lucille	Unknown	1 00
O'Reilly, L.	1134 Bishop St., Alameda	8 05	Schulz, Herbert	Unknown	25
Olsen, Norman by M. C. Olsen	850 Broadway	1 27	Schwartz, Frank C.	Unknown	4 31
Osgood, W. D.	103 Monta Vista Ave., Oakland	4 26	Seaburg, Al.	Unknown	30
Ostrowski, Kate C.	177 Corbett Ave.	7 95	Schell, Sherril V.	Unknown	8 10
Otey, J. H.	Unknown	15	Schmidt, Soren	40 California St.	1 32
Pantazis, Anton	Unknown	1 00	Schmidt, Soren	572 Fulton St.	36 17
Paulsen, Theodor	1457 Santa Clara Ave., Alameda	3 73	Serino, Giovanni	Unknown	3 64
Pavey, W. C.	Unknown	46 98	Shaffner, Chas. Thilo	Unknown	3 87
Peters, Henry	3253 Fillmore	25 38	Shaw, Mrs. Katherine	1332 Fulton St.	1 00
Pencovio, B.	760 Devisadero St.	4 30	Sheehy, Clarence	Unknown	13 75
Pechner, Mrs. H. J.	Unknown	2 95	Sherman, W. L.	Valencia and Hill Sts.	15 08
Perez, Miss Marguerite A.	1936 Fillmore St.	1 00	Shes, Mrs. Katherine Gdn. for John Austa	4179 25th St.	1 19
Persieini, I.	531 Filbert St.	80 20	Shattuck, Phebe J.	Unknown	118 19
Peters, Dora N.	1919 Howard St.	3 77	Shuster, Miss Iva E.	318 Monadnock Bldg.	8 49
Peters, Marion Miss.	Goldfield, Nev.	66	Siegel, Adolph	Unknown	84
Peterson, Christian Miller	Unknown	1 00	Silberstein, Henry	424 Cole St.	4 60
Petterson, Otto F. V.	611 Howard St.	1 18	Silva, Manuel	319 3rd St.	5 14
Philipp, Herman	Care Montello S. S. Co.	1 68	Simmons, Adebrish	2567 Folsom St.	5 80
Pinther, F. E.	105 Montgomery St.	8 59	Simmons, J. F.	Unknown	8 56
Plinkett, Philip	41 Octavia St.	8 21	Simon, Gerald	883 Market St.	28 56
Point, Will S.	1st Lieut. 29th Inf.	3 84	Sipes, Mrs. Minnie	542 Sutter St.	1 00
Porter, E. D.	Unknown	86	Smith, Albert Joseph	Unknown	1 00
Porter, Richard C.	123 Steiner St.	1 00	Smith, Eudora C.	Unknown	6 17
Pringl, L. S.	Breakwater, Mason St.	178 25	Smith, F. H.	Unknown	40 55
Quinlan, Viola	1651 Mission St.	7 06	Smith, Julius	Unknown	1 00
Raymond, Chas. W.	Unknown	12	Smith, Mrs. Sallie Edna	Unknown	1 00
Raymond, F. L.	Unknown	29	Smith, Walter C.	Unknown	1 00
Rebblz, Miss Ida	Palo Alto	22 54	Smyth, Miss Margaret J.	900 Eddy St.	4 78
Reinhardt, August	Almshouse	67 92	Snell, Ralph D.	Unknown	47
Reinhold, Gabriel	1400 Ellis St.	3 80	Speetzner, Wm. F.	65 Hancock St.	4 44
Rice, Leland S.	Unknown	19 89	Spence, Clark	1331 Webster St., Alameda	6 81
Richardson, Mrs. Sarah M.	Unknown	8 35	Stafford, Mrs. Claudia	Unknown	1 00
Ridley, Mae	Unknown	1 00	Stapich, Milan	Unknown	5 80
Risterpart, Chester H.	2300 Fulton St., Berkeley	3 02	Steffen, Rita M.	2036 Encinal Ave., Alameda	1 05
Rittman, Henry	10 Ford St.	5 12	Steinberg, Joseph	1526 Eddy St.	1 00
Roberts, Edwin	244 Shotwell St.	17 44	Steinberg, Wm.	Unknown	1 46
			Stephen, Ruth	Unknown	3 19
			Stewart, Chas. A.	211 Montgomery St.	163 00
			Stock, Joseph	Unknown	29 33

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of Januray 1, 1921.

Merchants National Bank, at San Francisco, California —Continued.			Wells Fargo Nevada National Bank, at San Francisco, California.		
Name	Address	Amount	Name	Address	Amount
Stokes, John Fraser	1827 San Jose Ave., Alameda	\$8 20	Acme Amusement Co.	578 Monadnock Bldg.	\$2 50
Stokes, Mrs. Marie R.	Unknown		Adams and Miller	Hawthorne, Nev.	231 16
Strasburg, A. S.	Unknown	1 00	Adams, C. J.	Unknown	1 57
Straub, Adam or Pauline	86 Eureka St.	31	Adams, Mrs. E.	Unknown	3 87
Stuart, Robert A.	Unknown	22	Adams, E. L.	Unknown	203 93
Sullivan, E.	Hotel Pleasanton	15	Adams, W. H.	Unknown	8 75
Sladek, Mike	781 Mission St.	1 05	Adler, H. B.	8 Eddy St.	1 53
Swanson, Gustaf H.	Unknown	196 13	Alameda Mining Co.	Jamestown	2 47
Sylvester, Bruno	Unknown	618 66	Alhambra Theatre Co.	Unknown	3 70
Swedish Christian Benevolent Society	145 Noe St.	08	Allen, Horace H.	Care Morgan & Allen, 717 Market St.	3 48
Taylor, Sam	England	23 59	American Auto Course Co.	694 McAllister St.	18 57
Tedekios, Stanzsos	In a tent now	2,108 84	American Bank of Mexico	Unknown	13 50
Teiling, Alvina Annie	Unknown	516 00	American Cons. Mines & Bullion Co.	701-2-3 Merchants Trust Bldg., Los Angeles	6 77
Tevreres, J. P.	Unknown	91	American Flax Fibre Co.	Unknown	27 09
Thompson, Ray W.	Unknown	5 80	American Salt Co.	415 Front St.	26 91
Thomas, J. S.	Oak and Baker Sts.	1 00	Amos, W. S.	155 3rd St.	1 50
Tilleg, Edward	Unknown	12 04	Ann, Alfred E.	Unknown	14 58
Titterington, Frank L.	Unknown	3 65	Arnhold & Co., B.	116 Townsend St.	8 31
Todd, Miss Dounie L.	Unknown	94	Atwood, J. H.	1206 Market St.	11 67
Tofanelli, A. J.	71 Main St.	1 00	Bacon & Elliott	R. 79, Nevada Blk.	17 89
Trevillian, Frances	Unknown	1 79	Baird, Miles T., attached	Fairmont Hotel	10 97
Trontel, Francis	806 Rhode Island St.	5 53	Banner, J., interest account	Unknown	7 04
Thomas, W. A.	Cooks and Waiters Union, Steuart St.	7 83	Bar Ass'n of San Francisco	Unknown	3 80
Turner, Lawrence W.	4105 Claifornia St., San Diego	1 54	Barton Pat. Wrench & Model Co.	872 Monadnock Bldg.	1 65
Tyler, Benj. Franklin	Unknown	1 05	Beebe, W. P.	Unknown	34 67
Vertrees, G. W.	Unknown	1 00	Beggs, Robert M.	318 Monadnock Bldg.	12 03
Von Tagen	1048 Central Ave.	1 00	Beinfelds, S. C.	Unknown	2 84
Waddell, Geo. M.	Unknown	8 58	Berndt, W.	701 Davis St.	2 00
Wade, Capt. B. B., Tr.	213 Inf. Terrace Presidio	1 84	Bishop, N. E.	Belvedere	6 32
Wales, T. E.	Unknown	6 59	Bisley, James	Unknown	35 60
Walls, Edgar K.	5 Polk St.	75	Blackman, Esther M.	1907 Baker St.	3 70
Walters, William T.	Unknown	3 57	Blackburn, John	Unknown	481 45
Warner, Marguerite	Unknown	17	Black & Harris	Unknown	1 79
Warren, Charles Elwell	Unknown	1 00	Blood, H. H., Manager	1025 Monadnock Bldg.	16 15
Wasserman, Edwin A.	563 Pacific Bldg.	1 81	Boereboom, Chas.	1324 O'Farrell St.	1 00
Watkins, John W.	Unknown	1 22	Bogart, Fannie M.	182 So. 10th St., San Jose	1 37
Wayda, Alex.	Unknown	14	Bourgeois, L.	417 Montgomery St.	11 50
Webb, H. G., Tr.	Unknown	1 00	Bowers, H. A.	Preston	6 36
Weber, F. J.	Unknown	5 80	Breckenridge, John C.	Unknown	103 70
Weimberg, M.	1227 Devisadero St.	1 00	Browne, H. N.	Burlingame	8 42
Weinstein, Sam	2719 San Bruno St.	8 35	Broyer, Jos L.	Mission and 30th Sts.	5 02
Wellbach, Mrs. H., Tr.	448 Turk St.	1 00	Brenner, L. & G.	Unknown	5 11
Wellbach, Henry, Tr.	448 Turk St.	2 45	Brown & Spear	20 Pine St.	4 37
Weule, Mrs. E. H.	64 1-2 Carl St.	2 45	Brown Co. Blanchard	1437 48th Ave.	1 08
Wheatley, Estelle	Unknown	5 80	Brown Gould Co.	503 Kearny St.	8 70
Wheelan, Albert P.	30 7th St.	21	Bryan Elevator Co.	787 Market St.	2 46
Wheeler, Mrs. Carrie	Unknown	3 22	Buckingham, Mary G.	1812 Broadway	11 67
Wiley, Miss Florence	441 Geary St.	1 00	Bund, H. F.	Unknown	13 04
Williamson, A. D.	General Delivery	1 05	Butte, Chas. Felix	818 Fillmore St.	2 05
William, Juliet	Unknown	14 86	Cain, Harry J.	Sonora, Tuolumne County, Cal.	2 75
Willis, Joseph F.	Unknown	3 40	Calaveras Mining & Dec. Co.	Mokelumne Hill	2 49
Willisch, Theodore	Unknown	3 40	California Meat Co., Inc.	32 Sacramento St.	2 65
Wilson, Florence J.	Unknown	1 00	California Oak Leather Ass'n	125 Clay St.	28 51
Wilson, Miss Mae	Unknown	1 00			
Wilton, Ruth	905 Bush St.	1 00			
Wolf, Walter	Unknown	1 27			
Young, Pearl D.	1310 Montgomery St.	11			
Zucostales, George	313 Potelo St.	1 28			
Zwilling, Sando	Unknown	1 90			
		1 15			
		\$16,727 25			

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Wells Fargo Nevada National Bank, at San Francisco,
California—Continued.

Name	Address	Amount
Campbell, Anna C.	928 Ellis St.	\$1 42
Campbell, J. W.	Davisville, Yolo Co., Cal.	1 18
Canfield Drilling Co.	530 California St.	4 99
Catherwood, R. B., Pres.	Unknown	34 98
Cavanaugh, E. B.	Edgewood	7 92
Century Auto Co.	462 Golden Gate Ave.	7 84
Charleston Relief Fund	Unknown	147 61
Chisholm, J. W.	Suite 1814-25 Broad St., New York	20 84
Chokes, George	279 4th St.	1 00
Clancy, F. J.	Unknown	19 40
Clarke, Geo. W. *	Unknown	3 72
Clear Creek Mining & Leasing Co.	Butte Valley, Plumas Co., Cal.	2 37
Cohen, J.	Unknown	3 70
Cole, C. A.	Planters Hotel	19 58
Coleman & Co., W. F.	Unknown	39 00
Columbus Con. Mng. Co.	Unknown	5 47
Coneta Mining Co.	223 Capp St.	66 24
Continental Investment Co.	1059 O'Farrell St.	160 38
Co-operative Colonization Society	Unknown	2 49
Con. Cal. Va. Mining Co.	Unknown	1 36
Cope, Harry and— Mary M.	Unknown	1 99
Cox, E. H.	Unknown	1 65
Cowan, F. R.	Unknown	1 65
Cripps, H. P.	570 31st St., Oakland	9 88
Crosby, J. B.	Unknown	42 64
Cunningham, H. W.	Bay and Kearney Sts.	5 69
Custerd, John	Sheepranch	258 73
Cuyler, F. M.	3255 California St.	2 20
Dadami, James	Collinsville	1 95
Dardinelles, M. M. Co.	Unknown	13 33
Davis, Arthur E.	Coneta, Durango, Mex.	4 28
De Costa, F. Alba	Austin, Nev.	2 20
De Lamar, J. R.	Palace Hotel	3 80
Desmond, Alice	129 Baker St.	12 56
De Towniel, L. *	Ocotal, Nicaragua	6 79
Douglass, Emily R.	3075 California St.	1 00
Douglas, Sholto	420 10th St.	58 75
Dunn, Ward Beecher	1333 Eddy St.	1 65
Durner, Fred W.	105 O'Farrell St.	1 52
Edwards, J. F.	220 California St.	31 11
Eclipse, F. M. & M. Co.	Unknown	5 21
Edward, R. D.	Coaldale, Nev.	2 09
Edwards, A. M.	Unknown	1 75
El Campo Quarry Co.	El Tiburon	2 53
El Capitan Mining Co.	Bishop	1 98
Ehrenkranz & Co. Fred, attached	1319 Grove St.	4 27
Elliott, Rose, Emery W. and Geo. S.	Unknown	4 03
Elphiston, R. G.	Vantreat, Placer Co.	1 97
Elston, Henry	1043 Market St.	3 32
Ely, F. L.	Jamestown	1 62
Emerson, W. H., attached	Unknown	5 65
Emmens, Stephen H.	Unknown	4 68
Evans, Emily S.	Unknown	4 69
Fingerson, B. S.	Unknown	3 62
Flack, Clifford J.	268 Market St.	2 25
Flaglor, I. H.	Unknown	4 28
Flint, Walter M.	Unknown	29 04
Flood, Jas.	Unknown	36 36
Flatron, Paul E.	1721 Pine St.	1 34
Floyd & Co., J. H.	Unknown	39 24
Follis, Clarence G.	527 Mission St.	2 64

Wells Fargo Nevada National Bank, at San Francisco,
California—Continued.

Name	Address	Amount
Fong, Joe	Unknown	\$23 22
Ford, Eliz. F.	Unknown	9 62
Ford, Leon W.	Unknown	9 94
Francis, J. N.	Care J. W. Harris, Isleton	5 67
Frank, W. E.	Unknown	32 74
Fresno National Bank	Fresno	11 35
Fridley, Eliz.	119 9th St.	1 00
Fuller, Alice E.	321 Star Francis Hotel	1 76
Gallatin, Albert, Jr.	333 Kearney St.	6 29
Gandolfo, John	Unknown	6 39
Garden City Elect. Co.	282 3rd St.	4 83
Gardner, James	Unknown	13 47
Gardner & Co., H. Y.	Unknown	318 43
Gardner, Thomas	Unknown	141 43
Gem Mining Co.	Ballarat	2 06
Gerke, Frederick L., (attached)	1665 Van Ness Ave.	1 89
Gilbert, A. M., estate of	Santa Barbara	2 25
Gilbert, R. A.	Unknown	3 73
Goeway, James M., Jr.	300 Page St.	4 90
Going, R. B.	Unknown	5 00
Gold Run Mining Co.	Gilta, Siskiyou Co.	4 68
Good Homes Ass'n	747 Monadnock Bldg.	4 81
Goodwin, J. D.	Unknown	13 55
Gordon, D. S.	633 Market St.	10 00
Gordon, Lillian R.	1374 Webster St., Oakland	5 55
Greater S. F. Committee	California Bldg., Union Square	1 25
Great Western Ore Purchasing & Reduction Co.	Pacific Grove	405 36
Greathouse, C. R.	Unknown	5 95
Greenleaf, F. R.	706 Polk St.	3 15
Grover, Leonard, Jr.	Unknown	7 44
Hagarty, Edward	2128 Van Ness Ave.	61 41
Hamill & Honeymann	Unknown	15 02
Hanna, W. A.	9th and Oak Sts., Oakland	1 07
Harper, Orin S.	La Colorado via Terres, Sin., Mex.	3 38
Hart, W. H. H.	Unknown	3 46
Hart & Co., M.	Westport	2 91
Hartigan, Chas. C.	U. S. S. West Virginia	1 85
Hartman, M. V.	Unknown	22 51
Hathaway, A. T.	Comptonville	3 25
Hathaway, E. H., agent	Unknown	8 23
Hawes & Co., Geo.	Unknown	40 89
Haupman, S. M.	509 Market St.	121 33
Hellman, Harry M.	2219 California St.	2 00
Helyer, John S.	Monadnock Bldg.	7 58
Hilsop & De Journall	1017 Haight St.	2 22
Hinomoto Co.	230 Ellis St.	11 40
Hirst Gold Mining Co.	Unknown	65 85
Hoag, D. D.	Hanford	11 75
Holmes, Frank	Oxman Prospecting Co. No. 1, Ltd., Guasapares, Chihuahua, Mex.	11 55
Holz, Aug.	Russ House	13 02
Hopkins, T., Treas.	Unknown	16 75
Hopper, Mary L.	Unknown	5 00
Hornung, Mrs. Lulu S.	1762 Eddy St.	3 45
Howard, M. B. and or Sarah M.	1802 Market St.	4 45
Huntington, H. E.	25 Broad St., New York	25 00
Huntington, W. W.	Unknown	10 49
Huntley, H. W.	Alcatraz Island	2 11
Illuminated Fixture Co.	566 Eddy St.	1 68
International Merc. & Bond Co.	Unknown	42 50
Iron Trades Council	391 Oak St.	4 92

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Wells Fargo Nevada National Bank, at San Francisco,
California—Continued.

Name	Address	Amount
Irwin, Chas. M.	27 Hartford	\$2 62
Jacobs, W. A.	Room 424 Mills Bldg.	2 45
Jacobson, Chas.	947 Oak St.	1 50
Jensen, T. C. and Mrs. Emma C. Randall	1947 Howard St.	651 85
Johns, J. W.	Unknown	40 71
Johnson, C.	Diamond, Alameda County	23 70
Johnson, Harry H.	1179 Folsom St.	1 49
Jonas, M. J.	Unknown	13 22
Jones, J. T.	Str. Berkeley, foot Market St.	1 69
Jordan, Geo. B.	663 Howard St.	1 00
Julian, Dr. Edw. Hood	1059 O'Farrell St.	4 85
Junker, Wm. A.	Palace Hotel	2 26
Kane, J. Henry	769 Eddy St.	2 11
Kearney, Luke	Unknown	20 64
Keech, Theo. D.	819 Ellis St.	2 69
Kennedy, M. S.	Unknown	110 13
Kenny, D. S.	Unknown	32 92
Kent, Wm.	San Rafael	13 29
Kidd, D. B.	Vanderbilt	21 28
Kohn, J.	3042 Sacramento St.	6 41
Kolaneler, Max and or Dora	Unknown	4 19
Kosta, Miss Tessa	1442 10th Ave.	4 83
Kunland, H. N. and F. P.	Unknown	4 76
Kunzie, J. H., cashier	Unknown	14 10
Laffoon, A. P.	2422-B Polk St.	6 81
Lagerquist, F. W.	Care U. S. S. St. Louis	27 57
Langbary, Mrs. Lucius H.	Unknown	2 14
Leigh, Richard H. and —or Minnie H. B.	Care U. S. S. Wash- ington	4 79
Leuthing, Ernest	Suisun	36 39
Lewis, James H.	421 Mills Bldg.	6 23
Lewis & Zalba	315 5th St.	2 03
Lewis, River M. & D. Co.	Unknown	7 50
Lloyd, Geo. F.	Rumsey	9 92
Loose, C. E.	Provo, Utah	5 70
Love, James H.	Hotel Rafael, San Rafael	3 10
Lovin, Henry	Kingman, Ariz.	8 60
Lucas & Co.	215 Main St.	3 71
Maitland, J. W.	Unknown	17 50
Manning, J. A.	501 Shreve Bldg.	5 55
Maricopa, L. & T. Co.	Unknown	2 58
Marston, C. S.	U. S. S. Albany	15 55
Mathewson, Carlton	246 Sutter St.	1 46
Matthewson, J. H. *	Veterans Home, Napa County	414 79
Matlock, D. B.	Unknown	13 50
Max, A.	969 Oak St.	1 48
Maxwell, George	Unknown	227 33
Mears, Wm. A.	Kohl Bldg.	1 31
Mendelson & Zadig	Unknown	15 50
Mercer, Ida G.	Lombard and Hyde Sts.	6 21
Merritt, Geo. W.	Unknown	1 29
Metz, Wm., Office Mgr.	1040 Market St.	5 50
Meville, M. A.	Unknown	3 89
Miller, Allyne J. Exec. Est. O. C. Miller	303 California St.	1 96
Miller, J. H.	Unknown	19 15
Minnihan, Denis	Unknown	16 77
Mohawk Box & Lum- ber Co.	Mohawk	1 37
Moore, A. H., Jr.	1205 Claus Spreckels Bldg.	6 61
Morrison, Ella B.	Occidental Hotel	4 47

Wells Fargo Nevada National Bank, at San Francisco,
California—Continued.

Name	Address	Amount
Morrissey, Wm. A.	Unknown	\$3 69
Morrissev, Wm. H.	Unknown	2 07
Mouk, W. T.	62 O'Farrell St.	24 96
Muller, Harry	Unknown	1 65
Mutual Mining Invest- ment Co.	Care R. D. McElroy, Sec'y Phelan Bldg.	542 74
Myers, Lillian C.	2420 Buchanan St.	1 00
MacKenzie, E. J.	Care S. S. Harcraft, Oakland	20 00
Mackay, Nellie, at- tached	Unknown	7 24
McAuliffe, John and or Margaret	2032 Bryant St.	10 00
McBurrey, Chas. I. *	102 Chambers St., New York	16 37
McClure, O. D.	730 Sutter St.	1 94
McCoy, Mrs. Augusta Newport	Unknown	5 11
McEllen, Phyllis	1817 San Jose Ave., Alameda	6 87
McLaren, J. and Wil- son H., Rec. for Por- ter Bros.	Unknown	8 79
McKenna, F.	4306 Mission St.	32 92
McKinnon, B. J.	Care St. Augustine's Church, Oakland	1 70
McKittrick Central Oil	Mills Bldg.	25 63
McLaughlin, J. F., agent	Unknown	26 95
McMahon, Jas. E.	379 Capp St.	3 85
Nason, Irene N.	Eureka, Humboldt Co.	4 45
National Biscuit Co.	22nd and Indiana Sts.	1 88
National Ditching and Dredging Co.	Unknown	7 14
National Manufactur- ing Co.	122 Market St.	121 09
National Stamp Affixer Co.	724 Crocker Bldg.	30 55
Neale, Delia Shine	Sonora	6 90
Nelson, H. S.	Unknown	6 34
Nevada Reduction Works	Unknown	1 00
Newcomb, Ralph A.	1310½ Leavenworth St.	1 00
Novelty Import Co.	147 4th Ave.	8 99
O'Conner, John	Salinas	23 22
O'Donnell, Con.	1601 Central Ave., Alameda	1 95
Oliphant, John C.	Unknown	383 60
Owen, Frank L., trus- tee	Mill Valley	2 44
Owen, L. C.	Tonala, Chiapas, Mexico	13 50
Owen, Mrs. Sarah P.	316 10th St., E. Oak- land	2 98
Owenhouse, J. A.	Care Sherman Clay & Co., Kearney and Sutter Sts.	1 12
Page, M. H.	953 Madison St., Oakland	2 00
Palmer, Clara H.	2014 Webster St.	1 20
Pascoe, J. H.	2612 Bush St.	15 55
Patton, Anna L.	Unknown	18 18
Payne-Lane Gold Min- ing Co.	135 Geary St.	7 35
Pearce, Jno. J.	Tombstone, Ariz.	6 64
Peck, Wm. B.	San Gabriel	8 88
Peckham Co.	Monadnock Bldg.	1 18
Perrin, E. B., Jr.	Williams, Ariz.	6 67
Peterson, F. M.	506 Battery St.	110 37
Peterson, J. C.	1230 12th Ave.	5 00

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Wells Fargo Nevada National Bank, at San Francisco, California—Continued.			Wells Fargo Nevada National Bank, at San Francisco, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Pheby, Thos. B.	1301 Alice St., Oakland	\$5 00	Tully, Trumbull Co.	Alma	\$2 51
Phoenix Ins. Co.	Unknown	3 55	Underwood, Jno. E.	Bishop, Inyo Co.	4 85
Phoenix Life Ins. Co.	Unknown	15 44	Van Wyck, Sydney	Unknown	2 00
Pinkney, Micajah	Unknown	5 01	Vaughan, Fred W., Mgr.	Unknown	35 48
Pleasanton Stock Farm	Unknown	3 48	Wabash Mining Co.	40 Montgomery St.	1 67
Postlethwaite, H. W.	24 Sacramento St.	4 93	Wall, F. R.	Unknown	6 33
Powell, J. L., Supt.	Unknown	24 12	Ware, John H.	307 Monadnock Bldg.	83 24
Powers, W. J. Sweasey	2201 Scott St.	1 98	Warrack, Jas. D.	120 Sutter St.	37 19
Prescott, Bank of	Unknown	9 62	Wayne, G. W.	1821 18th St., Bakersfield	32 75
Price, C. J.	349 Clay St.	7 43	Weed, Alex., Gold Acct.	Unknown	1 46
Price, J. H.	7 Douglas St.	12 00	Weightman, J. W.	Unknown	50 00
Prior, Mrs. Mary	234 San Jose Ave.	1 87	Westa, A.	Unknown	8 02
Pulliam, R. E.*	Unknown	76 12	Western Field Co.	1212 Waller St.	2 60
Raber, E. C.	Conconully, Wash.	1 36	White, Albert	2480 Union St.	6 18
Rae, R. E.	642 Folsom St.	1 35	White, Stephen M.	Unknown	16 46
Ralston, W. E.	Unknown	26 29	White Cloud Mining Co.	Unknown	45 10
Rayner, G. H.	Unknown	1 37	Whitehead & Parks	31 Sanchez St.	11 96
Reese, W. S.	Otela	6 28	Whitelaw, Thos. A.	253 Spear St.	11 57
Reeves, Al.	Unknown	52 35	Whiteside, Carrie E.	Care G. T. Marsh & Co., 1622 Van Ness Ave.	22 86
Remhart, Edgar	Unknown	3 47	Whitlock, Ex. Reddick	Unknown	15 40
Republican State Central Com.	Care L. R. Weinmann, Humboldt Sav. Bk Bldg.	10 00	Wilkins, W. C.	Mocorito, Sinaloa, Mexico	56 52
Reymert, Eliz.	Unknown	3 80	Wilkus, Parker	Unknown	5 67
Reynolds Co.	Unknown	3 80	Willeford, D. S.	970 63rd St., Oakland	1 92
Rich, Geo. O.	Unknown	3 41	Williams, A. G.	Unknown	2 83
Robinson, Director	Unknown	10 65	Williams, Geo. E., Ex.	320 Sansome St.	16 98
Robinson, E. N.	Unknown	1 76	Williams, John Stuart	Presidio	5 03
Robinson, M.	Unknown	3 02	Williamson, H., attached	612 Clay St.	56 96
Robinson, W. W.	Unknown	1 03	Winchester, Vera A.	11 Haight St.	2 50
Rhode & Merhtens	Unknown	6 42	Wood, A. B.	30 Medbury Ave., Detroit, Mich.	19 38
Rolfe, Thos.	517½ Shotwell St.	2 00	Wood, W. B.	717 Market St.	2 20
Rooker, A. F.	2119-A Howard St.	6 52	Yuba Gold Mining Co.	Unknown	2 10
Russian River Development Co.	487 Monadnock Bldg.	1 96	Zeeves, J. W.	20 Sansome St.	1 36
Sadler, A. J.	Unknown	42 64	Zindo Gun Club	578 Mission St.	40 86
Salinas Oil & D. Co.	574 Parrott Bldg.	10 42			\$7,991 25
Scheiner & Co.	4800 California St.	101 25			
Schiller, C. E.	Unknown	1 15			
Scorpius G. & S. Mining Co.	Unknown	1 65			
Scott & Co., E. W.	Unknown	32 57			
Scott, G. A.	69 Bacon Bldg., Oakland	1 25			
Seeman & Potter	Barstow	19 16			
Sheldon & Co., G. E.	Unknown	1 22			
Shepherd, J. F.	Unknown	2 97			
Silver King Mining Co.	2031 Sutter St.	3 46			
Slim, Ernest	1820 Market St.	18 36			
Snermann, J.	Unknown	16 34			
Solomon, V. D.	Unknown	8 48			
Speyer, W.	Unknown	1 56			
Spiegelberg, R.	Lantonville	2 34			
Spreckels Market Fruit Co.	751 Market St.	1 09			
Stack, Orion Allen	Fairmont Hotel	107 72			
Stalnaker, H. M.	3639 25th St.	50 01			
Steffner, S. W.	213 Commercial Bldg., Portland, Ore.	2 08			
Steinhart, W. J.	Unknown	36 94			
Sterling Gold Co., Div. acct.	Coles, Siskiyou Co.	3 86			
Stevenson, Maxwell	920 Kohl Bldg.	21 08			
Stewart, Robert	Sodaville, Nevada	19 66			
Stockton Gold Hill Co.	Unknown	15 78			
Stuart, J. R.	Unknown	1 80			
Surr, Gordon	Searchlight, Nev.	3 70			
Sutton, A. E.	Capitola	2 00			
Sylvester, W. G., Tr.	1163 Divisadero St.	5 82			
Thornton, Mrs. G. F.	Unknown	13 50			
Traver, Georgene A.	Unknown	32 86			

First National Bank of San Jose,
at San Jose, California.

Name	Address	Amount
Angell, Louis Bayard	Unknown	\$33 91
Armstrong, James	Unknown	99 94
Asher, Fronie	Unknown	3 45
Atwood Gold King Min. Co.	Unknown	78 45
Anderson, W. W.	San Jose	37 60
Braden, B. C.	Unknown	15 00
Brownfield, W. F.	Unknown	8 10
Carrol, Elizabeth	Unknown	40 00
Carter, A. R.	Unknown	13 75
Cheek, Frank	Unknown	6 85
Chenoweth, J. S.	Unknown	10 00
Congable, Mrs. G. W.	971 Grant St., Santa Clara	22 50
Dalton, Wm. H.	San Jose	1 00
Devert, Chas.	Unknown	5 00
Downs, Mrs. B. F.	Unknown	32 02
DuShane, Thos. M.	Unknown	2 05
Estate of D. C. Johnson	Unknown	5 95
Fairfield, M. B.	Unknown	82 30
Fanelli, Mrs. R.	Unknown	50 00

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank of San Jose, at San Jose, California—Continued.			County National Bank and Trust Company, at Santa Barbara, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Fletcher, A. J.	Unknown	\$50 00	Clark, F. W.	2180 W. 24th St., Los Angeles	\$14 80
Florey, W. W.	Unknown	9 80	Cole, Miss Edythe M.	Santa Barbara	6 44
Furuta, H. E.	Unknown	8 03	Dean, H. G.	Santa Barbara	3 82
Gardner, J. M.	Unknown	39 07	Douglas, Est. B.	Santa Barbara	30 00
Grigg, Amelia or Addie	Unknown	10 74	El Beaumont Consoli-		
Halsey, N. G. & Co.	Unknown	54 50	dated Oil Co.	Santa Barbara	35 63
Hichey, Geo.	Unknown	6 00	Forrester, Miss Charity	Care Mrs. Geo. War-	
Highway Imp. Club	Unknown	17 90	ren, Cambria		30 00
Hogan, A. J.	Unknown	6 85	French, L. H.	Santa Barbara	23 41
Husted, A. G.	Unknown	70 00	Fuller, E. S.	Santa Barbara	5 00
Nielsen, Nels J.	Unknown	9 18	Goldstake Mining &		
Patty, W. F.	Unknown	20 33	Milling Co., Ltd.	Santa Barbara	17 00
Jolly, Ida	Santa Clara	28 75	Gracien, Francisco	Santa Barbara	10 15
Kennedy, Ethel M.	Care Butler & Dore.	3 50	Haves, D.	Palm Ave.	9 25
Kent, Wm. E.	231 N. 1st St.	875 85	Holden, M. B.	Santa Barbara	27 75
Kubatshy, Amelia	Unknown	20 00	La Cumbre Tower Fund	Santa Barbara	2 00
Proffitt, J. A.	Unknown	19 15	Mathewson, J. E.	Avalon	11 83
McGann, John	Unknown	8 25	Nibecker, A. S.	Santa Barbara	7 45
MacLeod, Mrs. E.	Unknown	95 40	Packard, Mrs. Rosa A.	1232 Laguna St.	3 34
McIntosh, Mrs. T. W.	Los Gatos	3 55	Richards, V. C.	Santa Barbara	6 85
Miller, Mrs. Alice	30 S. 8th St.	1 00	Santa Barbara and Nap-		
Minie, A. E.	Unknown	21 63	les Oil & Land Co.	Santa Barbara	5 50
Morgan, N. S.	Cupertino	1 90	Santa Barbara and Nap-		
Musgrave, M. E.	Unknown	8 40	les Oil & Land Co.,		
Proval, Wm. Lee	Unknown	49 40	escrow account.	Santa Barbara	4 00
Punches, Jennie	247 S. 8th St.	11 10	Sullivan, Est. David	Santa Barbara	25 00
Ramer, Jas.	Unknown	33 80	Thorne, A. B.	1028 Santa Barbara	
Rawle, W. H.	Unknown	5 00	St.		14 59
Russell, Geo.	Unknown	11 03	University Extension		
Stout, R. A.	Unknown	15 30	Commr.	Santa Barbara	18 40
Strong, A. G.	Unknown	5 06	Weeks, Mrs. Mary E.	Unknown	50 27
Swaner, John C.	Unknown	6 15			
Sutherland, Lucretia	Unknown	8 05			
Scott, Bertha V.	Rt. 10, box 126, Camp-				
	bell.	33 40			\$549 88
Stein, Leon	1127 Franklin St.,				
	Santa Clara	4 00			
Triguero, F. A.	Unknown	9 48			
Tully, J. M.	Unknown	68 75			
Thompson, Mrs. M. V.	231 Minnesota Ave.	2 80			
Willson, Mabel L.	Unknown	38 50			
Young, Mrs. B.	176 S. 1st St.	15 20			
		\$2,254 68			
First National Bank, at Santa Ana, California.			First National Bank, at Santa Barbara, California.		
Name	Address	Amount	Name	Address	Amount
Bissett, Fred	Santa Ana	\$250 97	Adams, Mrs. D. H.	Santa Barbara	\$3 30
Davis, H. A.	Santa Ana	50 00	Asbaugh, O.	Santa Barbara	1 85
Norvell, Mary E.	Santa Ana	16 50	Bailard & Dedrick	Santa Barbara	3 26
Simpson, Wm.	Santa Ana	63 75	Bankers Mis. R. Ass'n	Santa Barbara	11 75
Wickeran, Wm.	Santa Ana	20 00	Barnes, P.	Santa Barbara	1 46
Isais, Herbert	Santa Ana	45 67	Beckwith, H. C.	Santa Barbara	5 75
Johnson, C. M.	Santa Ana	100 00	Bott, Chas. E.	Santa Barbara	4 87
		\$546 89	Brennan, Mae E.	Santa Barbara	5 00
			Browne, Robert, Jr.	Santa Barbara	73 46
			Burton, Ben*	Santa Barbara	1 48
			Butters, Lucie B., spec-		
			ial	Santa Barbara	6 73
			Carter, Charlie, Jr.	Santa Barbara	10 00
			Chamberlain, W. S.	Santa Barbara	3 62
			Conkling, J. H.	Santa Barbara	24 75
			Conway, A. B.	Santa Barbara	1 75
			Conway, B.	Santa Barbara	1 00
			Coom, W. C.	Santa Barbara	2 85
			Croman, Mrs. Cora	Santa Barbara	4 75
			Crandall, Ralph E.	Santa Barbara	1 65
			Curry, Frank E.	Santa Barbara	6 00
			Cummings, L. C.	Santa Barbara	1 53
			Daggs, P. P.	Santa Barbara	3 00
			Dana, E. E.	Santa Barbara	3 96
			Dewing, H. B.	Santa Barbara	36 75
			Dickerson, John M.	Santa Barbara	1 16
			Dorst, Esther A.	Santa Barbara	1 54
			Duffy, Mrs. Herbert	Santa Barbara	1 40
			Dunlap, S. J.	Santa Barbara	4 55
			Eddy, Floyd L.	Santa Barbara	1 37
			Est. Lucy Eldred Kelly	Santa Barbara	14 10
			Est. of Shoemaker, R.		
			B. Canfield	Santa Barbara	80 42
County National Bank and Trust Company, at Santa Barbara, California.					
Name	Address	Amount			
American Investment					
Co.	2 Kilby St., Boston,				
	Mass.	\$7 00			
Bates, George F.	235 W. 2nd Place,				
	Los Angeles	50 00			
Biddle, James and Ella					
F.*	Santa Barbara	100 00			

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First National Bank, at Santa Barbara, California—
Continued.

Name	Address	Amount
Fairbanks, Abbie.....	Santa Barbara.....	\$7 95
Fisher, Chas.....	Santa Barbara.....	9 73
Fallon, Howard.....	Santa Barbara.....	6 38
Forrest, Susie.....	Santa Barbara.....	2 00
Gonzales, Antonio.....	Santa Barbara.....	2 52
Gould, Minnie.....	Santa Barbara.....	9 91
Green, Jean.....	Santa Barbara.....	5 91
Greenwood, Clara.....	Santa Barbara.....	18 50
Haigh, Thos. D.....	Santa Barbara.....	4 75
Haliburton, Georgiana.....	Santa Barbara.....	3 75
Hamilton, Hart.....	Santa Barbara.....	49 00
Harris, Mary Pickering.....	Santa Barbara.....	63 00
Heyer, Gust.....	Santa Barbara.....	4 75
Hopkins, Ada Virginia.....	Santa Barbara.....	1 65
Jabling, Chas. E.....	Santa Barbara.....	1 45
Jabling, J. Bradford*.....	Santa Barbara.....	9 68
Jim, Chung.....	Santa Barbara.....	2 75
Jones, Lewis.....	Santa Barbara.....	1 47
Knowles, S. E.....	Santa Barbara.....	1 75
Lesset, Frank.....	Santa Barbara.....	10 00
Lewis, G. W.....	Santa Barbara.....	2 35
Lowe, Eleanor.....	Santa Barbara.....	83 08
Martin, S. Howard.....	Santa Barbara.....	3 17
Martin, Julia Taber, by J. E. Spalding.....	Santa Barbara.....	10 62
Mathers, T. D. or The- resa.....	Santa Barbara.....	5 65
Mayhew, Clara.....	Santa Barbara.....	1 73
Merous, Jas.....	Santa Barbara.....	2 63
Moore, Fred A.....	Santa Barbara.....	1 46
Moore, Frank M.....	Santa Barbara.....	8 66
McKane, Florence.....	Santa Barbara.....	100 75
Naples Mining Co.....	Santa Barbara.....	5 86
Newberry, S. A.....	Santa Barbara.....	2 75
Nelson, H. L., special.....	Santa Barbara.....	1 59
Nott, W. H.....	Santa Barbara.....	17 85
Otto, G. Walter.....	Santa Barbara.....	3 04
Patch, W. J.....	Santa Barbara.....	6 17
Patterson, J. E.....	Santa Barbara.....	9 75
Philharmonic Orchestra.....	Santa Barbara.....	1 13
Pierce, D. W.....	Santa Barbara.....	3 44
Plate, H. A.....	Santa Barbara.....	1 35
Richardson, J. H.....	Santa Barbara.....	7 20
Roberts, A. W.....	Santa Barbara.....	10 00
Rogerson, J. C.....	Santa Barbara.....	3 70
Russell, J. C.....	Santa Barbara.....	75 00
Simpson, Annie.....	Santa Barbara.....	1 25
Shaw, C. J.....	Santa Barbara.....	2 13
Shaw, J. B.....	Santa Barbara.....	2 32
Slattery, John.....	Santa Barbara.....	4 75
Smith, A. F.....	Santa Barbara.....	2 20
Smith, G. T.....	Santa Barbara.....	25 00
Stevens & Doulton.....	Santa Barbara.....	4 16
Sweat, S. W.....	Santa Barbara.....	3 09
Stempel, Mary T.....	Santa Barbara.....	4 75
Sullivan, F. A.....	Santa Barbara.....	29 19
Thayer, Bayard.....	Santa Barbara.....	4 83
Thompson, Mrs. A. M.....	Santa Barbara.....	5 00
Towles, Price W.....	Santa Barbara.....	6 15
Weir, Jas. M.....	Santa Barbara.....	6 24
Westlake, Chas.....	Santa Barbara.....	4 75
Winters, Lillie.....	Santa Barbara.....	5 00
Miscellaneous assets, 11 accounts trans- ferred March 11, 1890, unable to lo- cate.....		7 77
		\$1,029 47

First National Bank, at Santa Cruz, California

Name	Address	Amount
Coleman, Frances R.....	Santa Cruz.....	\$5 50
Corcoran, J.....	Santa Cruz.....	24 00
De Yoe, R. J.....	Santa Cruz.....	15 50
Downing, Penelope.....	Santa Cruz.....	4 50
McEachen, T. A.....	Santa Cruz.....	5 75
Pence, A. S.....	Santa Cruz.....	33 75
Siggins, Mrs. James.....	Santa Cruz.....	15 00
Warren, C. A.....	Santa Cruz.....	7 75
		\$111 75

Santa Cruz County National Bank,
at Santa Cruz, California.

Name	Address	Amount
Cureton, Edw.....	Santa Cruz.....	\$6 00
Fielder, W. C.....	Santa Cruz.....	3 35
Goss, Thuselda.....	Santa Cruz.....	4 00
Harris, John.....	Santa Cruz.....	20 00
James, Marie Sarah.....	Santa Cruz.....	23 92
Johns, J. C.....	Santa Cruz.....	2 30
Kee, Jim.....	Santa Cruz.....	5 28
Knewing, H. C. or Jen- nie H.....	Santa Cruz.....	5 15
McKendry, Archibald L.....	Santa Cruz.....	6 06
Meyer, E. J. H.....	Santa Cruz.....	5 00
Patriek, Wm.....	Santa Cruz.....	3 53
Slonaker, Mary Lyman.....	Santa Cruz.....	10 00
Smith, J. F.....	Santa Cruz.....	5 15
Stewart, Wm.....	Santa Cruz.....	4 80
Trefz, A.....	Santa Cruz.....	3 54
		\$108 08

First National Bank, at Sebastopol, California.

Name	Address	Amount
Armstrong, Mrs. Belle.....	Sebastopol.....	\$0 87
Bacon, C. E.....	Sebastopol.....	1 50
Blockner, I. H.....	Sebastopol.....	5 50
Crawford, Mark.....	Sebastopol.....	15
Eaton, E. N. or E. J.....	Sebastopol.....	2 74
Leuger, A. E.....	Sebastopol.....	45
Nielsen, C.....	Sebastopol.....	8 56
O'Malley, James.....	Sebastopol.....	39
Ogden, Andrew F.....	Sebastopol.....	27 50
Simpson, Sarah A.....	Sebastopol.....	5 15
Uteley, Estella Norris.....	Sebastopol.....	2 00
Wilson, C. W.....	Sebastopol.....	35
		\$55 16

First National Bank, at Sierra Madre, California.

Name	Address	Amount
Britton, F. M.....	Sierra Madre.....	\$5 18
Cochran, Helen S.....	Sierra Madre.....	14 25
Mitchell, Elsie M.....	Sierra Madre.....	27
Parker, Mrs. Susie W.....	Sierra Madre.....	4 00
Pratt, Al.....	Sierra Madre.....	5 45
Sisson, E. C.....	Sierra Madre.....	2 26
Wilson, Arline A.....	Sierra Madre.....	1 50
		\$32 91

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Suisun, N. A., at Suisun, California.

Name	Address	Amount
Beegan, R. F.	Suisun	\$7 25
Birchael, W. G.	Suisun	1 00
Burk	Suisun	10 00
Hunter, E. J.	Suisun	1 38
Lukens, R. S.	Suisun	1 25
Nalf, Jacob	Suisun	2 00
Smith, H. S.	Suisun	12 37
Wyseur, L. J.	Suisun	1 37
West, Arthur	Suisun	1 00
Aroyar	Unknown	3 50
Emery, N. N.	Unknown	1 82
Engel, Otto	Unknown	3 25
Giovanni, L.	Unknown	7 57
Moroshita, S. J.	Unknown	1 58
Reuss, Geo.	Unknown	2 00
Miller, Mrs. C.	Unknown	10 00
Lindon, P. C.	Unknown	10 00
Hughes, George Warren	Unknown	33 43
Haruff, Mazie	Unknown	1 48
		\$112 25

National Bank, at Tulare, California.

Adams, Geo. E.	Unknown	\$11 95
Affonso, A. L.	Unknown	1 43
Barker, W. H.	Unknown	72
Carter, F. H.	Unknown	2 09
Baily, John	Unknown	40
Clark, Nina	Unknown	7 60
Chambers, J. S.	Unknown	41
Clifford, C. T.	Unknown	50
Chase, Clyde	Unknown	1 20
Cox, W. A.	Unknown	30 75
De Voto, H. J.	Unknown	54
Emoto, Roy G.	Unknown	12 00
Boardman, Chas. H.	Lindsay	78
Cowan, Mrs. W. P.	Unknown	5 82
Hampozerian, John	Unknown	1 75
Pitts, Wm.	Unknown	12 00
Ching Moon	Unknown	76
		\$90 70

Commercial National Bank, at Upland, California.

Bartlett, Ann Patrick	Upland	\$36 23
Bennett, A. S.	Upland	7 44
Gillespie, J. M.	Upland	2 09
Rudolph, J. B.	Upland	3 00
Thompson, Archie	Upland	12 53
		\$61 29

The First National Bank of Upland, at Upland, California

Davis, J. Ezra	Upland	\$115 84
Deverts, Chas. O.	Upland	1 00
Duncanson, H. C.	Upland	3 69
McConnell, Jas.	Upland	1 98
McCormick, J. L.	Upland	2 98
Thompson, Frank	Upland	12 11
		\$137 60

First National Bank, at Whittier, California.

Name	Address	Amount
Bales, J. W.	Whittier	\$0 05
Bennett, M. E.	Whittier	20
Black, J. W.	Whittier	11
Brown, Cecil	Whittier	04
Cook, Mrs. R. M.*	Whittier	30
Clive, Anna L.	Whittier	10
Cook, C. A.	Whittier	05
Custead, H. H.	Whittier	61
Dunning, F. W.	Whittier	07
Fleet, W. H.	Whittier	09
Gidley, Estella	Whittier	03
Hadley & Scott	Whittier	1 56
Harris, C. E.	Whittier	55
Harrington, A. E.	Whittier	49
McCleary, W. C.	Whittier	05
McIntyre, Mary J.	Whittier	28
McIntyre, J. A.	Whittier	1 00
McMillin, D. M.	Whittier	3 00
Pickering, J. H.	Whittier	25
Richards, Perry E.*	Whittier	05
Seeley, J. T.	Whittier	10
Seeley, Mary	Whittier	05
Sidwell, C. C.	Whittier	34
Simons, Wm.	Whittier	78
Smith, H. C.	Whittier	10
Spaulding, F.	Whittier	03
Stanfield, Eugene	Whittier	25
Starbuck, L. B.	Whittier	6 86
Stetson, Frank	Whittier	10
Strahl, Mary E.	Whittier	51
Talbert, A. S.	Whittier	35
Taylor, Albert	Whittier	50
Trueblood, V. J.	Whittier	1 94
Welt, Thos.	Whittier	25
Whitaker, C. M.	Whittier	5 24
Whittier Livery and Transfer Co.	Whittier	1 89
Williams, Le Roy	Whittier	4 39
Underwood, R. L.	Whittier	02
		\$32 58

Whittier National Bank, at Whittier, California.

Adams, H. G.	Whittier	\$3 69
Armento, Phil	Whittier	10
Barnet, B. L.	Whittier	01
Bastanchury, Mrs. D. J.	Whittier	93
Berry, Geo. O.	Whittier	71
Borden, L. A.	Whittier	25
Brunner, Sarah S.	Whittier	13
Calderwood, Chas. J.	Whittier	50
Carpenter, Mrs. D. J.	Whittier	48
Carlisle, Fred B.	Whittier	16
Chappel, John W.	Whittier	59
Childs, Nettie N.	Whittier	06
Clewett, L. O.	Whittier	20
Craig, A. L. or Agnes	Whittier	2 05
Crawford, Frank or Lillian	Whittier	03
Crosby, O. J.	Whittier	15
Davidson, Crossie A.	Whittier	25
Deguchi, Henry M.	Whittier	3 00
Desetz, Miguel & Co. or Juan Ethel Barren	Whittier	8 05
Dickerson, A. H.	Whittier	13
Dever, R. H. by Ganter, Admr	Whittier	8 27
Dull, W. C.	Whittier	25

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Whittier National Bank, at Whittier, California—Continued.

Name	Address	Amount
Edmonds, K. M.	Whittier	\$0 35
Elder, Grave Harvey	Whittier	49
Farnsworth, Minnie	Whittier	01
Feeler, Wm., Treas.	Whittier	30
Fisher, Ella J.	Whittier	39 42
Foster, C. L.	Whittier	91
French, Oliver	Whittier	48
Garrison, Frank L.	Whittier	3 54
Gibson, Leona	Whittier	39
Gidley, Bert	Whittier	01
Graton, Carroll	Whittier	26
Groton, Cary	Whittier	09
Hass, R. Lean	Whittier	40
Griffiths, Mrs. J. W.	Whittier	10 00
Hanna Lumber Co.	Whittier	42 30
Hamilton, Frank	Whittier	03
Holbrook, M.	Whittier	1 42
Jinnett, D. H.	Whittier	49
Johnson, E. W.	Whittier	1 41
Johnson, H. E.	Whittier	05
Judson, H. H.	Whittier	51
Keen, Robbin C.	Whittier	57
Kelsey, R. A.	Whittier	03
Kendrick, H. W.	Whittier	87
Kenworthy & Whittaker	Whittier	20
Kruse, Fred	Whittier	11
Irwin, Mrs. C. W.	Whittier	33
Jackson & Renken	Whittier	04
Judson, E. S.	Whittier	34 30
Linkletter & Persing	Whittier	04
Lyons, J. F.	Whittier	9 65
Lyons, T. L.	Whittier	35
Magill, Chas. M.	Whittier	08
Magill, Roy	Whittier	09
Martin, S. H.	Whittier	06
Martinez, Joaquin	Whittier	1 00
Maulsby, L. W.	Whittier	08
McClure, J. W.	Whittier	9 43
McElroy, G. C.	Whittier	26
Martinez, Antonio	Whittier	24 28
Miller, W. H.	Whittier	01
Mitten, P. R.	Whittier	10
Montgomery, Bert	Whittier	1 73
Montgomery, J. A., Sec'y.	Whittier	1 30
Morris, D. V.	Whittier	71
Nickerson, Jennie L.	Whittier	20
Oliver, Ben	Whittier	15
Owens, Frank C.	Whittier	58
Parker, John	Whittier	37
Poyorena, Rex	Whittier	4 99
Rieniets, H. F.	Whittier	18
Rothaermel, C. E.	Whittier	04
Rogers, A. H.	Whittier	17
Robinson, M. B.	Whittier	1 27
Roberts, W. J.	Whittier	1 00
Sandusky, Abe	Whittier	02
Sehee Bros.	Whittier	4 31
Seaver, F. S.	Whittier	43
Shenck, D. B.	Whittier	4 82

Whittier National Bank, at Whittier, California—Continued.

Name	Address	Amount
Senior Class 1910	Whittier	\$0 05
Slocum, A. G.	Whittier	20
Stearns, John B.	Whittier	50
Stevens, Clara M.	Whittier	01
Taylor, J. H.	Whittier	1 64
Thompson, John M.	Whittier	50
Trewella, M. H.	Whittier	22
Uptogrove, J. T.	Whittier	5 80
Underwood, Alice	Whittier	15
Weber, R. L.	Whittier	03
Way, Jessie	Whittier	75
White, O. S.	Whittier	11
Woodhead, Arthur	Whittier	90
Wilson, S. R.	Whittier	04
Woodruff, Mrs. Geo.	Whittier	1 83
Woodward, L. H. or Ella	Whittier	1 14
Zimmerman, Chas. F. or M. B.	Whittier	05
Zopf, A. A.	Whittier	03
		\$250 95

First National Bank, at Wilmington, California.

Moore, Will C.	Wilmington	\$193 05
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First National Bank, at Woodland, California.

Beamer, R. H. *	Woodland	\$2 38
Beard, J. Bruce *	Grafton	95
Coil, H. E. *	Woodland	54
Democratic Co. Central Committee by C. F. Clark *	Woodland	4 30
Faulkner, Mrs. D. A., Treas. *	Woodland	49
Farish, A. L., Adms. of M. S. Cross, Deed. *	Woodland	5 99
Estate George J. Geary by R. H. Beamer *	Woodland	45
Gibbs, Guy *	Woodland	44
Kerr, William	Yolo	18
Kino & Co., S., attached	Woodland	15 00
Ludden, W. K. *	Woodland	78 64
Petteys, O. C. *	Woodland	24 75
Spaulding, T. S.	Woodland	10 00
Stephens, Alice H.	Woodland	35
Tabler & McGriff	Grafton	13 04
Western Creameries Co.	San Francisco	9 90
		\$167 40

*Dead.

Deposits Unclaimed for More Than Twenty Years.

Name	Location	Amount
First National Bank	Azusa	\$29 42
First National Bank	Chino	520 65
The First National Bank of Covina	Covina	3 98
First National Bank of Fresno	Fresno	105 98
Central National Bank	Oakland	929 15
Citizens National Bank of Los Angeles	Los Angeles	743 27
Farmers and Merchants National Bank	Los Angeles	128 50
First National Bank of Los Angeles	Los Angeles	433 67
California National Bank	Sacramento	104 04
San Bernardino National Bank	San Bernardino	305 30
Merchants National Bank	San Diego	308 43
Anglo and London Paris National Bank	San Francisco	211 43
Bank of California, National Association	San Francisco	1 85
Crocker National Bank of San Francisco	San Francisco	396 79
First National Bank of San Francisco	San Francisco	397 54
The First National Bank of San Jose, Cal.	San Jose	2,502 58
County National Bank and Trust Company	Santa Barbara	859 50
First National Bank	Santa Barbara	353 88
Bank of Suisun, N. A.	Suisun City	138 67
National Bank of Tulare	Tulare	70 83
		\$8,545 46

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS.

As of January 1, 1921.

First National Bank, at Azusa, California.

Name	Address	Date	Amount	Interest	Total
Azusa Drum Corps	Azusa	9- 1-00	\$1 06		
A. C. G. Lemon Ass'n	Azusa	1-20-99	40		
Cole, Mrs. M. T., Admix.	Azusa	10-20-97	3 68		
Cox, H. M.	Azusa	4-20-98	8 49		
Elliott, Emma M.	Azusa	11- 9-98	41		
Rowland, D. F.	Azusa	12- 8-99	4 13		
Sechrist, W. F.	Azusa	6-10-99	04		
Thompson, Caroline	Azusa	11-26-98	11 21		
			\$29 42		

First National Bank, at Chino, California.

Adams, S. F.	Atascadero		\$520 65		
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The First National Bank of Covina, at Covina, California.

Finegan, J. P. *	Covina	4- 8-15	\$3 10		
Simpson, R. O. *	Covina	8-17-09	88		
			\$3 98		

First National Bank of Fresno, at Fresno, California.

Baldwin & Son	Fresno		\$4 79		
Fruse, W. H.	Fresno		35 01		
Giannini, Louise	Fresno		11 44		
Lindsay, J. F.	Fresno		45 60		
O'Rielly, Rev. Jos.	Fresno		9 14		
			\$105 98		

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Central National Bank, at Oakland, California.

Name	Address	Date	Amount	Interest	Total
Bash, Chas.	Oakland	3-24-97	\$1 36		
Baxter, D.	Oakland	7-27-98	12 30		
Bayley, J. E.	Oakland	8- 2-99	10 00		
Bell, C. D.	Oakland	8- 2-99	1 00		
Burbank, Wm. F.	Oakland	8- 2-99	7 85		
Butner, J. C.	Oakland	1-30-96	9 36		
Cameron, W.	Oakland	4-25-95	2 61		
Childers, Mrs. C. A.	Oakland	8- 2-99	28 50		
Clapp, E. B.	Oakland	9-13-95	13 20		
Clumudt, C.	Oakland	10-28-97	3 74		
Colby, C. E.	Oakland	4-16-96	1 37		
Coulter, J. H.	Oakland	4-24-94	5 00		
Deeker, J. C.	Oakland	1- 3-96	99 65		
Dodge, O. G.	Oakland	7-27-98	5 00		
Donald, John H.	Oakland	10-11-94	5 90		
Esthebarne, P.	Oakland	8- 2-99	3 31		
Farwell & Son, F. W.	Oakland	7-27-98	5 99		
Ferson, H. B.	Oakland	10-28-97	7 68		
Fowler & Bellinger	Oakland	1- 5-95	2 86		
Garnsey, L. T.	Oakland	12-17-98	48 11		
Gillett, C. E.	Oakland	10-28-97	1 25		
Glascok, Treas., John E., *	Oakland	10-28-97	14 25		
Harbensen, W. G.	Oakland	3-24-97	1 46		
Harper, Ida H.	Oakland	3-24-97	10 00		
Hawckett, W. G.	Oakland	8-14-96	1 80		
Hildburn, Emily	Oakland	1-22-99	4 40		
Hogeboone, Mollie	Oakland	10-28-97	3 00		
Honner, Mrs. A. M.	Oakland	9- 4-96	1 00		
Husing, R.	Oakland	7-27-98	1 98		
Jacks, N. H., Treas.	Oakland	3-29-96	1 30		
Jasper, O. W.	Oakland	1- 5-95	1 72		
Jones, H. A.	Oakland	7-27-98	1 05		
Jones, H. E.	Oakland	1- 2-96	2 88		
Kehoe, L.	Oakland	8- 2-99	4 86		
Kelley, C. D.	Oakland	1-28-97	1 15		
Kelley, L. E. or L. M.	Oakland	7-27-98	17 94		
Kemper, M.	Oakland	5-22-95	1 56		
Laymance, Mrs. N.	Oakland	4-16-96	9 25		
Lee, Wm. H.	Oakland	7-27-98	55 43		
Lundy, S. A.	Oakland	11- 8-95	10 47		
Manning, K. L.	Oakland	1-30-96	1 18		
Martin, Mrs. C. M.	Oakland	4-21-96	2 76		
McAllister, D.	Oakland	10-11-94	1 30		
McElrath, Marion	Oakland	8-29-98	3 00		
McFeeley, E. P.	Oakland	8- 1-99	1 15		
Middleton, J. H.	Oakland	4-21-96	1 10		
Miller, James	Oakland	7- 2-97	7 32		
Morton, J. R., Treas.	Oakland	7-19-94	4 00		
Oakland Constructing Co.	Oakland	11-21-99	275 03		
Oakland Era Chry	Oakland	8-29-98	4 95		
Oakland Imp. Club	Oakland	6- 5-99	5 00		
O'Hair, P. O.	Oakland	3-22-98	2 25		
O'Neil, David	Berkeley	6- 6-98	3 59		
Parker & Hook	Oakland	3-28-96	1 20		
Paul, H. W., Mgr.	Oakland	5- 1-99	1 00		
Payne, G. H., Treas.	Oakland	5- 1-99	17 98		
Pelton, Treas.	Oakland	1-20-99	1 35		
Pinney, Laura A.	Oakland	1-20-99	80 00		
Pratt & Co., E. W.	Oakland	11-20-99	16 56		
Reed, W. I. *	Oakland	1- 3-96	5 35		
Robinson, Wm. D.	Oakland	8-29-98	8 20		
Rouse, G. J.	Oakland	8-14-95	5 00		
Sherman & Fox	Oakland	10-11-95	2 40		
Smyth Bros.	Oakland	8-29-98	1 00		
Swentarton & Co.	Oakland	1- 3-96	4 65		
Swert, J. C.	Oakland	8-29-98	1 55		
Tyrrel, J., Treas.	Oakland	8- 1-99	5 00		
Warner, James	Oakland	1-30-96	2 55		
Warner, Jos.	Oakland	1- 3-96	1 16		
Watrous, E. S.	Oakland	1- 3-96	1 54		
Weldon, G. M.	Vacaville	8- 1-99	34 70		
White Bros.	Oakland	10-11-95	2 69		
Yorker, Elizabeth	Oakland	6-29-98	1 10		
			\$929 15		

Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Citizens National Bank, at Los Angeles, California.

Name	Address	Date	Amount	Interest	Total
Adair, S. E. or Mrs.	Los Angeles		\$3 45		
Beener, Schnoever	Los Angeles		29 00		
Borden, Gail	Los Angeles		5 43		
Cal. Col. M. D. Co.	Los Angeles		17 84		
Cal. Sand G. & S. Co.	Los Angeles		10 77		
Clark, J.	Los Angeles		10 90		
Copenhagen Oil Co.	Los Angeles		21 81		
Electric Machine Works	Los Angeles		5 38		
Irwin, Muriel	Los Angeles		21 90		
Limgwitz, E. E.	Los Angeles		19 52		
Love, Mrs. Mary	Los Angeles		3 99		
L. A. Auto Tool Co.	Los Angeles		5 28		
McComb, J. C.	Los Angeles		25 22		
McLennan, John	Los Angeles		4 37		
Rand M. T. M. & M. Co.	Los Angeles		12 41		
Santa Fe and Arizona Ry. Co.	Los Angeles		7 04		
Smith, Helen and Walter	Los Angeles		8 90		
Smith, Otto E.	Los Angeles		8 90		
Washburn, Mrs. Louise A.	Los Angeles		8 90		
Benz, William	Unknown		2 71		
Bridge, Norman	Security Building		10 36		
Chapman, C. C.	Currier Building	3-28-00	52 50		
Clark, Florence A.	Unknown	3-17-96	50 00		
Collins, William	Unknown		15 00		
Coulter, B. F., Jr.	Coulter Building		28 99		
Day, Helen B.	Unknown	4-25-96	25 00		
Deane, G. and S. M. Co.	Unknown		6 81		
Griggs, Alex.	Unknown		14 05		
Hall, W. F.	Unknown		6 76		
Holgate, William	Unknown		20 77		
Hubbard, C. A.	Unknown	6-20-93	50 03		
McKay, J. R.	Unknown	10-23-96	10 00		
Mason, Aaron, trustee	Unknown	6- 3-90	12 72		
Miles, John	Unknown	12-28-98	8 90		
Miller, Joseph D.	Unknown	11-22-93	5 60		
Murphy, Anna G.	Unknown	8- 9-90	10 00		
Ohio Investment Co.	Unknown	5- 9-95	29 33		
Owens, M. T.	Unknown	12- 9-96	2 52		
Perry, S. M.	Unknown	1- 2-98	1 00		
Richmond, Ida M.	Unknown	1- 8-96	25 00		
Smith, Rose T.	Unknown	1-12-99	89		
Stimson, Mrs. F. D., Treas.	Unknown		4 55		
Strickler, S. M.	Unknown		8 62		
Tarble, Carrie A.	Unknown		20 00		
Taylor, J. T., agent	Unknown		8 82		
Townsend, Frank N.	Unknown		9 15		
Van Trees, L. C.	Unknown	1896	50 00		
Van Vleck, Frank, Treas.	Unknown		2 75		
Watson, W. D.	Unknown		5 65		
Weave, J. B.	Unknown		6 06		
Wigmore, F. M.	Care Wigmore Co.		7 72		
			\$743 27		

Farmers and Merchants National Bank, at Los Angeles, California.

Bennett, C. A.	Unknown	1-10-01	\$20 80		
Curran, Lillian	Westminster Hotel	1- 8-00	5 80		
Devine, Andrew	Unknown	8- 1-00	5 80		
Rice, Martha F., Admx.	229 No. Chicago St.	12-11-00	74 45		
Taylor, Annie B. or L. W. Pendleton	Bullard Block	7- 7-00	7 95		
Taylor, Berthold S.	Unknown	11- 8-00	7 90		
Watson, J. B.	Belmont Hall	2-28-00	5 80		
			\$128 50		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

First National Bank of Los Angeles, at Los Angeles, California.

Name	Address	Date	Amount	Interest	Total ¹
Cross, John, Treas.	Los Angeles	1900	\$6 00		
Dale, Rosie M.	Los Angeles	1900	8 00		
Disti, E.	Los Angeles	1900	5 18		
Dunlap, S.	Los Angeles	1-26-00	9 93		
Dunn, J. F.	Los Angeles	1900	9 00		
Hill Street Sewer	Los Angeles	2- 5-97	85 39		
Lovejoy, J. R.	Los Angeles	4-28-00	6 50		
Macleish, Arch L.	Glendora	11- 2-99	6 37		
Martin, A. D.	Palm Springs	2-21-00	23 91		
MacMasters, Frances M.	332 Stimson Bldg.	2-17-00	62 39		
Monitor, M. & M. Co.	Los Angeles	6- 4-00	111 45		
McGarvin & Bronson	Los Angeles	4-28-00	9 63		
Ryan, Thos. E.	2426 Figueroa St.	2-28-00	51 50		
Warren, Geo. E.	Los Angeles	10-16-00	7 24		
Wilkinson, Ben M., Ex.	Hoosick Falls, New York	3-12-00	9 93		
Wood, J. W.	5225 So. Figueroa	10-16-00	7 25		
Cleveland, Olive, L. C. D. No. 48330	125 E. 5th St.	12-13-00	14 00		
			\$433 67		

California National Bank, at Sacramento, California.

Land, L.	Dead		\$75 00		
Rhoads, A. J., Admr.	Dead		29 04		
			\$104 04		

San Bernardino National Bank, at San Bernardino, California.

Asylum Com. Tr.	Unknown	1892	\$4 64		
Braid, E. Percy	Unknown	1898	8 00		
Bright & Crandall	Unknown	1892	29 31		
Burcham, A. A.	Unknown	1894	8 20		
Button, R. W.	Unknown	1890	13 76		
Conn. Fire Ins. Co.	Unknown	1896	20 50		
Conner, G. B.	Unknown	1899	2 92		
Duncan, F., special account	Unknown	1899	52 19		
Goldshaffer, Wm.	Unknown	1892	4 00		
Johanning, H. F.	Unknown	1897	22 50		
Johnson, Frank	Unknown	1893	10 00		
Kilpatrick, D.	Unknown	1894	3 56		
McClay, W. S.	Unknown	1895	4 00		
McCracken, Jno. A.	Unknown	1900	5 89		
Mann, Jessie	Unknown	1897	21 50		
Miller, Geo. A.	Unknown	1897	4 00		
Morse, L. J.	Unknown	1892	23 38		
Morse & Wiseley	Unknown	1892	11 76		
Reeves, Truman	Unknown	1897	2 72		
Richardson Ass'n	Unknown	1897	15 20		
Turner, G. C.	Unknown	1899	13 00		
Van Slyke, Treas.	Unknown	1900	16 20		
Viewegar, Ernest	Unknown	1895	3 18		
Wheeler, Frank	Unknown	1899	4 89		
			\$305 30		

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Merchants National Bank, at San Diego, California.

Name	Address	Date	Amount	Interest	Total
Barker, David L.	Unknown.....	1898	\$19 17	-----	-----
Bates, F. E.	Unknown.....	1899	13 12	-----	-----
Doolittle, A. F., special.....	Unknown.....	1900	11 00	-----	-----
Fox, Florence.....	Unknown.....	1899	8 02	-----	-----
Heatherley, Cora.....	Unknown.....	1900	7 25	-----	-----
Jencks, A. W.	Unknown.....	1899	10 38	-----	-----
Lanktree, Lucitra.....	Unknown.....	1897	9 69	-----	-----
McCarroll, C. O.	Unknown.....	1899	8 35	-----	-----
Packard, E. B., Henslow Adm.....	Unknown.....	1898	135 39	-----	-----
Park, Marie L.	Unknown.....	1899	15 00	-----	-----
Shaw, Parsons, deceased.....	Unknown.....	1897	47 06	-----	-----
Smith, Isace.....	Unknown.....	1897	14 00	-----	-----
Tepple, F. L.	Unknown.....	1894	10 00	-----	-----
			\$308 43	-----	-----

Anglo and London Paris National Bank, at San Francisco, California.

Barnes, W. T., Jr.	Unknown.....	3-31-99	\$14 00	-----	-----
Garney, L.	Unknown.....	10-12-98	18 09	-----	-----
Mills, Wm. E.	Unknown.....	1-29-00	23 00	-----	-----
Matthews, Wm.	Unknown.....	3-31-99	27 41	-----	-----
Newton, W. J.	Unknown.....	12-30-97	11 66	-----	-----
Oathout, F. E.	Unknown.....	10-19-98	23 26	-----	-----
Ramises & Co.	Unknown.....	Jan. 1900	29 43	-----	-----
Saalburg, Birggs.....	Unknown.....	9-20-99	1 25	-----	-----
Thomas, J. A.	Unknown.....	Jan. 1900	21 48	-----	-----
Thomas, Wm.	Unknown.....	Jan. 1900	34 75	-----	-----
Ulfelder, Oscar.....	Unknown.....	Jan. 1900	7 10	-----	-----
			\$211 43	-----	-----

The Bank of California, National Association, at San Francisco, California.

Barry, John.....	Chloride, Mohave Co., Ariz.	Mar. 1900	\$1 85	-----	-----
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Crocker National Bank of San Francisco, at San Francisco, California.

Chapman, E. W.	Unknown.....	3-28-94	\$25 80	-----	-----
Clarita Land & Improvement Co.	Unknown.....	1-28-95	26 19	-----	-----
Davidson, Geo., referee.....	Unknown.....	4-26-94	50 02	-----	-----
North, Henry, agent.....	Unknown.....	3-11-89	23 59	-----	-----
Price, Thos.	Unknown.....	5-17-90	84 27	-----	-----
Tropic Coffee and Spice Mills.....	Unknown.....	2-26-95	140 80	-----	-----
Waldeck Hospital.....	Unknown.....	7-26-95	46 12	-----	-----
			\$396 79	-----	-----

First National Bank of San Francisco, at San Francisco, California.

Bories, C. B.	Unknown.....		\$200 00	-----	-----
Byam, W. W.	Unknown.....		9 36	-----	-----
Christie, J. O.	Unknown.....		5 58	-----	-----
Dahlberg, A.	Unknown.....		11 77	-----	-----
Gorham Rubber Company.....	San Francisco.....		6 94	-----	-----
Hanford, Marguerite.....	Unknown.....		23 00	-----	-----
Johnson, F. D.	Unknown.....		100 00	-----	-----
Nashville Gold Mining Company.....	Unknown.....		17 05	-----	-----
Penewell Ink Manufacturing Co.....	Unknown.....		10 07	-----	-----
Rhodes, C. B.	Unknown.....		6 34	-----	-----
Steedman, C. J., agent.....	Unknown.....		7 43	-----	-----
			\$397 54	-----	-----

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The First National Bank of San Jose, California, at San Jose, California.

Name	Address	Date	Amount	Interest	Total
Bevens, Wm.	Unknown	11-30-96	\$1 30		
Bloomfield, S.	Unknown	6- 4-93	97 77		
Bond Bros.	Unknown	9- 8-98	6 74		
Collier, A. J.	Unknown	3-26-88	1 05		
Campbell, P. A.	Unknown	11-10-80	1,192 25		
Hirst, A. C.	Unknown	11- 5-92	3 53		
McGowan & Butler	Unknown	6-30-95	25 00		
Osgoodby, G. M., Jr.	Unknown	11-11-91	5 47		
Rice, Judson	Unknown	8-20-91	2 71		
S. J. & S. C. R. R. Co.	Unknown	2-18-88	13 50		
S. J. & S. F. Transfer Co.	Unknown	7-15-92	2 35		
Smith, Presley B.	Unknown	6-30-97	10 00		
Stevens, E. M.	Unknown	6-16-98	79 80		
Ward, Julia E.	Unknown	4- 4-82	17 93		
Woodruff, L. A.	Unknown	10-19-99	7 51		
Allen, G. E.	Unknown	4-25-98	75 00		
Goodwin, Etta R.	Unknown	11- 7-96	10 00		
McKee, John	Unknown	4-21-86	60 00		
Treat, Mrs. H. J.	Unknown	4-15-86	109 00		
Name unknown	Unknown	7-10-81	400 00		
Name unknown	Unknown	7-26-82	331 67		
Name unknown	Unknown	12- 4-82	50 00		
			\$2,502 58		

County National Bank and Trust Company, at Santa Barbara, California.

Anderson, Est. A. L.	Santa Barbara	2-24-97	\$5 94		
Brecht, Miss Tilly	Santa Barbara	4-16-91	59 40		
Crooks, Miss Julia A.	Santa Barbara	5-20-96	32 79		
Dimmick, S. & K. Fruit Co.	Santa Barbara	2-18-91	11 35		
Dunham, Edward K. or Mary Dows	Santa Barbara	5-10-98	33 17		
Emery & Brown	Santa Barbara	2-18-91	20 00		
Foster, M. S.	Santa Barbara	1-16-93	12 70		
George, Mrs. Mary A.	Santa Barbara	2-17-93	4 50		
George, Mrs. May	Eucalyptus Hill	8- 4-97	5 00		
Graves, Ernest	Santa Barbara	12- 7-92	10 13		
Gregg, Mrs. T. J.	Santa Barbara	10- 3-96	7 15		
Hartell, John E.	1217 Ingraham St., Los Angeles	11-25-98	11 02		
James, E. A.	Santa Barbara	2-18-91	100 00		
Laughlin, Miss C. A.	Santa Barbara	6-29-93	37 00		
Loustalot, J. P.	Gaviota	4-15-98	7 10		
Mead, William T.	Pasadena	9-14-97	33 31		
Murphy, Patrick	Santa Barbara	2-18-91	10 00		
S. B. Cement & Pipe Co.	Santa Barbara	2-18-91	38 32		
Thompson, E. E.	Santa Barbara	12-18-91	10 05		
Thompson, L. S.	Santa Barbara	5-17-99	408 57		
Ah Sing	Santa Barbara	4- 4-94	2 00		
			\$859 50		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

First National Bank, at Santa Barbara, California.

Name	Address	Date	Amount	Interest	Total
Asbaugh, O.	Santa Barbara	6-13-87	\$1 85		
Bankers Mis. R. Ass'n	Santa Barbara	2-27-20	11 75		
Beckwith, H. C.	Santa Barbara		5 75		
Bott, Chas. E.	Santa Barbara	5- 4-93	4 87		
Burton, Ben.	Santa Barbara	1-13-80	1 48		
Chamberlain, W. S.	Santa Barbara	4-25-87	3 62		
Cook, W. C.	Santa Barbara	6- 3-92	2 85		
Cooley, C. M.	Santa Barbara	12-20-91	1 75		
Croman, Mrs. Cora	Santa Barbara	8-16-95	4 75		
Cummings, S. C.	Santa Barbara	12-30-01	1 53		
Dewing, H. B.	Santa Barbara	8-15-83	36 75		
Dickenson, John M.	Santa Barbara	3-22-86	1 16		
Est. of Shoemaker, R. B. Canfield	Santa Barbara		80 42		
Fisher, Chas.	Santa Barbara	9-15-00	9 73		
Green, J. C.	Santa Barbara	4-25-95	5 91		
Haigh, Thos. C.	Santa Barbara		4 75		
Jabbling, J. Bradford	Santa Barbara	5-25-95	9 68		
Jabbling, Chas.	Santa Barbara	7-18-95	1 45		
Jones, Lewis	Santa Barbara	1-12-99	1 47		
Lewis, G. W.	Santa Barbara	4-26-87	2 35		
Low, J. Eleanor	Santa Barbara	4-10-95	83 08		
Meroux, Jas.	Santa Barbara	3-21-82	2 63		
Moore, Fred A.	Santa Barbara	8- 4-94	1 46		
Moore, Frank M.	Santa Barbara	4-14-93	8 66		
Patche, W. J.	Santa Barbara	4-25-87	6 17		
Patterson, J. E.	Santa Barbara	12-17-87	9 75		
Plate, H. A.	Santa Barbara	11-23-87	1 35		
Richards, McEl. Guy	Santa Barbara	11-18-90	1 27		
Roberts, A. W.	Santa Barbara	11-25-96	10 00		
Shaw, C. J.	Santa Barbara	3-12-87	2 13		
Shaw, G. B.	Santa Barbara	8- 9-95	2 32		
Slattery, John	Santa Barbara	11-23-91	4 75		
Smith, Ed.	Santa Barbara	11-11-97	1 25		
Sweat, S. W.	Santa Barbara	3- 2-90	3 09		
Thayer, Bayer	Santa Barbara	3-16-93	4 83		
Westlake, Chas.	Santa Barbara	11-22-94	4 75		
Miscellaneous, 11 accounts transferred, unable to locate		3-11-90	7 77		
			\$353 88		

Bank of Suisun, N. A., at Suisun, California.

Bihler, H.	Unknown		\$10 00		
Gardiner, Sarah W.	Unknown		10 20		
Goodair, E.	Unknown		7 22		
Longmire, S. C.	Unknown		7 75		
Arroya, Annie	Unknown		3 50		
Haley, J. S.	Unknown		75 00		
Borlanger, J.	Unknown		25 00		
			\$138 67		

National Bank of Tulare, at Tulare, California.

Agriculture Dist. No. 24	Unknown		\$7 14		
D'Arcy, A. O.	Unknown		22		
Erwin Bros. Co.	Unknown		51		
Eckles, J. G.	Dead		4 86		
Hatch, F. A.	Unknown		13		
Herring, S. L.	Unknown		25		
Holland, Amanda	Unknown		1 00		
Johnson, G. W.	Unknown		20		
Lord, A. A.	Unknown		21		
Lucio, A.	Unknown		50		
McCabe, John T.	Unknown		13		
Reese, E. A.	Unknown		63		
Sanborn, H. T.	Visalia		30		
Wagy, W. I.	Bakersfield		2 07		
Wagy, W. S.	Bakersfield		1 75		
Fathelm, J. W.	Unknown		11 43		
Terrill, J. M.	Delano		40		
Webb, Euner H.	Unknown		12 40		
Martin, John R.	Unknown		20		
Orton, Eugene	Unknown		4 60		
Postlewaite, Wm.	Unknown		33		
Right of Way Committee	Unknown		3 55		
Thompson & Scott	Unknown		17 50		
			\$70 83		

STATE BANKS.

Deposits Unclaimed During Preceding Ten and
Twenty Years.

STATE BANKS.

Deposits Unclaimed During Preceding Ten Years.

Name.	Address	Amount
Alameda Savings Bank	Alameda	\$171 53
Citizens Savings Bank of Alameda	Alameda	88 46
The Bank of Alameda County	Alvarado	93 10
Calaveras County Bank	Angels Camp	3,201 57
Azusa Valley Savings Bank	Azusa	3 01
First Bank of Kern	Bakersfield	643 84
Security Trust Company	Bakersfield	662 04
Berkeley Bank of Savings and Trust Company	Berkeley	4,324 62
West Berkeley Bank	Berkeley	157 44
Bank of Burlingame	Burlingame	208 64
Bank of Cambria	Cambria	15 00
Surprise Valley Bank	Cedarville	168 30
Butte County Savings Bank	Chico	615 69
First State Bank of Clovis	Clovis	29 91
First Savings Bank of Colusa	Colusa	74 85
Citizens Bank	Corona	54 64
Covina Valley Savings Bank	Covina	17 26
Butte Valley State Bank	Dorris	22 46
Los Nietos Valley Bank	Downey	79 97
Consolidated Bank	Elsinore	26 27
Home Savings Bank	Eureka	1,386 50
Bank of Fortuna	Fortuna	6 70
Fidelity Trust and Savings Bank	Fresno	478 21
Bank of Half Moon Bay	Half Moon Bay	944 19
Hanford Savings Bank	Hanford	163 05
Bank of Haywards	Hayward	90 65
First Bank of Highland	Highland	47 62
Hollister Savings Bank	Hollister	58 30
Farmers' Savings Bank	Lakeport	14 48
Bank of Lemoore	Lemoore	208 59
Central Savings Bank	Lodi	61 70
Long Beach Savings Bank and Trust Company	Long Beach	996 49
California Bank	Los Angeles	6,738 19
Citizens Trust and Savings Bank	Los Angeles	811 85
Guaranty Trust and Savings Bank	Los Angeles	12,273 87
Los Angeles Trust and Savings Bank	Los Angeles	915 62
Security Trust and Savings Bank	Los Angeles	8,954 08
The Bank of Los Gatos	Los Gatos	90 58
Bank of Martinez	Martinez	159 55
Northern California Bank of Savings	Marysville	291 25
Mendocino Bank of Commerce	Mendocino	69 02
Merced Security Savings Bank	Merced	166 84
Bank of Mill Valley	Mill Valley	27 78
Granite Savings Bank	Monrovia	92 36
The Bank of Monterey	Monterey	233 18
Bank of Napa	Napa	692 68
Bank of Newman	Newman	265 89
Bank of Norwalk	Norwalk	20 90
Stanislaus County Savings Bank	Oakdale	28 38
Central Savings Bank of Oakland	Oakland	8,638 08
Farmers and Merchants Savings Bank	Oakland	928 00
First Savings Bank of Oakland	Oakland	9,104 58
The Oakland Bank of Savings	Oakland	9,628 91
State Savings Bank	Oakland	948 92
Oxnard Savings Bank	Oxnard	90 19
Bank of Pacific Grove	Pacific Grove	75 08
The Bank of Palo Alto	Palo Alto	44 24
First Trust and Savings Bank	Pasadena	2,193 90
State Bank of Pasadena	Pasadena	19 33
Union Trust and Savings Bank of Pasadena	Pasadena	3,191 87
Contra Costa County Bank	Pittsburg	82 03
El Dorado County Bank	Placerville	855 55
Bank of Point Arena	Point Arena	1 00
Savings Bank of Pomona	Pomona	18 64
Bank of Tehama County	Red Bluff	875 00
Savings Bank of Redlands	Redlands	1,386 22
Union Savings Bank	Redlands	95 17
Redondo Savings Bank	Redondo Beach	26 44
California Trust and Savings Bank	Sacramento	590 46
Farmers and Mechanics Savings Bank	Sacramento	732 37
Peoples Bank	Sacramento	4,889 29
Sacramento-San Joaquin Bank	Sacramento	306 25
The Bank of St. Helena	St. Helena	37 74
Salinas City Bank	Salinas	60 78
California State Bank of San Bernardino	San Bernardino	68 80
Citizens Savings Bank	San Diego	178 86

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

Name.	Address	Amount
The San Diego Savings Bank	San Diego	\$2,297 53
Security Commercial and Savings Bank of San Diego	San Diego	642 76
Southern Trust and Commerce Bank	San Diego	832 16
Anglo-California Trust Company	San Francisco	8,386 75
Banca Popolare Fugazi	San Francisco	2,475 88
Bank of Italy	San Francisco	50,752 03
British American Bank	San Francisco	110 45
Canadian Bank of Commerce	San Francisco	3,973 41
Columbus Savings and Loan Society	San Francisco	8,749 89
The Donohoe-Kelly Banking Company	San Francisco	1,453 45
First Federal Trust Company	San Francisco	12,623 43
French American Bank of Savings	San Francisco	28,898 25
Hibernia Savings and Loan Society	San Francisco	138,102 00
Humboldt Savings Bank	San Francisco	4,770 92
Italian American Bank	San Francisco	18,234 98
Mercantile Trust Company	San Francisco	80,007 79
The Mission Bank	San Francisco	184 16
The Mission Savings Bank	San Francisco	236 52
Portuguese American Bank of San Francisco	San Francisco	2,704 81
The San Francisco Savings and Loan Society	San Francisco	109,480 96
Security Bank and Trust Company	San Francisco	7,698 48
Union Trust Company of San Francisco	San Francisco	17,076 48
Yokohama Specie Bank, Limited	San Francisco	1,501 22
Bank of San Jose	San Jose	1,033 50
Security Savings Bank	San Jose	319 13
Commercial Bank of San Luis Obispo	San Luis Obispo	1,853 46
Bank of San Pedro	San Pedro	218 20
Bank of San Rafael	San Rafael	32 27
Orange County Trust and Savings Bank	Santa Ana	84 73
The Central Bank	Santa Barbara	720 26
Commercial Trust and Savings Bank	Santa Barbara	8,165 69
City Savings Bank	Santa Cruz	165 45
Peoples Savings Bank	Santa Cruz	150 19
Santa Cruz Bank of Savings and Loan	Santa Cruz	23 90
Bank of Santa Maria	Santa Maria	961 86
Bank of Santa Monica	Santa Monica	243 19
Exchange Bank	Santa Rosa	799 84
Bank of Sausalito	Sausalito	27 58
Bank of South San Francisco	South San Francisco	6 04
City Bank	Stockton	804 72
Commercial and Savings Bank	Stockton	275 38
Stockton Savings and Loan Bank	Stockton	48 97
Bank of Sunnyvale	Sunnyvale	212 13
Bank of Tomales	Tomales	122 50
Commercial Bank of Ukiah	Ukiah	113 56
Bank of Vacaville	Vacaville	39 00
Producers Savings Bank	Visalia	369 60
Visalia Savings Bank and Trust Company	Visalia	31 46
Home Savings Bank of Whittier	Whittier	7 63
Bank of Williams	Williams	96 71
Bank of Willows	Willows	83 54
Bank of Yolo	Woodland	71 82
Home Savings Bank of Woodland	Woodland	8,711 88
Yolo County Savings Bank	Woodland	1,201 12
The Siskiyou County Bank	Yreka	8 70
Total		\$620,213 12

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Alameda Savings Bank, at Alameda, California.

Name	Address	Amount
Leonard Schuman *	Yountville	\$171 53

Citizens Savings Bank of Alameda, at Alameda, California.

Aitchison, Mable	548 Santa Clara Ave.	\$3 24
Baker, Hattie C.	1619 Paru St.	1 46
Bareilles, Pierre, trustee		
Clement Bonnemazou	2215 Lincoln Ave.	3 12
Boehmer, W. M.	865 Oak St.	1 91
Bosch, Josephine	2163 Pacific St.	3 49
Butcher, Mrs. W. H.	Unknown	2 36
Coleman, Hardie Johnson		
	1416 Walnut St.	1 46
Cooley, Henley Fred	790 Lincoln Ave.	1 87
Finale, Tony	1815 J St.	3 85
Glover, Edna	1520 Minturn St.	1 47
Harden, Miss Lela A.	1816 Bay St.	1 88
Ichioka, K.	1603 Park St.	3 15
Jordan, Mrs. S. C.	1443 St. Charles St.	1 75
Petrie, Mrs. D. R.	1221 Talcott Ave., E. Oakland	12 00
Porter, Jean	Unknown	12 49
Scully, Mrs. Dan	1629 Foley St.	1 48
Surface, Mrs. S. A.	2201 Santa Clara Ave.	1 48
Taylor, W. W.	Unknown	13 53
Thompson, Walter Dave	Unknown	7 43
Upward, Josephine and Walter		
	242 Johns St., Oakland	3 54
Vanterpool, Eliza	1001 Grand St.	1 46
White, Jack	2128 Buena Vista Ave.	1 44
Zunker, Julius F.	460 Pacific Ave.	2 60
		\$88 46

The Bank of Alameda County, at Alvarado California.

Emery, R. W.	Centerville	\$0 41
Getchel, C. E.	Alvarado	4 05
Horath Martin	Newark	80 00
Merchants Oil Co.	Alvarado	6 57
O'Neal, J. B.	Niles	2 07
		\$93 10

Calaveras County Bank, at Angels Camp, California.

Airola, Myrtle	Carson Hill	\$30 85
Beer, Theresa Irene	Angels Camp	38 50
Calcagna, L. *	Melones	144 60
Copello, Davide *	Angels Camp	1,834 70
Douglas, Louis William	Angels Camp	157 00
Field, A. D., Trustee	Angels Camp	67 75
Finley, Elizabeth or Meyers, Wm. O.	Angels Camp	26 30
Herker, John H.	Melones	282 55
Musso, Stefano	Angels Camp	54 30
Pool, Myrtle A.	Valley Springs	26 50
Prewett, Mrs. Geo.	Angels Camp	251 55
Snow, R. J.	Altaville	15 20
Stickle, Geo., Sr. *	Angels Camp	232 55
Tryon, Walter, trustee for Catherine Tryon	Angels Camp	8 85
Tryon, Walter, trustee for Melba Tryon	Angels Camp	10 65
Vote, Hattie G.	Angels Camp	19 72
		\$3,201 57

Azusa Valley Savings Bank, at Azusa, California.

Name	Address	Amount
Thaxter, Wallace and Claude	Azusa	\$1 44
Thompson, H. W.	Azusa	1 57
		\$3 01

First Bank of Kern, at Bakersfield, California.

Ayon, Facundo	Unknown	\$1 45
Barnett, Harry	Unknown	2 20
Beauman, L.	Unknown	1 66
Bergeheim, V.	Unknown	2 00
Craig, Mrs. H. M.	Unknown	9 80
Craig, W. S.	Unknown	2 18
Ferrell, G. S.	Unknown	18 25
Graham, J. M.	Unknown	80 73
Kelsey, J. W., Mrs.	Unknown	5 00
Lawrence, G. E.	Unknown	5 00
Leow, M., Mrs.	Unknown	3 00
McMillan, J. E.	Unknown	7 50
Messick, C. W.	Unknown	5 18
Montgomery, E. S., Mrs.	Unknown	5 00
Moorehouse, R. H.	Bakersfield	4 65
Owen, E. N. or Laura	Unknown	10 00
Owen, H. W., Dr.	Bakersfield	3 05
Peichoto, A. S.	Unknown	1 05
Radebaugh, C. N.	McKittrick	4 65
Ramer, G. E.	Unknown	14 40
Robbenault, Hank	Unknown	5 08
Robinson, Maude	Unknown	8 02
Sands, R. L.	Unknown	15 00
Schamlin, Frank	Unknown	12 00
Smith, Frances H.	Unknown	25 00
Smith, Marion Frances	Unknown	13 46
Stahl, J. G.	Bakersfield	2 40
Tucker, S. H.	Unknown	187 28
Vance, A.	Unknown	2 37
Wells, F. A.	Unknown	161 46
Wheatley, E. D.	Bakersfield	1 45
Wright, Adrian	Unknown	20 00
Young, C. S.	Unknown	3 62
		\$643 84

Security Trust Company, at Bakersfield, California.

Adams, Goldie	Bakersfield	\$5 00
Allen & Chase	San Francisco	6 50
Alpine Oil Co.	Bakersfield	4 53
Anderson, Mrs. G. H.	Bakersfield	8 45
Assembly Club	Bakersfield	1 00
Avila, Dolores	Bakersfield	73 75
Bader, F.	Bakersfield	11 78
Badger, W. S.	Bakersfield	2 30
Baker, Verne	Bakersfield	24 50
Beard, J. E.	Bakersfield	1 89
Bolins Oil Co.	Bakersfield	48 57
Britz, Mrs. Joseph N.	Bakersfield	10 00
Calif. Home Mining Co.	Bakersfield	22 00
Citizens Alliance	Bakersfield	1 65
Clarence Oil Co.	Bakersfield	1 02
Common Sense Oil Co.	Bakersfield	11 08
Conner, C. L. *	Bakersfield	4 87
Cummings, R.	Bakersfield	17 30
Cunningham, W. B.	Bakersfield	3 45
Curtiss, F. E.	Bakersfield	3 75
Denis, W. K.	Bakersfield	1 50
Edgar Oil Co.	Bakersfield	15 00
Fisher, W. E.	Bakersfield	32 86
Fox, L. L. *	Bakersfield	1 50
Frizelle, Dr. J. P. *	Bakersfield	1 80

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Security Trust Company, at Bakersfield, California— Continued.			Berkeley Bank of Savings and Trust Company, at Berkeley California—Continued.		
Name	Address	Amount	Name	Address	Amount
Green, Mrs. R. L.	Bakersfield	2 70	Little, Caroline	3621 Broadway, Oak- land	6 21
Hall, F. B.	Bakersfield	4 10	Locke, Rowan	1519 Oxford St.	4 75
Hecla Oil Co.	Bakersfield	5 01	McGowan, Frank	1818 Hearst Ave.	6 80
Hessick, Geo.	Bakersfield	2 90	McNulty, Miriam	1337 Grove St.	13 85
Hollis, C. L.	Fresno	5 75	McVay, Isabel V.	2905 Grove St.	7 35
Imhoff, J. M.	Bakersfield	5 43	Major, Lucy A.	2529 Virginia St.	193 50
Johnson, James	Bakersfield	50 00	Major, John C.	2529 Virginia St.	98 55
Johnson, Mattie E.	Bakersfield	5 00	Manning, W. S.	Unknown	40 14
Karnes, J. F.	Bakersfield	1 75	May, David R.	1331 Bonita Ave.	1 55
Keller, John	Bakersfield	5 00	Moore, John G.	2112 Hearst Ave.	4 70
Kinsman, Richard	Bakersfield	10 00	Murray, Margaret M.	2431 Channing Way	7 50
La Dow, Arthur	Bakersfield	7 00	Newton, Jayne	Elmhurst	6 90
Livingstone, W. M.	Bakersfield	5 00	O'Riordan, M.	Unknown	27 08
Martin, Ellis	Bakersfield	2 76	Overstreet, H. A.	University Cottage No. 5	14 15
Miller, H. H.	Bakersfield	5 00	Peterson, Theo. C. W.	Unknown	29 00
Miller, S. C.	Bakersfield	3 17	Pitcher, Pearl F.	2246 College Ave.	6 25
McLeod, J. M.	Bakersfield	10 00	Poinsett, Mary F.	Unknown	8 93
McWharter Oil Co.	Bakersfield	2 88	Schorcht, Frederick	1541 Delaware St.	14 95
Olds, Kingsley*	Bakersfield	2 00	Servis, Rena M.	2126 Shattuck Ave.	44 25
Osborne, J. R.	Bakersfield	1 05	Sleeper, Minerva	2432 Virginia St.	4 20
Petroleum Basin Oil Co.	Bakersfield	1 81	Sleeper, Lucile W.	2432 Virginia St.	25 50
Philips, L. H.	Johannsburg	5 00	Smith, Mrs. Georgie	San Francisco	1,437 30
Pyramid Oil Co.	Bakersfield	1 95	Stevens, Sarah E.	San Pablo Ave.	21 90
Robinson, Chas.	Oil Center	10 00	Stein, Paul Wm.	1448 Shattuck Ave.	11 62
Rogers, Mr. & Mrs. L. S.	Bakersfield	16 85	Steiger, Melville S.	Unknown	8 35
Shuster, A. G.	Bakersfield	9 68	Sturgen, Jean	San Luis Road	2 90
Simpkins, N.	Bakersfield	4 25	Sweet, Mary L.	Unknown	1,068 84
Simpson, J. H.	Bakersfield	5 97	Taft, A. C. or Luie	1736 Oxford St.	8 40
Sloane, W. V.	Bakersfield	5 00	Taft, Luie L.	1736 Oxford	7 64
Spencer, E. L.	Bakersfield	1 00	Tremaybe, Francis	2221 Webster St., S.F.	1 76
Stewart, Chas.	Bakersfield	33 84	Tracy, Dr. L. S.	2105 University Ave.	7 00
Stockett, A. G.	Bakersfield	5 89	Wandover, Chas.	Oxford Apt.	5 95
Tibbetts, Geo. E.	Bakersfield	7 32	Webb, Wilhelminia	Princeton	27 30
Tryon, Gertrude E.	Bakersfield	5 06	West, J. F.	Unknown	24 17
Turner, J. H.	Bakersfield	8 00	Whiting, Mattie J.	2321 Haste St.	14 95
Warner, Sam	Bakersfield	4 37	Woodworth, Anna L.	1330 Alice St., Oak- land	18 60
Watson, R. N.	Bakersfield	14 42	Young, Helen	2750 Elmwood Ave.	29 80
Wilson, C. S.	Bakersfield	2 83	Pursell, Fred	Woodland	3 40
Wright, T. E.	Bakersfield	2 64	Rustad, Mrs. A.	1821 Woolsey St.	15 20
Yancey, J. C.	Bakersfield	61 95	Schnoor, W. H. A.	2102 Ashby Ave.	16 65
Zimmerman, W. M.	Bakersfield	1 66			
		\$662 04			\$4,324 62

Berkeley Bank of Savings and Trust Company, at Berkeley, California.			West Berkeley Bank, at Berkeley, California.		
Name	Address	Amount	Name	Address	Amount
Adams, Clara L.	2309 Parker St.	\$7 95	Balra, J. M.	West Berkeley	\$88 43
Bluth, Mathias	1638 6th St.	7 50	Bettilyon, Amy	2120 10th St.	7 38
Bowie, Claude S.	1805 Stuart	10 05	Davis, L. C., Trustee for Lettie Davis	Rust	14 94
Brakenridge, Chas. Earl	Unknown	61 15	Engs, Wm. or Minnie W.	Piedmont	1 00
Bourne, Arthur L.	2400 Grove St.	58 00	Engs, Edward or Min- nie W.	Piedmont	1 00
Christensen, Chas.	832 Camelia St.	546 63	Kolasa, Agnes	901 Page St.	3 54
Colby, Geo. E.	Cement	6 60	Larond, J. B.	1000 University Ave.	20 32
Cook, E.	1545 Hopkins St.	50 85	McLaughlin, Cornelius Linnwood	1749 Grove	1 00
Corbus, A. W.	Unknown	10 20	Murphy, Raymond	West Berkeley	6 88
Davenport, E. M.	Unknown	23 65	Palmgren, H.P., Trustee for Joseph A. Palm- gren	1007 Channing Way	8 13
Davis, Dorothy Park	Unknown	59 05	Rosana, Lodovico	2028 9th St.	4 82
Dickie, Geo. E.	2404 Durant Ave.	7 35			
Furtado, Geo.	Unknown	1 50			\$157 44
Fischer, E. J.	2622 Durant Ave.	14 98			
Gleason, Georgia M.	2617 Hillegass Ave.	108 70			
Howard, F. M.	675 E. 26th St., Oak- land	5 00			
Johnson, Hilma C.	1528 Alcatraz	29 45			
Lindberg, Frances, J. W. Gdn	1216 Haskell St.	6 37			
Lindberg, J. W. or Annie	1216 Haskell St.	11 60			

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Burlingame, at Burlingame California.

Name	Address	Amount
Brown, Maude E.*	1412 Cabrillo Ave.	\$62 10
Dunbar, E. D.*	Call Bldg., S. F.	76 48
Eubanks, James, Trustee		
Pauline B. Eubanks	San Mateo	22 20
Lacaze, J. P.*	210 East Lane	17 73
Roberts, Edith M.	95 Poplar Ave., San Mateo	3 66
Stewart, Richard	Wisnom Hotel, San Mateo	4 54
Bartholomew, Eliot B.	Main St.	1 46
Collita Hy.	222 B. St., San Mateo	1 46
Falvey, E. W.	18 Ellsworth St., San Mateo	1 46
Falvey, Marie C.	18 Ellsworth St., San Mateo	1 46
Lewis, W. C.	12 Ellsworth St., San Mateo	1 46
McGrath, M.	226 H. St., San Mateo	1 46
Magee A. Elino	615 First Ave., San Mateo	1 46
Mayners, Theresa	508 Santa Inez Ave., San Mateo	1 46
Miller, Reginald B.	407 D. St., San Mateo	1 49
Nickerson, C. A.	Burlingame	1 46
Peters, H.	Burlingame	1 46
Polk, Chlora	342 Crescent Ave., San Mateo	1 46
Prara Henry	San Mateo	1 46
Pinkham, Lester Russell	419 Tilton Ave., San Mateo	1 46
Pinkham, Elbert Steel	419 Tilton Ave., San Mateo	1 46
		\$208 64

Bank of Cambria at Cambria, California.

E. Vantruello	Cambria	\$15 00
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Surprise Valley Bank, at Cedarville, California.

F. W. Silvertooth*	Cedarville	\$168 30
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Butte County Savings Bank, at Chico, California.

Arnold, Russel	919 4th St.	\$1 67
Brown, F. N.	Chico	3 79
Boucher, David	Chico	21 95
Childress, Henry H.	Chico	1 87
Cummings, Evelyn	Chico	1 57
Constable, Mrs. Alice	Chico	6 43
Cowen, Mrs. Cora	120 Normal Ave.	22 79
Dorsey, M. J.	Chico	2 79
Gray, Mrs. Vangie	21 7th St.	3 39
Lowe, Anthony	Chico	45 64
Lowell, Henry Beard	316 4th St.	1 37
Mowry, Alice or Louise	Chico	1 42
Nichols, Charles H.	Chico	2 28
Onstott, Ralph	Hamilton City	2 76
Perkins, Ray	R.D. No. 1, Chico	50
Petersen, Sophia	Park Ave.	1 71
Pierson, Elsie, Lola, Frank or Viva	Yankee Hill	1 40
Pennington, Chas. B.	Chico	7 22
Sloat, Oral L.	Chico	3 70

Butte County Savings Bank, at Chico, California—Continued.

Name	Address	Amount
Smith, Frank E.	Stirling City	\$451 33
Sitton, Jesse J.	Box 704, Chico	1 41
Saling, H. W.	405 Wall St.	2 53
Terrence, Simon	Union Hotel Barber Shop, Third & Main	1 42
Townsend, Mrs. Jessie Ellen	Bet. 8th & 9th La-burnum	1 42
Taylor, Earl C.	Chico	1 58
Taylor, Irma W.	Chico	1 38
Winterfield, Gustav	Chico	15 84
Welty, Eugene Veber	Hamilton City	1 41
Wilson, Josephine	314 S. Broadway	3 12
		\$615 69

First State Bank of Clovis, at Clovis, California.

Hughson, Carrie*	Fresno	\$0 10
Schenk, Charles	Clovis	9 31
Shields, Samuel	Clovis	19 00
Wagoner, F. C.*	Bakersfield	1 50
		\$29 91

First Savings Bank of Colusa, at Colusa, California.

Sweeney, Dan*	Colusa	\$2 46
Spiss, Frank Ludwig*	Colusa	37 29
Spiss, Mary Louisa*	Colusa	23 63
Spiss, Loise*	Colusa	11 47
		\$74 85

Citizens Bank, at Corona, California.

Baker, W. E.	Corona	\$17 40
Cone, J. E.	Corona	8 70
Ramer, Albert	Corona	14 59
Standard Fertilizer Co.	Corona	6 41
Woodward, J. J.	Corona	7 54
		\$54 64

Covina Valley Savings Bank, at Covina, California.

Maude Brubaker	Covina	\$14 20
Anna Jefferson	Covina	1 61
Mrs. M. E. Tucker	Covina	1 45
		\$17 26

Butte Valley State Bank, at Dorris, California.

Alexander, Mrs. R. L.	Dorris	\$4 00
Downing, F. H.	Worden, Oregon	12 61
Raymond, Ralph	Dorris	5 85
		\$22 46

*Dead

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Los Nietos Valley Bank, at Downey, California.

Name	Address	Amount
Arrowsmith, C. C.	Downey	\$2 72
Blair and Son, R. E.	Downey	3 72
Bradford, J. N.	Downey	1 80
Butcher, A. L.	Downey	2 89
Chandler, M. W.	Downey	3 80
Davidson, J. S.	Downey	18 85
Downey, Jail	Downey	14 96
Lloyd, F. B.	Downey	10 00
Molineux, J. H.	Downey	8 05
Spaulding, Fred	Downey	1 39
Vinache, A. F.	Downey	11 79
		\$79 97

Consolidated Bank, at Elsinore, California.

Burnham, George	Elsinore	\$1 27
Burnham, George	Elsinore	2 00
Holmes, Harold S.	Elsinore	13 00
Houg, E. K.	Elsinore	5 00
Wambold, Mrs. Agnes J.*	Elsinore	5 00
		\$26 27

Home Savings Bank, at Eureka, California.

Alsop, George	e-o Pacific Lumber Co., Scotia	\$21 85
Biestesfeldt, Claus C.	Eureka	547 30
Bryant, C. B.	Eureka	34 85
Leach, Warren H., Adm. Estate of Emma Alice Leach, deceased	Hayfork, Trinity Co.	216 90
Patterson, John	Bonanza, Yukon Ter., Canada	93 25
Peters, A. H. or Mary	Eureka	99 80
Romanini, Guiseppe	Eureka	151 50
Taubman, Harry L., Guardian Maloa Bell Taubman	Ferndale	221 05
		\$1,386 50

Bank of Fortuna, at Fortuna, California.

Anderson, Elmer	Unk town	\$1 20
Est. of M. Ignasiak, T. G. Greig, Adm.	Unknown	5 50
		\$6 70

Fidelity Trust and Savings Bank, at Fresno, California.

Bing, George	Fresno	\$45 00
Bitzer, J. E.	Fresno	8 40
Elliott, Peter	Fresno	5 17
Finnell Bros.	Fresno	41 13
Fresno Coffee Club	Fresno	10 00
Harvey, Lewis	Fresno	8 00
Heathcote, Godfrey P. M.	Fresno	12 00
Histon, Thos., Treas.	Fresno	5 82

Fidelity Trust and Savings Bank, at Fresno, California—Continued.

Name	Address	Amount
Johnston, J. P.	Fresno	\$11 71
Jungua, Furmier	Fresno	29 82
Leifer, Dr. P. B.	Fresno	40 00
Liljenfeldt, F.	Fresno	18 32
Madsen, Mawitz	Fresno	8 00
Mayflower Oil Co.	Fresno	7 50
Nelson, Max	Fresno	5 59
Ne Plus Ultra Mining Co.	Fresno	13 97
Roberts Oil Co.	Fresno	14 33
Rosenberg, J. A.	Fresno	20 00
Sarajian, Mrs. O. M.	Fresno	40 00
Scott, Walter	Fresno	18 87
Smith, Louise, Exec.	Fresno	9 03
Smith, Robert	Fresno	18 29
Smith, R. K., Exec.	Fresno	11 62
Stoffler, Geo.	Fresno	32 01
Walker, John	Fresno	9 61
Whyte, David H.	Fresno	11 20
Upton, Mrs. Flora	Fresno	22 82
		\$478 21

Bank of Half Moon Bay, Half Moon Bay, California.

Anderson, J. G.	Half Moon Bay	\$0 67
Cummings, J. E.*	Half Moon Bay	2 06
Joseph Faustino,*	Half Moon Bay	431 15
Luigi Fanucchi,*	Half Moon Bay	269 57
Ford, W. J.*	Half Moon Bay	70
Furtado, Manuel W.*	Miramar	10 21
Gilles, Antone*	Half Moon Bay	1 72
Hanssen, Hans C.	Half Moon Bay	03
Kalus, W. H.	Half Moon Bay	03
Machado, John J.*	Pescadero	38 80
Marsh, Antone*	Half Moon Bay	18 31
Marsh, Manuel*	Half Moon Bay	22
Martin, Bridget*	Half Moon Bay	60 30
Mitchell, E. R.	Half Moon Bay	03
Morse, E. B.*	Half Moon Bay	05
Packard, J. W.*	San Gregorio	08
Phillips, Lydia	Half Moon Bay	6 00
Phillips, W. M.*	Miramar	31
Remy, A.	Half Moon Bay	18
Seward, Reuben B.	Miramar	101 46
Skidmore, L. J.	Half Moon Bay	1 66
Teggert, Elsie	Half Moon Bay	65
		\$944 19

Hanford Savings Bank, at Hanford, California.

DeCamp, Frank	Hanford	\$6 14
Englehart, Evelin	Hanford	46 53
Lane, Frank A.	Hanford	17 36
Mack, Wm. J.	Angiola	8 22
Meisel, Chas.	Hanford	6 50
Plaughter, Norman Jacob	Coalinga	10 35
Riding, Richard	Hanford	17 76
Schumacher, Mary*	Hanford	22 08
Sullivan, Mrs. Mary	Hanford	4 20
Sullivan, Emma S.	Hanford	21 27
Takeuchi, Mrs. S.	Hanford	2 64
		\$163 05

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Haywards, at Hayward, California.			Farmers' Savings Bank, at Lakeport, California.		
Name	Address	Amount	Name	Address	Amount
Gamble, Katie	Hayward	\$9 35	Wm. B. Collier, Adm. *	San Francisco	\$1 59
Soares, Joao Silveria	Hayward	81 30	I. B. Morris	Sebastopol	5 51
		\$90 65	Randall, H. C.	Santa Rosa	4 00
			Webb, W. H.	Lakeport	3 38
					\$14 48
First Bank of Highland, at Highland, California.			Central Savings Bank, at Lodi, California.		
Name	Address	Amount	Name	Address	Amount
Albright, Martha J.	Highland	\$0 47	Fawcett, Fred Gier	Galt	\$1 53
Brown, C. M.	Highland	03	Greenwell, Pearl A.	San Jose	2 84
Burks, J. L.	Highland	1 31	Gregg, Floyd	Lodi	1 53
Bartholomann, F. L.	Highland	12	Main, Harold Walker	Woodbridge	1 42
Campbell, Harold	Highland	08	Masui, Otonosuki	P.O. Box 224, Lodi	1 41
Dunnford, A. M.	Highland	6 02	Mengering, Emil	419 E. Walnut St.	1 42
Field, S. E., Jr.	Highland	80	Morf, Emil	Miami, Ariz.	2 11
Fisher, Will	Highland	65	Thomsen, Harold S.	428 Hawthorn St., Stockton	46 42
Fitzgerald, J. C.	Highland	10	Woods, Rita Perrott	Lodi	1 52
Fulwider, W. I.	Highland	45	Mitchell, Ethel (Mrs. A. J. Cole)	493 Cover St., River- side	1 50
Gilman, E. C.	Highland	2 60			\$61 70
Goss, E. E.	Highland	25			
Green, E. A.	Highland	1 01			
Gremmell, A.	Highland	5 83			
Goodwin, H. C.	Highland	03			
Henry, C. M.	Highland	4 60			
Highland Lemon Ass'n	Highland	90			
Highland Band	Highland	70			
Katie, Herman	Highland	10			
McCabe, Jr., W. J.	Highland	14			
Moody, Opal M.	Highland	38			
Reveir, E. V.	Highland	1 00			
Schott, Jno. F.	Highland	6 15			
Shultz, Mrs. Lena	Highland	50			
Stroven, Henry	Highland	11 81			
Summers, J. L.	Highland	96			
Shropshire, M. E.	Brookings, Ore.	23			
Ward, Roy W.	Highland	10			
Zane, Lillian V.	Highland	40			
		\$47 62			
Hollister Savings Bank, at Hollister, California.			Long Beach Savings Bank and Trust Company, Long Beach, California.		
Name	Address	Amount	Name	Address	Amount
Cooper, Clifford	Llanada	\$29 47	Adair, J. B.	Long Beach	\$8 32
Cooper, Howard J.	Llanada	28 83	Allen, Sumner E.	Long Beach	4 09
		\$58 30	Armstrong, Emma	Long Beach	1 91
			Bath, Beulah	Long Beach	1 50
			Boob, W. F.	Long Beach	27 37
			Bowman, Lauretta A.	Long Beach	78 70
			Boyd, John W.	Long Beach	65 32
			Charves, Frank or Mollie	Long Beach	11 80
			Colwell, Anna	Long Beach	1 40
			Cutter, John E.	Long Beach	39 58
			Deemer, Mrs. M. E.	Long Beach	3 41
			DeKalb, Beatrice M. W.	Long Beach	28 85
			Derby, Geo. M.	Long Beach	109 19
			Douglas, Harold	Long Beach	3 70
			Dunbar, W. D.	Long Beach	7 28
			Ernest, Miss Thelka B.	Long Beach	1 91
			Freech, W. J.	Long Beach	3 20
			Goodrich, Kate R.	Long Beach	1 46
			Greene, A. P.	Long Beach	30 66
			Greenleaf, Bertha	Long Beach	1 50
			Greer, Fannie R.	Long Beach	9 76
			Hemphill, Mrs. F. L.	Long Beach	8 75
			Higgins, Ella C.	Long Beach	9 37
			Irish, June	Long Beach	1 46
			Johnson, H. B.	Long Beach	51 86
			Kinney, Asil D.	Long Beach	52 69
			Kenyon, Myra H.	Long Beach	113 45
			Macdonald, Geo. A. B.	Long Beach	10 75
			Mallory, C. P.	Long Beach	2 02
			Maring, Wealthy A.	Long Beach	19 57
			Merritt, Boman	Long Beach	1 50
			Moore, Arthur S.	Long Beach	33 76
			Nichols, R. K.	Long Beach	23 06
			Orr, Mira E.	Long Beach	4 46
			Osborn, Meryneath	Long Beach	8 32
			Oustill, C. C., Trustee	Long Beach	58 86
			Phillips, Arthur S.	Long Beach	1 72
			Pritchard, Dr. W. E.	Long Beach	77 56
Bank of Lemoore, at Lemoore, California.					
Name	Address	Amount			
Bonnet, Joe	Lemoore	\$42 36			
Browner, W. J.	Lemoore	4 64			
Gilmer, T. L.	Lemoore	7 46			
Goni, Antonio	Lemoore	3 43			
Harnden, D. E.	Lemoore	7 46			
Mallory, W. P.	Lemoore	38 26			
Nunes, Juan	Lemoore	4 02			
Pirie, Leslie D.	Lemoore	15 38			
Silver King Quicksilver Mining Company *	Lemoore	11 50			
Taft, S. E.	Lemoore	1 58			
Vill, Stephen	Lemoore	2 00			
Vrieum, Jose L.	Lemoore	70 50			
		\$208 59			

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Long Beach Savings Bank and Trust Company, Long Beach, California—Continued.

Name	Address	Amount
Schleaf, John.....	Long Beach.....	\$2 13
Schmidt, F. A.....	Long Beach.....	3 03
Seay, Mewyn.....	Long Beach.....	5 36
Steinhilber, Chas. E.....	Long Beach.....	17 74
Wallis, Mrs. Mabel.....	Long Beach.....	1 81
Ward, Reece.....	Long Beach.....	1 63
White, Mrs. Ethel.....	Long Beach.....	3 06
Witte, Grace H.....	Long Beach.....	41 66
		\$996 49

California Bank, at Los Angeles, California.

Ackerman, Besse.....	839 W. 18th.....	\$14 50
Barrow, C. J.....	1030 W. 36th Pl.....	31 94
Brewer, W. J.....	Los Angeles.....	7 62
Bower, W. J.....	Los Angeles.....	5 19
Briggs, E. B.....	Hollywood, R.F.D.1.....	2 30
Brode Electric Co.....	306 S. Los Angeles St.....	1 92
Cal. Bldg. & Land Synd.....	Security Bldg.....	13 12
Cleck, G. W.....	Los Angeles.....	1 76
Cooper, Thos.....	1127 Arapahoe.....	1 28
Cornryn, Mrs. T.....	205 Severance Bldg.....	1 50
Cox, Wm. E.....	1034 Magnolia, Pasadena.....	2 65
Crawford, S.....	Los Angeles.....	15 75
Curtis, Anna H.....	Courtland, Ariz.....	9 60
Curtis, Mrs. K. E.....	Courtland, Ariz.....	2 40
Davis, C.E., Bldg.Act.....	693 Las Robles, Pasadena.....	15 25
Duff, Hugh T.....	Los Angeles.....	14 39
Dunham, O. K.....	Rivera.....	4 49
Duplex Cont. Mining Co.....	Los Angeles.....	4 50
Dwight, T. O.....	Los Angeles.....	50
Edwards, Eliza or Marion.....	Alexandria Hotel.....	5 00
Fechlig, John F.....	Los Angeles.....	1 05
Fierce, Mrs. John.....	Los Angeles.....	92
Finstein, M. J.....	718 Pinset Blvd.....	1 75
Frank, John G.....	Los Angeles.....	20 00
Gilbert, Mrs. E. G.....	321 S. Hoover.....	18 68
Greenleaf Co., The.....	Los Angeles.....	1 00
Guiberson, J. W.....	Los Angeles.....	16 30
Harris, Mrs. Clara.....	1346 Bonds St.....	4 00
Humphrey, Nina F.....	1321 E. 47th St.....	9 00
Ires, Chas. E.....	Los Angeles.....	20 00
Jergen, H.....	Los Angeles.....	18 00
Keller, E. H.....	Los Angeles.....	6 38
Klee, E. H., Mrs.....	1242 E. 51st St.....	7 76
Knott, John.....	Los Angeles.....	31 32
Lino Printing Co.....	Los Angeles.....	88 25
Lohrum, Jno.....	Los Angeles.....	55
Love, E. O.....	Los Angeles.....	3 85
Maule, Fred W.....	Los Angeles.....	7 68
Miller, Angus.....	Los Angeles.....	81
Mills, D. D.....	Los Angeles.....	9 44
Minckler, Mrs. T.....	Los Angeles.....	14 81
Misrack, S. B.....	Los Angeles.....	4 50
Mulver, Carl.....	Los Angeles.....	4 60
Pease, Sherman.....	Los Angeles.....	31 19
Penfeld, Mrs. M. A.....	Los Angeles.....	10 96
Pinkham, Jas.....	Los Angeles.....	5 37
Pioneer Hatchery Co.....	Los Angeles.....	7 90
Preluski, Miss Esther.....	Los Angeles.....	8 30
Procter, Mrs. F. L.....	Los Angeles.....	77 61
Rogers, Dr. A. C.....	Los Angeles.....	14 65
Rust, coll. acct. E. H.....	Los Angeles.....	19 50
Skidow Blue Jay Mining Co.....	Los Angeles.....	39 74

California Bank, at Los Angeles, California—Continued.

Name	Address	Amount
Smallwood, W. S.....	Los Angeles.....	\$28 50
Stevens, Joseph.....	Los Angeles.....	5 06
Terry, Malinda J.....	Los Angeles.....	14 50
Thompson, J. W.....	Los Angeles.....	1 88
Thorpe, B. E.....	Los Angeles.....	4 25
Westbrook, Chas. L.....	Los Angeles.....	2 17
Wharton, Sue H.....	Los Angeles.....	8 72
Wright, J. H., Secy.....	Los Angeles.....	5 55
Alexander, Eugene Gerald or Mary Alison.....	1528 W. 16th St.....	7 80
Alexander, Percy Hart by E. G. Alexander.....	Los Angeles.....	13 47
Allen, Viola.....	523 New High St.....	1 09
Anderson, Emily Houston by E. B. Alexander.....	2119 Estrella Ave.....	4 38
Anderson, M. J.....	Hotel Hollywood.....	8 63
Anxionnat, Edward.....	439 S. Avenue 21.....	1 28
Arnold, L. F.....	Palms, R. F. D.....	15 68
Ashbaugh, Geo. by Mrs. C. B. Ashbaugh.....	Los Angeles.....	1 36
Ashton, Geo. I.....	Los Angeles.....	1 41
Atkins, Bessie R.....	701 W. 13th St.....	3 45
Atwell, W. B.....	103 N. Boyle Ave.....	8 45
Bailey, Ada.....	723 New High St.....	1 30
Bailey, Cora.....	Los Angeles.....	1 96
Bailey, T. L.....	Los Angeles.....	1 09
Baker, Bert.....	Los Angeles.....	1 27
Barry, Mrs. B. F.....	816 Wall St.....	3 46
Bartle, Ruth E.....	Venice.....	3 46
Bauer, Henry L.....	120 E. Washington.....	1 29
Baumgartner, Frances.....	1015 E. 8th St.....	4 51
Begg, Jas. W.....	1535 Vine St., Glendale.....	3 24
Bellamy, Fred.....	836 E. 29th St.....	1 30
Biles, Jennie.....	Los Angeles.....	26 63
Bishop, Grace.....	Los Angeles.....	6 70
Blach, Harriet K.....	1126 W. 8th.....	8 33
Blair, Lizzie.....	1346 Wall St.....	1 35
Bleagby, Francis B.....	Los Angeles.....	1 13
Bohnhoff, Bertha.....	Los Angeles.....	29 39
Borthwick, Duke.....	Los Angeles.....	7 65
Bouvette, Gladys.....	316 N. San Pedro.....	1 35
Bower, Wesley F.....	214 Commercial.....	1 18
Bowman, Rachael by Alice Bowman.....	Los Angeles.....	8 01
Bradford, Edna by C. E. Bradford.....	162 Thorpe St.....	5 89
Bradley, Richard S.....	99 Stamford Ave., Pasadena.....	4 69
Bremmer, Minnie by Emma Grass, Gdn.....	Los Angeles.....	3 59
Briggs, Camer, by Helen Briggs.....	Los Angeles.....	11 38
Brodie, Clarence.....	Avalon.....	2 87
Brown, Bob Burdette by S. A. Austin.....	445 Temple St.....	4 33
Buchwald, Dagmar.....	Los Angeles.....	9 60
Burns, Francis N.....	Los Angeles.....	2 15
Butterfield, Mrs. Leona N.....	Los Angeles.....	6 81
Callahan, Minnie.....	Los Angeles.....	1 30
Cannell, Joseph Knapp by May J. Knapp.....	738 S. Bonnie Brae.....	3 74
Carson, Emily A.....	4506 Finley Ave.....	4 84
Cary, Eddie.....	Los Angeles.....	1 54
Cary, Eva.....	Los Angeles.....	1 54
Cary, Mrs. Fred.....	Los Angeles.....	1 54
Cate, J. D. by Laura Cate.....	Rivera.....	7 50
Cavin, Jesse.....	Los Angeles.....	4 55
Chaddock, Mrs. Frank.....	Los Angeles.....	2 78
Chavez, E. R.....	Los Angeles.....	1 39

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

California Bank, at Los Angeles, California—Continued.

Name	Address	Amount
Chavez, Edmund by Fred Chavez	Los Angeles	5 45
Chavez, Edmundo	Ivanhoe	7 96
Christy, Mrs. J. A.	1115 E. 4th St.	3 34
Clark, H. L.	841½ Le Grande	1 69
Clay, Mrs. Laura A. Trustee for Barbara Clay	1425 W. 3rd St.	9 65
Colby, Laura E.	212½ S. Hill St.	1 33
Cole, Eda L.	Santa Monica	28 49
Cookman, J. R.	Los Angeles	7 99
Cooper, Walter H.	1189 W. Adams St.	6 25
Cormack, Martha	125 E. 4th St.	4 07
Cowan, Elmer D. or Mrs. Carrie	Los Angeles	6 79
Crocker, Mrs. Clara	Los Angeles	1 13
Crook James	Los Angeles	1 28
Crowell, Florence	1029 W. 5th St.	5 51
Currier, Wm. L. C.	Barstow	1 35
Curits, Mrs. M. E.	Los Angeles	1 41
David, Pearl	Los Angeles	3 56
Day, Victor	Los Angeles	1 41
Deal, Jas. W.	Long Beach	1 39
Dean, Ralph	Los Angeles	4 92
Deeds, Miss C. Enid	Los Angeles	6 78
De Ganno Alva	El Monte	2 93
De Huloglie, Lucile	Los Angeles	15 64
Dinsmore, P. W.	Times Office	1 16
Doane, Chas. P. or Elizabeth S.	Los Angeles	1 83
Doras, Lillian	Los Angeles	1 33
Dorn, Genevieve A.	414 E. 27th St.	3 64
Dow, Mrs. W. H.	1337 Walnut St.	3 59
Doyle, Minnie K.	1023 W. 36th St.	1 43
Durand, Joseph	5252 Commercial	1 42
Earl, Eva	General Delivery	1 35
Everly, Chas.	Los Angeles	2 71
Eyrands, Alphonse	Los Angeles	1 57
Featherstone, Blanche B.	101 Boyle Ave.	1 39
Ferguson, Mrs. H. L.	Los Angeles	2 42
Ferguson, Willard	1374 W. 25th St.	3 46
Ferrier, Mary	Newall	11 43
Fisher, Nellie	1236 W. 9th St.	3 45
Forbes, Catherine K. by M. R. Forbes	Los Angeles	8 94
Forbes, Dorothy by Cecil Forbes	Los Angeles	18 66
Ford, A. P. or Mrs. Caroline F.	1428 W. 30th St.	3 59
Ford, Lotenze	642 S. Main St.	1 34
Franks, M. M.	327 Buena Vista	50 60
Fraser, Eva R.	Los Angeles	4 14
Fredericks, Dottie	Box 48, Station "C"	1 71
Gaines, Chester Chas. by Ella A. Gaines	3016 Clinton St.	4 95
Gallagher, Mrs. P. J.	Coalinga	1 34
Garcia, J. O.	2428 Porter St.	3 56
Gard, Ruth	3541 S. Flower St.	3 59
Garland, Ella	135 S. Broadway	1 10
Gardner, Laura	337 N. Main St.	1 06
Gartling, S.	311 Buena Vista	9 37
Gates, Annie L.	981 W. 32d St.	3 59
Gaubatz, Louis or Mrs. Ida	1517 E. 12th St.	13 23
Gawthorne, Harriet by F. A. Gawthorne	R.F.D. No. 154, Bur- bank	5 18
Gibson, Geo. W. or Mrs. L. A.	Los Angeles	2 45
Gilbert, Vatcher	530 S. Broadway	3 59
Girvin, Mrs. L. J.	Los Angeles	2 88
Glasser, Jacob	628 Banning St.	3 58
Glore, Gordon	726 E. 17th St.	1 29
Goddard, John	Los Angeles	9 35
Goff, John	Los Angeles	1 39
Gordon, Dora	Los Angeles	3 06

California Bank, at Los Angeles, California—Continued.

Name	Address	Amount
Greene, Joseph	Los Angeles	1 52
Greene, Sarah B.	909 E. 27th St.	1 35
Grensted, Muriel	Romona Acres, Al- hambra	1 29
Grise, Fannie	2330 Le Grande	1 09
Groom, Philip Vincent by P. M. Groom	1740 Bush St., S. F.	5 21
Hafford, W. G.	Los Angeles	1 56
Hall, Eva	316 Wilmington St.	1 34
Handy, Thomas	Los Angeles	5 85
Hansen, John	Los Angeles	1 81
Harbut, Emma C.	1807 Harvard Blvd.	2 95
Harding, Kathryn	831 S. Hope	3 59
Harris, Wm. A.	1308 Magdalena St.	2 68
Hastings, Ida	309 Ord St.	1 08
Hatch, Mrs. Laura M.	1954 Oak St.	1 64
Heard, James	Los Angeles	3 57
Held, Charlotte E.	540 New High St.	1 33
Hergedt, Carl	417 S. 4th St.	3 00
Hess, Herman by Clara Hess	1339 Temple St.	3 46
Hess, John Kingston by Clara Hess	Los Angeles	3 46
Hill, Calvin	515½ S. Spring St.	1 40
Hill, Mrs. F. F.	3709 S. Hope St.	48 67
Hill, N. M.	222 Avenue 63	1 49
Hills, Helen	518 W. 5th St.	3 68
Hilton, Mildred	337½ New High St.	1 33
Hohn, Leon and Mrs. A.	Los Angeles	1 44
Holt, Charles Cooper	1139 Normandie	1 46
Horace, Helen	Los Angeles	1 72
Howard, Vivian	237½ New High St.	1 20
Hummel, Chas.	93 S. Stamford St.	1 25
Hurlburt, Marie Elena by Elena Hurlburt	4180 Woodlawn St.	3 58
Huskins, Ollie	Los Angeles	2 05
Jackson, A.	Los Angeles	1 10
Jackson, E. A.	Los Angeles	1 22
James, Thos. A.	Los Angeles	3 41
Jamison, M. Estella	Los Angeles	8 58
Johnson, M.D. or W.H.	312 S. Broadway	3 59
Jones, Geo. A.	357 Central Ave.	8 11
Judge, Julia	512 S. Spring St.	1 92
Judson, Mrs. Jennie	Los Angeles	1 83
Kasso, Mrs. Tong	Los Angeles	1 87
Keough, Kathryn	301 N. Broadway	1 26
Keyes, Birdie	Los Angeles	3 59
King, Frank A., Mrs.	1038 S. Flower	1 35
Kinnel, Charlotte M.	Los Angeles	33 86
Klenck, Harry	7th & Grand Ave.	1 11
Koller, Anna	Los Angeles	6 80
Kraeger, J. W. E.	673 Hancock St.	4 52
Kraeger, Warren E. by W. E. Kraeger	673 Hancock St.	4 54
Langdon, Mrs. John A.	Los Angeles	1 64
Lapham, Mildred	1119 W. Adams St.	12 54
Larfer, Anton	Los Angeles	1 47
Lawhead, Miss Fay	Los Angeles	4 64
LePlant, Daisy	1112 E. 7th St.	1 27
Lewis, Llewelyn and Alice by Mrs. E. C. Gorsoch	Los Angeles	10 95
Lewis, Ralph W. Trust- tee for Ralph Toland Clay	1425 W. 3rd St.	26 32
Lloyd, W. W.	237 Hudson Ave., Hollywood	4 54
Lockhardt, Archie, Mrs.	Prescott, Ariz.	3 59
Lutz, Val. J.	2500 W. 7th St.	4 05
Maines, Frances V. by Eldon P.	Los Angeles	3 98
Mains, M. Kathleen by Eldon P.	Los Angeles	7 89
Manley, C. E.	120 S. Vignes St.	1 80
Mann, Fritz	Los Angeles	4 55
Marshall, Mrs. S. A.	3101 Vermont Ave.	3 58

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

California Bank, at Los Angeles, California—Continued.

Name	Address	Amount
Martin, Frances Dorothy	Los Angeles	8 46
Martin, Martha	Los Angeles	97
Mason, Mrs. W. A.	Los Angeles	1 64
Matson, C. F.	Los Angeles	31 18
Maye, Mrs. May B.	Los Angeles	26 11
Meek, Mrs. E. A.	Los Angeles	6 83
Mendelson, A.	Los Angeles	292 41
Miller, Mrs. C. Hermoine	Los Angeles	1 21
Monde, T.	Los Angeles	1 37
Monroe, Lela A.	134 N. Olive St.	7 93
Moore, A. or Helen	Los Angeles	845 45
Moore, Clinton S.	309½ Temple St.	1 42
Moores, Genevieve	Imperial	7 82
Moores, Wm. Eldridge	Palo Verde	8 30
Morehouse, Vivienne L. by B. F. M.	Whittier	4 00
Morgan, O. W.	819 Westlake Ave.	51 05
Morgan, Stanley M. by John H.	535 W. 1st St.	4 39
Mortensen, W. S.	Palms	2 84
Morton, C. L.	Melrose & Burlington	1 28
Mutch, Geo. by Davinia	401 E. Pico St.	3 59
McCoy, Dr. H. C.	Los Angeles	1 36
McDonald, Donald R.	Los Angeles	4 24
McElrea, J. W.	2266 Almo St.	3 59
McGarigle, John H.	834½ E. 5th St.	1 64
McKinley, Chas. W.	Colegrove	3 59
McLaughlin, Mrs. P. F.	1264 W. 22nd St.	1 26
McPhee, Harry	417 E. Walnut St., Santa Ana	1 41
McPherrin, Berrien	522 Clarence St.	4 23
Neill, Mrs. A.	515 New High St.	1 28
Nicolardis, Flora	503 Prospect Place	5 74
Norton, Mrs. W. H.	Los Angeles	1 10
Oberman, Henry	734 Turner St.	3 59
Onvig, H. W.	1717 N. Hampshire St.	1 12
Osgood, Mrs. W. D., Guardian for Chester G. Kemp		10 67
Pachmayr, Annie	Los Angeles	2 69
Palmer, Mrs. B. C.	Los Angeles	2 02
Parish, B.	Los Angeles	1 35
Parker, Maude	Los Angeles	1 10
Parks, G. Lucas	747 N. Hill St.	1 63
Peasley, Mrs. R. S.	1417 Magnolia Ave.	1 42
Pellegrin, Louis	735 Howard	1 44
Pendleton, Geo., by Mrs. Elton P.	Santa Monica	5 17
Pierce, Jennie M.	Los Angeles	3 59
Pipher, R. C.	153 N. Main St.	1 09
Platt, Herman A., by B. Platt	Los Angeles	1 60
Polansky, Louis	Los Angeles	1 20
Poole, Bernice	218 N. Main St.	1 06
Porter, Lulu G.	2057 Hobart Blvd.	4 54
Post, Mrs. J. C.	160 S. Rio Ave.	1 33
Purcell, J. J.	223 11th St.	1 36
Quoirier, Joseph	340 Aliso St.	2 55
Ramsey, John Ellis	1600 E. 8th St.	1 14
Ranson, Jno. W.	Los Angeles	1 15
Rhoads, Kressent H., by Mrs. H.	1261 E. 55th St.	3 41
Rice, J. H.	Los Angeles	2 69
Rice, Jas. Tuller	Wilmington	3 77
Rincon, Amado	Los Angeles	1 08
Rincon Antonio	Los Angeles	1 08
Rodriquez, David	118 Centre Place	1 11
Rodriquez, Lola	Los Angeles	1 09
Rogers, Mabel Bailey, Trustee	Los Angeles	2 42
Rook, Lillian	Los Angeles	1 11
Rounds, Nelle	222 E. Pico	1 36

California Bank, at Los Angeles, California—Continued.

Name	Address	Amount
Rowley, W. E.	1802 W. 22nd St.	14 84
Rutherford, John, by Mrs. F. M. Rutherford	Los Angeles	1 40
Ryan, Pierce J.	700 N. Main	1 33
Salas, Flora	565 Bishop St.	1 34
Savage, Geo. F.	204½ Commercial St.	1 34
Schian, Muriel	Los Angeles	2 91
Schoeffler, R. J.	313 New High St.	1 35
Schrage, Morris	Los Angeles	1 27
Schroed, David	2508 E. 1st	3 59
Schultz, Maud A.	239 W. 42nd St.	1 51
Schumacher, John	414 W. 42nd St.	4 07
Schumacher, Mrs. L. A.	Los Angeles	1 43
Scott, K. L.	716 Lawrence St.	1 37
Shaffer, Edith	Station "2"	1 09
Shaw, R. J.	c-o Western Union Tel. Co.	14 47
Shekell, Walter C.	303 E. 52nd St.	1 31
Shepherd, H. E.	238 E. 1st	1 26
Sieroty, Pearlita	Los Angeles	7 95
Slatter, Nina B., Gdn. for Edwin O. Egnew	1816 Arapahoe St.	1 43
Small, James	316 California St.	4 52
Smallman, Geo.	Los Angeles	8 13
Smith, Bertram L.	Silverbell, Ariz.	3 58
Smith, Mrs. D. C. E.	Los Angeles	6 55
Smith, G. L.	760 S. Wall	1 29
Smith, Walter A.	917 McGarry St.	1 49
Sowle, Nat H.	512 O. T. Johnson Bldg.	16 73
Speicher, M. Maude	Los Angeles	2 93
Stanley, Pearl	520 S. Broadway	1 33
Stevens, Ida	Los Angeles	3 09
Strong, Will C.	Los Angeles	1 44
Suinck, Minnie F.	Los Angeles	1 44
Tapley, Donald A.	Norwalk	3 59
Tapley, G. Sheffield	Norwalk	7 05
Taylor, Freda Moore by Mrs. Lee Taylor	2822 W. San Francisco St.	3 60
Terry, W. S.	Los Angeles	3 35
Theal, Alfred T. by John E. T.	Prospect Park	4 07
Timberlake, Lulu	438 N. Alameda	1 11
Toennis, Elsie, Mrs.	Los Angeles	1 14
Torrance, Li	Talbert	1 16
Traylor, Margaret D.	Los Angeles	9 27
Trehan, Mary A.	778 E. Pico St.	1 13
Trinidad, P. Padilla	Los Angeles	1 46
Turner, Ella	323 Jackson St.	1 30
Turon, A. C.	Los Angeles	1 44
Tyler, Mrs. A. S.	Los Angeles	1 08
Valle, Robt. E.	435 Crocker St.	3 70
Valley, John	343 Buena Vista	2 53
Vanseake, Chas.	Los Angeles	1 49
Van Seelen, Hern	Los Angeles	8 75
Walker, Estella C.	Los Angeles	15 36
Ward, Geneva	Los Angeles	1 14
Wardell, Castella by B. F.	1219 E. 53rd St.	3 58
Wardell, Marion by B. F.	1219 E. 53rd St.	3 58
Wardell, Rolland by B. F.	1219 E. 53rd St.	3 58
Wardell, Vernon, by B. F.	1219 E. 53rd St.	3 58
Wasserman, M.	Los Angeles	1 43
Waters, Margareta	361 N. Main	1 31
Watson, A. M.	111 S. Olive	1 83
Wegerer, Bertha	1720 Michigan Ave.	3 56
Weissert, L. A.	Los Angeles	7 26
Wells, Mary by Florence S.	Los Angeles	3 39
Wentworth, Grettella H.	Los Angeles	4 69

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

California Bank, at Los Angeles, California—Continued.

Name	Address	Amount
Wiggins, Saline S.	1950 Trinity St.	\$3 56
Wilkinson, John	Los Angeles	1 11
Williams, E. J.	340 Buena Vista	5 05
Williams, Mrs. F. B.	Los Angeles	1 35
Wilmot, Grace	540½ New High St.	1 31
Wilson, Josephine	Box 694	1 35
Wise, Robert	Los Angeles	1 47
Witte, August H.	Los Angeles	3 62
Wolf, Henry, Deed.	1426 E. 27th St.	22 13
Wolf, A.	727 California St.	1 27
Woods, Eleanor	316 N. San Pedro	1 35
Woodworth, Ila	840 Golden Ave.	3 38
York, John M.	648 Galena Ave.	12 23
Youmans, J. S.	Gardena	3 59
Younge, Charlie	335 Date St.	1 15

The Hibernian Branch, California Bank, at
Los Angeles, California.

Albright, J. S.	3207 Manitou	\$1 50
Aldrich, S. M.	Los Angeles	63
Angles Investment Co.	Los Angeles	4 83
Armbrush, H. H. or Elsie V.	1253 S. Figueroa	58
Ashbough, A. B.	Los Angeles	3 42
Baymiss, J. N.	Los Angeles	33 90
Benbrook & Holman	707 Auditorium Bldg.	29
Brown, Chas.	648 St. Paul St.	34
Brown, Tom	1010 E. Jefferson	5 78
Burgess, S. M.	Los Angeles	8 00
California Inv. & De- velopment Co.	531 H. W. Hellman Bldg.	3 96
Canfield, A. T.	Los Angeles	1 85
Christopher, E. L.	R.F.D. Lankershim	13 13
Christian, Jr., C. M.	Los Angeles	2 04
Dawson, F.	Los Angeles	1 91
Dickinson, C. A.	614 Chamber of Com- merce Bldg.	165 07
Eason, A. M.	447 S. Hope St.	1 50
Edwards, Mrs. Julia	1332 Orange St.	19 58
Erkenbrecher Syndi- cate No. 2	122 W. 6th	126 00
Field, E. S.	Los Angeles	18 46
Frazer, Kate	406 E. 41st St.	18 00
Freeman, Paul	446 S. Broadway	50
Galloway, Anna M. H.	1941 Ellendale	5 73
Gard, June E.	Los Angeles	8 00
Gevety, Edw. A.	Los Angeles	6 61
Godwin, Aline	Los Angeles	2 50
Gould, F. A.	Los Angeles	17
Gould, R. A.	Los Angeles	2 85
Grenninger, C. W.	Los Angeles	5 06
Hancock & Collins	5261 Central Ave.	25
Herzinger, Mrs. Olive	Los Angeles	4 85
Holloway, Clinton	1029 Alpine St.	3 00
Hopf, Victor R.	Los Angeles	4 88
Hull, L. R.	1327 St. Andrew Pl.	29
Humberger, Gilbert	906 N. Soto St.	8 00
Hunt, Helena A.	Melrose Hotel	20 66
Hunt, J. D.	Los Angeles	2 35
Jenkins, P. M.	Los Angeles	2 98
Johnson, Elbert E.	500 S. Broadway	4 59
Johnson, A. M.	1801 W. 21st St.	3 64
Kelly, John L.	Los Angeles	7 50
Kelso, Mrs. Clark	Glendale	3 00
Kirkpatrick, N.	Los Angeles	38
Kirkpatrick, W. M.	448 S. Broadway	75
Ludberg, C. L.	113 S. Spring St.	5 79
Logan, G. N.	1152 E. 34th St.	2 41
Long, J. M.	Los Angeles	72 35
Lorenz, J. A.	311 S. Grand	30 02
McCaddon, Wm. W.	Yuma, Ariz.	39 00
McCammon, R.	Point Reyes Station	39 00
McCarthy, J. B.	103 N. Los Angeles St.	4 50

The Hibernian Branch, California Bank, at
Los Angeles, California—Continued.

Name	Address	Amount
McClymont, J. M.	Hotel Brennen	\$17 25
McCullough, E. H.	Mathie Brewing Co.	29 64
McKee, Sarah	Los Angeles	3 00
Mahoney, D. V., Trus- tee	724 Bryson Block	5 02
Marshall, E. M.	2622 W. Pico St.	8 00
Martin, Chas. C.	Los Angeles	6 00
Martin, W. H.	3rd & Grand	34 00
Marygold, Gus H.	Los Angeles	69
Mayhew, L. M.	344 S. Olive	1 00
Mayhew, M. C.	Los Angeles	65
Mitchellson, S. P.	Los Angeles	2 58
Moilanen, Sigrid	Los Angeles	8 00
Morganson, Ada	Los Angeles	42
Moritz, Mrs. E. C.	Los Angeles	8 03
Morris, Parker	Los Angeles	20 25
Morton, Sarah E.	724 W. 23rd	5 31
Ohiser, Ernest	3403 San Pedro St.	12 29
Owen, A. D.	Los Angeles	1 47
Pacific Coast Silico Co.	409 Columbia Trust Bldg.	1 65
Patton, W. N.	Los Angeles	42
Peck, E. Wellington	321 Investment Bldg.	3 48
Ponedel, Chas. D.	400 W. P. Jeffries Bldg.	74
Pratt, S. G.	1124 Alvarado	5 70
Rolph, Francis A., Agt.	Los Angeles	5 29
Red Cross Drug Co.	Los Angeles	4 27
Red Ribbon Buffet	Los Angeles	21
Ritter, Harry	Los Angeles	11 00
Roby, Margaret F.	Los Angeles	41 31
Rodman, H. J.	2423 S. Flower St.	46
Rose, Winifred M.	Harmon	7 00
Rucker, Henry	Los Angeles	34
Saylor, J. M.	624 E. 54th St.	1 34
Seki, S.	229 E. 4th St.	29 68
Shannon, M. F. or Mrs.	4311 Fairmont Drive	7 29
Shurtleff, W. J.	Hotel Elms, 321 S. Olive St.	4 50
Slatford, Annie E.	1434 S. Flower St.	1 00
Slatshiner, Mrs. M. E.	Los Angeles	49 00
Smalley, Jno. B.	Los Angeles	6 73
Smith, H. M.	Los Angeles	12 55
Snider, G. A.	Los Angeles	8 60
Spring, Cora	351 S. Olive St.	1 39
Superior Bakery & Restaurant	422 S. Spring	3 52
Talbot, W. E.	518 W. 6th St.	1 82
Taylor, Geo. P.	Los Angeles	7 31
Taylor, Harvey W.	Los Angeles	15 00
Timmons, T.	Los Angeles	64
Thompson, Arthur E.	Los Angeles	2 86
Todd, Robt.	Los Angeles	16 05
Tune, Chas.	Los Angeles	20 05
Webb, F. W.	Los Angeles	43
Whisler, C. A.	318 Clay St	3 00
Williams, Dort T.	Los Angeles	1 86
Wilshire Blvd., Im- provement Co.	Los Angeles	11 36
Wilson, C. S.	Los Angeles	3 15
Withie, W. V.	Los Angeles	30
Witts, Maybelle T.	5101 Hooper Ave.	8 91
Ziegler, Fred A.	Los Angeles	3 20
Applegate, A. C.	Los Angeles	9 82
Alexander, B. W.	Los Angeles	3 16
Atkinson, Edwin T.	Los Angeles	68
Aldrich, M.	General Delivery	2 86
Avard, Fred H.	337 S. Olive	1 18
Abel, Marguerite M.	600 Townsend St., Colegrove	1 00
Braasch, Henry	Los Angeles	22 44
Baird, Eva	134 Ave. 32	24 92
Begley, Ben	177 N. Evergreen, Monrovia	4 08
Berg, Mrs. H.	Los Angeles	68

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The Hibernian Branch, California Bank, at
Los Angeles, California—Continued.

Name	Address	Amount
Bennett, Mae B.	1539 E. 16th St.	\$23 67
Barklelew, Ashley	Los Angeles	63
Bryant, S. E., Trustee	Los Angeles	12 28
Bisbay, G. W., Trustee	Hollywood	8 20
Bell, K. R.	Los Angeles	61
Burch, Mary A.	2129 E. Ceres Ave.	1 36
Barklelew, Jas. T., et al	728 Central Bldg.	22 98
Babcock, Fay C.	1511 Gramercy Pl.	68
Buckmer, Janie	Los Angeles	48
Bullard, Carl M.	Los Angeles	2 08
Cohn, Tillie by Mrs. Henry Klein	Los Angeles	22 00
Connors, D. E.	Los Angeles	23 98
Coffin, F. N.	303 Brawley Bldg.	81
Collins, Thos. W.	1204 E. 1st	3 71
Cord, Dilbert	Los Angeles	54
Collins, Ida B.	Los Angeles	15
Cramer, Bertha M.	3211 Eagle St.	50
Crowell, P. N.	Los Angeles	1 00
Chase, Taylor C.	761 E. 54th St.	1 00
Caddagan, D. C.	401 S. Grand	26 30
Coker, Robt. H.	811 W. 6th	87
Chamless, W. B.	Los Angeles	2 34
Card, Delbert E., Trustee	111 N. Bunker Hill	88
Culver, Allan M.	600 S. Spring	14 56
Crockett, Clarence H.	1195 E. 54th St., Los Angeles	68
Cullen, Mrs. Sarah M., Trustee	1722 Roosevelt Ave.	10 50
Dana, C. W.	Redondo	88
Decker, Geo. E.	Los Angeles	03
Dyches, Theo. N.	Los Angeles	1 88
Dustonsmith, F. E.	3106 Darwin Ave.	1 21
Douglass, Mrs. S. E.	R.F.D. No. 4, Box 411	6 13
Dunmore, H. C.	Los Angeles	2 75
Erwin, Anna L.	Los Angeles	6 94
Emerson, F. W.	Los Angeles	3 16
Elisalda, F. W.	Los Angeles	24
Eichenhofer, Wilhelm	343 N. Main St.	4 61
Ebannes, Leslie	210A S. Serrano	68
Flanagan, Lawrence	Borel	68
Firend, H. H. or Mattie	Los Angeles	2 15
Free, G. M.	Los Angeles	3 61
Fisher, N. W.	125½ S. Spring	15 56
Flexman, Eugene	Los Angeles	04
Grizzard, W. H.	Maricopa	1 30
Giant, Virgil	Los Angeles	7 29
Gregg, Wm.	1021 S. Olive St.	1 95
Green, Eddie	1836 E. 52nd St.	54
Gardner, Inez P.	921 W. 9th	6 96
Gerlicher, G. W.	Los Angeles	194 40
Gibson, Fred	607 N. Breed St.	1 36
Gardner, Lawrence	534 S. Hill St.	1 36
Gates, Ivan R.	Los Angeles	68
Hopkins, W. H.	658 S. Hill St.	49
Hendrick, C. E.	Los Angeles	7 06
Haddenberg, G. C., Trustee	Los Angeles	1 35
Hanson, Harold	Los Angeles	8 76
Hanson, W. F.	Los Angeles	7 03
Hargreaves, Thompson	6127 Romaine	89
Hart, Hiram	539 S. Olive St.	3 63
Hart, Joseph H.	Los Angeles	1 50
Hawkins, J. Henry	1218 Victoria St.	25
Henley, Rose M.	Los Angeles	10 02
Hill, Daisy or Chas. S. Meyer	Los Angeles	08
Hogan, Dan	Los Angeles	68
Hopkins, W. G.	600 S. Spring	1 18
Holman, F. D.	Los Angeles	16 01
Howard, Stephen	Los Angeles	18
Hunter, C. E., Trustee	Los Angeles	12

The Hibernian Branch, California Bank, at
Los Angeles, California—Continued.

Name	Address	Amount
Keables, Phillip	453 S. Hope	\$1 40
Kennedy, Sylvia S.	Los Angeles	1 95
Kuhns, Grant W., or Mrs. J. F.	Los Angeles	1 18
Jeppsen, C. G.	Los Angeles	2 72
Kratt, Mrs. Olga	918 W. 5th	302 11
Knapp, H. B.	Los Angeles	1 00
Knapp, A. B., Trustee	414 W. 45th	1 00
E. Lantz, Trustee	Los Angeles	8 20
E. Lantz, Trustee	Los Angeles	8 20
Leadley, Winona	Los Angeles	5 02
Leavitt, Mrs. L. L.	1018 W. 16th	6 65
Lee, Fannie M.	Los Angeles	2 03
Leffler, Howard	Los Angeles	2 07
Letton, F. L.	Los Angeles	54
Leslie, Arthur	865 Ranem Ave.	1 36
Lewis, I. G., Trustee	Carson City, Nev.	1 06
Long, John F.	1715 Pacific Ave.	1 05
Lopez, Mrs. Addie	355 N. Main	68
Lorenz, Tasher	Los Angeles	16
L. A. Humane Society, Tr.	Tropico	9 81
McCracken, L. W.	Los Angeles	54
McCune, John	3233 E. 5th	1 20
McElwain, Delos	Los Angeles	1 17
McElwain, Mrs. T. A.	Los Angeles	1 22
McFadden, Ida Mozell	5320 Long Beach Ave.	9 03
McGlothlin, Matilda	1117 Lake Shore Ave.	1 06
McGrath, Joseph	778 Ruth Ave.	1 34
McKellar, M. Josie	Los Angeles	04
McLotridge, Lily	Los Angeles	95
Mallory, F. E.	Los Angeles	1 53
Markey, Edw., by Eleanor	Eagle Rock	7 02
Mattison, Jennie	Los Angeles	5 58
Mayfield, A.	Los Angeles	4 48
Miller, A. O.	Los Angeles	03
Miller, Mrs. J. C.	Los Angeles	1 18
Mitchell, M. P., Trustee	353 Willard Ave.	59
Molter, Theodore G.	1101 Central Ave.	1 23
Moore, J. M., Trustee	R.F.D. No. 5	1 50
Morrison, C. A.	943 Girard St.	27
Myers, Mrs. May, Trustee	Los Angeles	1 00
Nelson, F. W.	148 E. 35th	80
Olson, J. C.	Los Angeles	26 19
Olman, Emma	1113 Towne Ave.	31 03
Padderfield, E. F.	Los Angeles	10 43
Palmer, Chas. W.	Tehachapi	4 44
Palmer, Elmer B.	Compton	3 67
Pearing, Frank J.	Los Angeles	25
Penner, John	2330 Diamond St.	1 36
Perlus, S. A.	238 E. Vernon	1 00
Pierce, Mrs. R. M.	Los Angeles	68
Pitzer, Wm. E.	755 E. 49th	86
Prince, Lester	Bell	5 33
Pulver, Julia	Los Angeles	4 25
Ranken, Theo.	Los Angeles	2 63
Rich, Jas.	Los Angeles	75
Richards, F. T.	Los Angeles	19 41
Ritts, Pasquale	953 Hemlock St.	1 34
Robertson, D. F.	Los Angeles	1 20
Roper, H. L.	U. S. Navy	6 76
Rose, E. H., Trustee	1713 Hobart Blvd.	3 51
Rouse, Herbert W.	1707 Echo Park Ave.	5 20
Rudisill, Ida M.	2903 Sixth St.	02
Ruger, Henry, Trustee	214 Bailey St.	63
Rundell, Laura E., Trustee	1777 W. Jefferson	4 49
Russell, Jas.	206 S. Johnston St.	20
Savage, D. A.	Los Angeles	12
Scherwitz, Abbie	Los Angeles	18 43
Schlassen, C. W.	Indio	31 81

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The Hibernian Branch, California Bank, at
Los Angeles, California—Continued.

Name	Address	Amount
Schilling, P.	2126½ W. Pico	\$1 32
Schooley, C. A., Trustee	Los Angeles	43
Scoyoe, Mrs. M. Van	Los Angeles	40
Shadley, Mrs. Audry	Los Angeles	4 83
Shine, Miss Belle	515 Crocker St.	1 21
Skinner, Mrs. D. B.	Key West Hotel	25
Skinner, W. S.	Los Angeles	1 50
Spencer, Annie	Los Angeles	7 28
Splawn, Isaac N.	Sunnyside Hotel, N. Broadway	3 47
Smith, Mrs. L., Trustee	1214 E. 57th St.	2 58
Smith, Mary L.	740 Ceres Ave.	68
Stayer, Ada	Inglewood	5 72
Stiebel, Geo. J.	Los Angeles	23 27
Stout, A. V.	Los Angeles	68
Strachan, Mrs. J.	239 Hill St.	3 59
Sweatman, Robert	1230 Victoria	1 36
Tait, John C.	1453 Allison Ave.	1 00
Taldano, Nick	521 W. 6th	7 99
Tallmadge, Edith M.	16 Rose Ave., Ocean Park	38 54
Thompson, Ford L.	Los Angeles	76 63
Todd, C. E.	454 Euclid Ave.	6 52
Triolo, Mrs. Angela	Los Angeles	1 04
Watsum, M. I.	319 E. 6th	1 65
Werkhaupt, Marie	Dolgeville	107 58
White, Isabel	423 Gladys	1 03
White, Jas. E.	Los Angeles	1 00
Wilden, L., Trustee	Los Angeles	15
Wilden, J. K.	3767 Wall St.	1 10
Wilcox, Ed. F. D.	2368 W. 36th Pl.	1 00
Williams, Chas. A.	207 Thorne	1 36
Williams, G. R.	Los Angeles	75
Williamson, Alta W.	333 S. Bunker Hill	4 78
Witherow, Margaret	Los Angeles	3 45
Wright, S. E.	1333 Hill St.	2 73
Yoshinaga, I.	503 S. Olive St.	4 86
Younkin, Paul E.	210 E. 42nd St.	1 00

Federal Branch, California Bank, Los Angeles, California.

Aird, Mrs. A. F.	Los Angeles	\$3 64
Aukenbauer, J. A.	308 S. Johnson	1 24
Baer, Beauford S.	Corona	1 46
Bagley, Carrie C.	c-o J. H. Goodhue	15 50
Beadle, Carolyn L.	6326 Rajton	1 19
Benbaugh, Fred	Los Angeles	3 21
Blubaugh, Willie	137 Ave. 22	96
Buddington, Mrs. A.	1005 Alpine St.	12 82
Bosques, Mrs. L.	2014 Darwin Ave.	1 31
Burke, Mrs. J. W.	431 River St.	1 76
Butler, Walter C.	3534 Griffin Ave.	1 42
Campbell, Mrs. Tennie	140 N. Ave. 20	2 57
Canter, Mrs. Mary	119 N. Ave. 24	1 53
Case, Mrs. J. C.	143 Ave. 18	2 21
Cole, Mrs. J. G.	157 S. Ave. 24	70
Dillo, Chas.	242½ S. Main St.	1 48
Dwyer, Harry	417 S. Daly St.	2 36
Edgeland, Mary	327 N. Ave. 23	1 40
Flanagan, Marie	2125 Mozart St.	2 82
Foster, Leona	247 N. Eastlake	4 20
Frans, Mrs. Emma	1787 Albion St.	1 21
Frary, Ethel M.	317 N. Ave. 21	2 35
Gardner, Mrs. C. W.	291 Ave. 25	1 69
Grayson, Mrs. H. V.	151 S. Ave. 18	12 80
Guichou, John B.	Hancock & Alhambra	51 64
Hendren, Paul M.	226 N. Johnson	2 93
Hill, A. H.	2206 Downey Ave.	4 70
James, Dwight A.	450 S. Daly	1 06
Kopenhefer, Clyde R.	772 Maple Ave.	2 75
Langdon, Jas. W.	3838 Downey Ave.	36 65
Latham, S. E.	254 N. Ave. 20	94
Lefever, Frea V.	3110 Darwin Ave.	1 07
McCormick, Loretta	170 S. Ave. 20	11 29

Federal Branch, California Bank, Los Angeles, California
—Continued.

Name	Address	Amount
McDaniel, Mrs. M. J.	2629 Downey Ave.	\$5 93
McKay, Amelia	243 S. Griffin Ave.	1 25
McKeag, Helen	2323 Pasadena Ave.	1 60
Meeham, Mart T.	366 S. Johnson	12 53
Oliver, Mrs. G. N.	125 N. Workman	2 28
O'Neil, Grace N.	2804 N. Sichel	1 29
Peterson, Peter	Los Angeles	1 81
Russell, Maxine	639 S. Griffin	8 58
Russell, Bruce	639 S. Griffin	8 55
Schrim, Mrs. Myrtle E.	2826 Downey Ave.	1 45
Slater, Christopher	1318 Henry St.	98
Smeltzer, Mary M.	1200 S. Ave. 19	1 23
Smith, Emily V.	Manitou Ave.	1 42
Strawn, Mildred A.	116 W. Ave. 20	26 12
Taylor, Melburn	231 W. Ave. 33	1 30
Wheat, Thelma	2018 Darwin Ave.	5 83
White, Mrs. Claribee	2001 Darwin Ave.	5 11
White, R.	245 S. Ave. 18	65
Wilcox, Mrs. Abbie T.	537 S. Flower	1 62
Marek, Daisy A.	General Delivery	39 50
Snyder, O. E.	General Delivery	49 50

Boyle Heights Branch California Bank, at
Los Angeles, California.

Corson, Mrs. J. H.	Los Angeles	\$5 97
Mickelson, J. P.	Los Angeles	1 94
Sawyer, John S. M.	Los Angeles	6 18

American Branch, California Bank, at
Los Angeles, California.

Black, Jennette	510½ E. 3rd St.	\$2 13
Blades, Edward K.	601 Shatto Pl.	36 68
Boyce, F. A.	2622 Brighton Ave.	4 75
Brett, W. L.	3318 Downey Ave.	1 00
Caumette, Joseph	430 Crocker St.	2 34
Central Presbyterian Church	Los Angeles	2 84
Cronshaw, J.	Orpheum Theater	1 00
Currier, Fransworth	1030 S. Burlington	1 32
Del Valle, Valerie	120 W. 33rd	7 84
Durand, Harlan A.	La Canada	4 95
Elderton, W. C.	344 S. Broadway	32 26
Fenberg, Mrs. J. A.	416 W. 7th St.	2 29
Garibaldi, Lilo	1471 Ridgway	1 08
Giovanni, Sebastiano		
Beccario, for	D'Italia Hotel, San Fernando	1 23
Graham, David C.	255 N. Hope St.	39 61
Griffin, Alma A. L.	437 W. 28th St.	7 33
Harvey, W. J. or Katherine	349 E. 41st St.	1 17
Hardesty, Bertie E.	212 E. 30th St.	4 34
Hazard, R. F.	347 San Pedro St.	6 35
Kempest, May	1104 E. 21st St.	1 50
King, J. N.	724 W. 2nd St.	1 08
Lewis, Grace G.	4206 S. Main St.	1 89
Lightfoot, Harvey L.	3015 Inez St.	1 08
Linn, Maud Lee	264 E. 29th St.	1 00
Motte, Mrs. Marguerite	132 D St., San Bdn.	25 84
Muir, S.	2428 Malibar	1 93
Nelson, J.	321 E. 2nd St.	4 93
Pfaender, Louise	802 W. 7th St.	6 94
Phelps, Geo. W. Jr.	Box 882	1 13
Potter Paul Thane by		
Jud T.	3701 S. Hope St.	4 11
Robertson, Charles J.	1421 W. 10th St.	1 72
Schmidt, Dorothy Louise	227 W. 22nd	1 00
Skuezas, Matthias P.	1013½ Diamond St.	28 68
Stroud, L. M.	2421 E. 4th St.	37 61
Thompson, William F.	314 Wright Callendar	3 71
Wilhelm, Louis	Hyde Park	8 28

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Main Street Branch, California Bank, at Los Angeles, California.

Name	Address	Amount
Blank, W. C.	Los Angeles	\$12 04
Bryan, L. H.	Los Angeles	1 13
Calif. Art Leather	Los Angeles	2 33
Davis Oil Co.	Los Angeles	53
Haixlis, J. F.	Los Angeles	1 28
Homebuilders, The	Los Angeles	1 80
Howell, Sarah Caroline	Los Angeles	1 23
Kirby, Mrs. H. B.	Los Angeles	4 17
Little, T. H.	Los Angeles	2 60
McCasey, R. H.	Los Angeles	13 00
Munn, Wm. J.	Los Angeles	3 45
Pacific Coast Laundry	Los Angeles	54
Porter, Mrs. A. A.	Los Angeles	74
Presly, Anna M.	Los Angeles	1 60
Red Cross Drug Co.	Los Angeles	1 46
Sommers, Lewis	Los Angeles	1 65
Siul & Tompkins	Los Angeles	70
		\$6,738 19

Citizens Trust and Savings Bank, at Los Angeles, California.

Name	Address	Amount
Adams, B. G., Trustee	Unknown	\$10 15
Advance Mfg. Co.	Unknown	10 80
American M. and M. Co.	Unknown	15 34
Baneroff, C. C.	Unknown	14 35
Banks, A. D.	Unknown	19 45
Baxter, Mrs. A. W.	Unknown	20 00
Bauer, S. A., Trustee	Unknown	10 00
Beach, W. L.	Unknown	10 49
Beyrle, Robert	Unknown	7 02
Brown, R. A.	Unknown	40 00
Carter, W. F.	Unknown	20 00
Clark, L. H. Special	Unknown	38 50
Donnegan, Frank	Unknown	10 45
Forsythe, W. T.	Unknown	10 60
Fowler, Horace W.	Unknown	10 00
Haggerty, C. E.	Unknown	18 88
Hammond, M. E., Auditor	Unknown	18 60
Hart, Jacob	Unknown	10 00
Hays, John	Unknown	28 25
Hogan, Anna P.	Unknown	2 00
Hollingsworth, H.	Unknown	10 00
Haughton, Art & Nell	Unknown	11 30
Hutchinson, J. L.	Unknown	10 31
Judd, Elsie	Unknown	30 00
King, Mrs. C. A.	Unknown	30 90
Langle, M. E.	Unknown	9 00
McNutt, Mrs. C. F.	Unknown	9 70
Mahoney, Jas. E.	Unknown	25 00
Mazonka, M. Co.	Unknown	18 21
Morey, R. H.	Unknown	7 75
New Mexico Oil & Dev. Co.	Unknown	9 55
Newport Bank	Unknown	17 88
Oro Lewa M. & M. Co.	Unknown	22 73
Oskock, Goldmine Co.	Unknown	12 25
Payton & Newlin	Unknown	44 53
Rechi, Mrs. May	Unknown	34 25
Sheldon, Mrs. F. C.	Unknown	11 00
Sherman Boot Co.	Unknown	45 18
Smith, Geo.	Unknown	15 00
Snyder, F. N.	Unknown	9 50
Stewart & Anderson	Unknown	13 42

Citizens Trust and Savings Bank, at Los Angeles, California—Continued.

Name	Address	Amount
Syverton, Theo. L.	Unknown	\$15 80
Thye, J. L.	Unknown	45 22
Tilden, Margaret No. 1	Unknown	13 25
Tyler, Mayme	Unknown	8 42
Tilden, Margaret No. 2	Unknown	6 75
		\$811 85

Guaranty Trust and Savings Bank, at Los Angeles, California.

Ater, Wm. F. or Theodocia	551 S. Grand Ave.	\$10 00
Brockway, G. A.	Victorville	15 00
Carol, T. L.	247 S. Spring St.	13 01
Casterot, Lucian	1458 E. 6th St.	32 44
Cavanaugh, Jas. W.	1406 E. 17th St.	19 44
Childs, C. Leroy	203 Lissner Bldg.	20 58
Fassett, S. M.	719 Fugueroa St.	4 72
Fischer, Jos.	625 S. Main St.	7 72
Fleming, Lizzie or H. N. DeHaas	537 E. 32d St.	4 72
Gaunt, Maude	General Delivery	65 58
Gehres, Wm. E.	1153 E. 34th St.	28 00
Grisinger, C. E.	1132 E. 27th St.	10 34
Halliday, Wm. T.	General Delivery	40 94
Hand, John E.	210 E. 3rd St.	5 72
Hedman, James D.	Hotel St. Louis, W. 2d St.	20 00
Holmes, B. H.	2144 A St. San Diego	19 72
Hoover, A. J.	No address	19 72
MacGowan, F. D.	506 Central Bldg.	60 00
McCord, John N.	Somerton, Ariz.	6 95
Marshall, A. S.	127 Sotella St.	4 72
Nelson, Raymond	1240 E. 9th	9 72
Phillips, Ada B. S.	No address	10 80
Potts, R. H.	634 E. 21st St.	110 91
Preston, E. W.	614 H. W. Hellman Bldg.	22 79
Pryor, W. H. (Coll. Acct.)	No address	9 72
Ransom, J. R. B.	211 Currier Bldg.	20 00
Richardson, A. J.	e-o Bank of Commerce	17 50
Stanton, J. D. (Bldg. Acct.)	1411 El Molino St.	6 04
Thomas, Guss	428 Temple St.	10 08
Thompson, Laura N.	425 W. 9th St.	4 72
Vaughan, R. W.	246 Reno St.	6 71
Wengraff, A.	243 S. Spring St.	9 72
Whittlesey, Chas. F.	404 Douglas Block	23 65
Wolff, F. F.	Fernando	54 18
Adams, Carl E.	1049 Macy St.	21 68
Allen, Clara E.	Alta Vista, 3d & Bunker Hill Sts.	7 58
Ampuero, Fred	St. George House	10 15
Anderson, J. E.	234 N. Grand Ave.	13 06
Andrews, Reuben B.	121 S. Hill St.	39 10
Bailey, J. G.	Prospect Park	227 08
Baker, J. W.	1916 Penn Ave.	6 29
Baker, Marie	Estancia, N. M.	13 52
Baker, Maria Katrine	No address	35 57
Baskam, Mendel	e-o S. Routh, 211 E. 1st St.	151 89
Bell, D. C.	No address	17 43
Berman, Nina P., by H. Berman, Trustee	San Luis Potosi, Mex.	15 76
Biever, Jacob	S. F. House, E. 2d	35 17
Brennan, J. J.	239½ S. Spring St.	6 07
Bresnin, Mamie	1438 San Fernando St.	6 53

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Guaranty Trust and Savings Bank, at
Los Angeles, California—Continued.

Name	Address	Amount
Bringet, Alexander A.	1333 E. First St.	\$46 02
Brown, Mrs. R.	1350 E. Washington St.	6 76
Browne, Erma	2111 Bonsallo Ave.	6 53
Brunner, Gottlieb	341 or 541 S. Flower	19 86
Buckham, Mrs. Kate	638 S. Hill St.	68 82
Campbell, P. H.	735 Banning St.	82 85
Carlson, Josef Alfrid	211 E. 6th St.	7 41
Chamlee, Hattie P. minor, by Clara E. Chamlee	1150 W. Adams St.	5 81
Cody, George P.	University	18 51
Cook, Thomas	342 Clay St.	35 56
Cooper, Mrs. A. A.	14th & Essex Sts.	6 90
Cornish, Tim G.	524 W. Pico St.	19 44
Cosgrove, P. E.	No address	60 10
Conderman, Charles W.	Box 140, Downey	15 04
Donaldson, S a l m o n Portland Chase, by Ethel Sprague Donaldson	327 W. 23d St.	7 66
Duggan, Helen E.	600 W. 9th St.	9 90
Dulich, Roman	c-o Columbus Borax Mine, Lebec	155 38
Dunn, Mrs. Bettie B.	Sierra Madre	6 61
Eager, Myron	Venice	6 78
Feehan, Nellie E., Admx.	143 Temple St.	18 22
Fowler, John Wesley, minor by Mrs. L. A. Fowler	Silsbee	12 52
Frey, J. G.	Toluca	192 07
Goff, Mrs. Jessie B.	732 S. Flower St.	9 68
Gordon, Ellen	1277 W. 25th St.	4 82
Gordon, H. T., or Maggie	1802 E. Main St.	18 36
Gorsuch, Walter Max, by Ella C.	1229½ S. Figueroa St.	13 41
Graham, James	313 W. 7th St.	26 12
Grassmee, Freda, by Mrs. J. H. Grassmee	202 W. 6th St., Al- hambra	8 70
Grimmer, Frederick	Parker House, 409 E. 5th St.	86 17
Guth, Gustow	No address	614 28
Heinke, Mrs. Herman, formerly Mrs. Bertha Lange	Colegrove	9 20
Henry, J. G.	223 S. Hill St.	22 62
Herrmann, F.	2315 Damon St.	200 87
Hill, Louis	205 San Pedro St.	97 62
Hogg, James	1224 Normandie Ave.	6 94
Holt, Mrs. Meta, or Anna Bruns	471 N. Vermont	23 25
Howe, Nellie	1701 Figueroa St.	8 43
Ingvaldsen, Th.	Box 384, Pasadena	22 55
Jones, Miss E. F.	617 S. Hope St.	34 31
Jordon, C. Fay, by Cordie Jordan	1644 E. Vernon Ave.	13 83
Jordan, Howard V., by Cordie Jordan	1644 E. Vernon Ave.	13 84
Koning, Max J.	534 Wall St.	1,021 26
Leedom, Mrs. Hattie C.	No address	8 42
LeCeu, Jean	202 N. Main St.	32 86
Lillis, A.	1624 Las Vegas St.	71 18
Lothrop, Mrs. Flora	112 W. Ann St.	9 22
Loughrey, Josephine minor, by Mrs. C. Loughrey, Gd.	Darwin	6 58
Lucy, Adeline, minor by E. C. Lucy	Needles	5 76
Lynn, James	119 E. 1st St.	\$171 37
Lynn, Ruby Kathleen, by Inez Lynn	No address	6 96

Guaranty Trust and Savings Bank, at
Los Angeles, California—Continued.

Name	Address	Amount
Maas, Anna, Gdn. for Charley John Maas	Mrs. J. Maas, Crock- ett	\$18 98
MacRae, Julian	1030 S. Hope, 32 St. James Pk.	8 87
Marcuson, A., or Grace	Anaheim	53 32
Marshall, Jos. A.	General Delivery	367 93
Mathes, Mary E.	227 N. Ave. 29	20 16
McCarthy, James E.	Roosevelt House	5 51
McClure, Myra	5959 Echo St.	69 70
McGrail, Mary	General Delivery	56 41
Meece, Katie M.	Shermanton	4 81
Miller, C. L.	Santa Rosa House, 4th & San Pedro Sts.	412 65
Miller, Jennie	217 Hewitt St.	5 95
Miller, Joseph	Pinchot	5 33
Milliet, Jean	No address	12 73
Milton, Mrs. V.	General Delivery	7 88
Montgomery, B. E.	1360 Toberman St.	6 64
Morris, Dorothy K.	1448 Rialto Blvd., Venice	13 46
Morris, Robert, Jr.	Burbank Theatre	41 98
Murray, Miss Kate	Cor. Rio & Kearney	5 06
Myers, Wanda	121 S. Spring St.	12 29
Nahlick, Erick	127 W. 1st St.	78 67
Newbauer, Mrs. M. E.	224 W. 2d St.	9 63
Nordbloom, Walter, by John	1517 Girard St.	6 62
Owens, Mary	1016½ Overton	36 89
Petrie, Mrs. Emma	630 S. Hill St.	7 00
Phillips, L. A.	Phillips Bldg.	7 20
Pierce, Howard W., by Mrs. Nellie T. Wy- man	No address	4 75
Pow, James	2665 Humboldt St.	178 68
Rankin, Arthur R.	General Delivery	12 74
Rauchfuss, Adelheid	1883 N. Morengo, Pasadena	5 44
Rehtz, Wm.	Soldiers Home, Saw- telle	979 85
Reithmeier, J. Ch.	637 Hill St.	2,343 55
Roode, Chas.	General Delivery	119 60
Rothe, Frank	235 E. 2d St.	118 31
Rushton, Leon (or L. E.), minor by J. N. Rushton	749 E. 27th St.	7 59
Sharkey, Thomas	65 Jackson St., S. F.	694 67
Sheridan, Philip	421 S. Hope St.	68 08
Shepardson, Mrs. O. P.	563 S. Fremont Ave.	20 09
Smith, John	1800 E. Main St.	64 72
Smith, Rowena Flor- ence, minor, by Mrs. Addie V. Smith	4731 W. Budlong Ave.	17 42
Spiller, H. M.	1017 E. 9th St.	49 53
Staples, Alfred J., minor	422 W. 7th St.	57 64
Steele, H. C.	Reward, Inyo Co.	4 75
Stoll, Henry	Soldiers' Home, Saw- telle	73 18
Stormer, D. A.	Brawley	7 01
Sullivan, Genevieve, by Mrs. Ella O'Brien	Sherman	11 89
Sullivan, Peter	Los Angeles	25 60
Sundelius, Olof	Isthmus, Santa Cata- lina Island	14 16
Tallon, Mina Agnes (by Lizzie)	R. D. No. 5, Box 129	6 61
Thomas, N. Calvin	Garvanza	6 30
Thompson, Mrs. E. M. (for P. W. Thomp- son)	811 S. Hill St.	19 38
Thompson, W. I.	4th & San Pedro	20 12
Tucker, Arthur C.	1403 Union Ave.	8 47
Turco, Salvatore	1922 E. 9th St.	23 89
Ushio, J.	465 Turner St.	70 66

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Guaranty Trust and Savings Bank, at Los Angeles, California—Continued.			Security Trust and Savings Bank, at Los Angeles, California.		
Name	Address	Amount	Name	Address	Amount
Vander Priem, W.	506 Flower St.	\$7 10	Abila, Isabel, by Fran- cisca Abila, Tr.	Santa Monica	\$24 03
Van Winkle, Samuel C.	820 Date St.	728 00	Allen Box Co., Thos.	Los Angeles	14 60
Vogt, Mrs. A.	754 S. Los Angeles St.	6 19	Ambrose, Anna L.	Los Angeles	10 33
Watson, Engracia	730 Garland Ave.	8 66	Antlitz, John A.	321 W. 7th St.	27 00
Watson, Margaret A., or E. L.	240 E. 53rd St.	9 05	Arizona Copper Syndi- cate	Los Angeles	15 24
Weiler, Martin	No address	44 78	Armstrong, J. N.	Los Angeles	146 51
Wendling, George	556 S. Flower St.	319 15	Babel, Henry C.	417 S. Boylston	70 38
Wiberg, Miss Marguer- ite	1017 Lincoln St.	5 39	Backman, O. B.	517 Johnson Bldg.	25 55
Wong, Chow	Sherman	7 21	Bacon, F. D.	Los Angeles	30 00
Wood, Lafayette	1822 Cedar St., Al- hambra	11 77	Bainer, John P.	266½ E. 1st St.	126 19
Wright, Chas.	313 S. Main St.	74 74	Baker, Horace D.	Los Angeles	36 70
Young, Laura	Avalon	31 33	Barber, Mrs. M. M.	Los Angeles	10 19
		\$12,273 87	Barredo, Mary A.	516 Gallardo St.	72 06
Los Angeles Trust and Savings Bank, at Los Angeles, California.			Beam, Edward B.	833 S. Grand Ave.	43 98
Babcock, Mrs. James H.	1316 Hawthorne St., San Diego	\$11 01	Bell, Mrs. Anna Frances	315 N. Broadway	36 44
Bower, Ralph	Mojave	6 00	Bennett, Anna C.	314 S. Spring St.	24 00
Burke, W. M.	El Centro	65 00	Blinn, G. W.	Los Angeles	17 00
Butler, James., Ex.	308 Pacific Electric Bldg.	36 86	Boeckman, Adolph	Los Angeles	13 16
Conlisk, Mrs. Lucena, Term No. 8990	2717 Vermont Ave.	230 62	Boland, Wm. P. or Annie	680 Carondelet	14 34
Coughlin, John H.	Boulder	10 98	Box, B. F.	Los Angeles	50 00
Coulshan, Lydia C.	1504 Hilber Ave., Hollywood	10 00	Bradshaw, Julia	1046 Overton St.	32 30
Deacon, R. R.	Redondo	8 10	Breymer, George	Los Angeles	19 10
Dwight, Mrs. C. G., Term No. 4723	General Delivery, Mosier, Ore.	22 00	Brinkerhoff, Oscar	1830 E. 55th St.	259 36
Fox, E. R., Trustee*	951 Orange St.	35 73	Brunner, H. C.	Hollenbeck Hotel	56 52
Gonzales, J. L.	Unknown	30 00	Bryant, D. D.	632 W. 6th St.	63 90
Haines, Frank K.	106 S. Spring St.	3 82	Buchanan, Mrs. Lou	719 S. Olive St.	24 50
Harkness, L. V.*		139 07	Buck, M. N.	808 Security Bldg.	12 49
Hatfield, A. C., Term No. 2104	Route B, Box 183a, Visalia	14 95	Burch, Steve	Los Angeles	43 07
Hillis, E. T.	Daggett	6 77	Cable, J. T.	Los Angeles	18 89
Isch, Fred W.	1844 Naud St.	19 69	Caldwell, Mrs. J. R.	Los Angeles	13 32
Jones, P. W.	Santa Maria	43 30	Campbell, Sarah S.	Los Angeles	24 50
Kornfeld, E. L.*	731 S. Olive St.	8 28	Carter, Wm. H.	Los Angeles	18 55
L. A. Lodge No. 414	Florence Bldg., 2nd Ave. & 1st St., New York City	16 15	Case, L. E.	1725 Hoover St.	18 17
Brith, Abraham, Term Acct. No. 924	604 So. Main St.	11 20	Cassidy, Thos. M.	Hotel Van Nuys	19 50
Mason Realty Co.	214 Frost Bldg.	7 31	Cavanaugh, Mrs. J. A., Tr.	629 Crocker St.	24 82
Occidental Real Estate & Loan Co.	160 Downs Road, Hastings, Sussex, England	6 41	Chamberlain, C.	210 Franklin St.	12 18
Patteson, Francis James, Term No. 3056	835 Security Bldg.	21 47	Chambers, J. R.	Los Angeles	99 10
Pierce, Samuel C.	El Centro	14 30	Clark, Frank	Los Angeles	12 77
Reed, Howard S.	711 S. Olive St.	63 57	Clark, Robert	1417 E. 57th St.	14 50
Stevens, Wm., Term No. 1528	1161 E. 42nd St.	10 00	Clipper M t. M y. Smelting Co.	Los Angeles	37 95
Sturgeon, W. M.	Unknown	8 17	Cochran, R. T.	1464 W. 25th St.	10 12
Thews, Mrs. A., Term No. 3161	605 Pacific Ave., Re- dondo	17 05	Cohn, Belle	1425 S. Hoover St.	16 75
Thompson, May P.	737 Central Ave.	28 09	Cole, Francis M.	1085 Emerson St.	46 67
Wilkins, Samuel	Cedar Rapids, Iowa	9 72	Cooper, Mary E.	Los Angeles	10 08
Yourex, R. W.		\$915 62	Couser, William	5 English St., Armagh, Ireland	14 23
			Craig, H. R.	Hotel Ingraham	93 70
			Craig, James, Trustee for Marion F.	San Fernando	10 47
			Crowley, Herbert	1105 S. Hill St.	29 10
			Dominick, Murray	345 S. Grand Ave.	29 10
			Doran, Carl L.	919 Vernon Ave.	19 62
			Duchon, Desiree	Los Angeles	17 61
			Duffie Bros.	Los Angeles	50 09
			Durland, L. M.	Los Angeles	23 31
			Edquist, Rev. P. A., Tr.	Los Angeles	22 16
			Edwards, Elizabeth	238 E. 54th St.	25 00
			Edwards, F. N.	238 E. 54th St.	34 92
			Eggink, E.	Los Angeles	21 45
			Eldorado Canyon Gold Mining Co.	Los Angeles	22 85
			Emerson, Bertha	1125½ Maple Ave.	29 34
			Erickson, Ole	325 Grand Ave.	49 50
			Eriksen, Mathilda	3021 Kingsley Drive	45 60
			Eshner, Lottie	Hotel Angelus	60 00
			Failor, C. H.	Los Angeles	10 70
			Foote, W. G.	2647 Brighton Ave.	21 95
			Fowler, Lola	919 Albany St.	80 74
			Frey, C. D. (Dec'd), Tr. for L. A. Cours- ing Club	Los Angeles	13 04

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Security Trust and Savings Bank, at Los Angeles, California
—Continued.

Name	Address	Amount
Furnall, D. E. or Nora E.	Duran, N. M.	\$32 00
Garrett, S. E.	2043 Beachwood Dr.	14 10
Gavoille, Louis	c-o Santa Fe R. R., Los Angeles	22 62
Gillan, Lizzie S.	Los Angeles	19 50
Goldfield Chedd Min- ing & Leasing Co.	517 H. W. Hellman Bldg.	15 10
Goll, Wm. A.	1020 Chestnut St., St. Louis, Mo.	149 28
Goulding, Ernest W.	5th & Main Sts.	107 49
Grider Woolner Co.	Los Angeles	30 47
Griffith, Mrs. Thos.	Los Angeles	76 50
Ginther, H. F.	810 Wyoming St.	10 17
Halter, Mrs. Sarah A.	Los Angeles	10 35
Hamilton, E. A.	Rosamond	14 10
Hamilton, F. H.	Los Angeles	65 00
Hansen, C. M.	Los Angeles	19 00
Harbor, G. E.	Los Angeles	10 75
Harden, Gertrude M.	Los Angeles	20 00
Harris, Ida H.	1013 Westlake Ave.	10 76
Harris, Marion	Los Angeles	19 52
Haskins, Jenetta B.	Los Angeles	104 13
Hayes, Wm.	The Wyckhoff	104 21
Herr, C. W.	Oricat River, Ida.	42 86
Hess, Abe L.	Los Angeles	24 50
Hollywood Organized Charity	Los Angeles	34 50
Home & Foreign Mis- sionary Scty., 2nd Baptist Church	Los Angeles	26 88
Hornbeck, Chas.	4601 Pasadena Ave.	43 99
Hoyt, Clara E.	Los Angeles	10 65
Hunjet, Tom	605 E. 1st St.	155 69
Jaggers, Thos.	604½ E. 5th St.	28 00
Johansen, Regina	Los Angeles	21 57
Johnson, Mrs. J. W.	502 Carolina St.	19 10
Johnson, Margherita	So. Pasadena	15 84
Jones, Annie	Los Angeles	11 32
Jutten, L. W.	Los Angeles	28 39
Keller, Sarah E.	Los Angeles	13 50
Kenna, Anna	Wilson Court	27 29
Kilpatrick, Alice	Los Angeles	99 10
King, Mary S.	Los Angeles	14 89
Kirby, Mrs. J.	438 N. Main St.	50 38
Knowlton, Raymond T.	1325 Palmer St.	11 46
Kohmoor Oil Co.	Los Angeles	10 49
Kramer, Charles	Los Angeles	27 88
Lane, John (Adm.)	910 S. Main St.	14 26
Laton, W. S.	Minneapolis, Minn.	30 70
Leadville Mining Co.	Pearce, Ariz.	64 25
Leedom, Pierson	538 Wall St.	23 95
Leonard, J. W. or Mrs. J. W.	518 S. Broadway	38 00
Lewis, J. T.	Agnew	228 85
G. M. Lida Co.	Los Angeles	13 65
Lopatosky, Cathrine G., Gdn.	1126 E. 10th St.	12 21
Loughlin, Sarah	1334 Wall St.	14 28
Lyons, G. L.	Los Angeles	13 62
Malone, Ella	Los Angeles	29 18
Marchand, Uldrie J.	922 Arcadia Ave.	15 09
Marcuson, Grace or Nellie	1177 W. 31st St.	24 87
Marshall, Mrs. M. J.	1111 Catalina St.	35 87
Martin, Mary J.	Los Angeles	15 00
Masten, John S.	Los Angeles	45 85
McCarthy, Addie E.	2403 Budlong Ave.	13 81
McCauley, Harry	Mojave	32 41
McDonald, N.	313 W. 6th St.	19 50
McIntyre, Mrs. J. A.	Gazelle	20 40
McKeown, Alice	Germain Bldg.	40 35

Security Trust and Savings Bank, at Los Angeles, California
—Continued.

Name	Address	Amount
Milsbaugh, C. W.	232 E. 7th St.	\$67 18
Mineral Hill Mining Co.	Los Angeles	14 77
Mitten, Joseph	Aberdeen Hotel	13 27
Modjiska Club	1146 King St.	15 46
Moran, A. F.	Hobart	20 00
Morris, John	712 Cord St.	32 58
Murray, Eddie	713 Rosas St.	11 26
Nevada Searchlight Mining Co.	Los Angeles	12 40
Newton, Jennie Tyler	Alhambra	11 15
Nichols, Fred	606 Kensington Rd.	32 94
Niome, Mrs. J.	Los Angeles	40 22
Norrie, Alex.	630 S. Main St.	16 35
N. Pasadena Land & Water Co.	Los Angeles	17 79
Norton, Cora	Los Angeles	13 90
Nyquist, F. E.	Garvanza	16 68
Olds, Mrs. S. B.	321 W. 28th St.	10 16
Olive, J. B.	Los Angeles	10 02
Olmsted, L. L.	2578 Pico St.	13 90
Oro Rica Mining Co.	Los Angeles	17 81
Orr & Stone	Los Angeles	25 00
Pacific Curio Co.	Los Angeles	14 22
Page, Susie F.	1625 W. 10th St.	42 35
Palmatier, H. N., Tr. for Francis Palma- tier	652 S. Daly	12 18
Peckham, Everett W.	1201 W. 2nd St.	14 63
Penman, Daniel M.	Los Angeles	21 24
Penn, Emma or G.	Los Angeles	13 65
Perry, Shirley	Suisun	62 37
Petersen, Emil	804 E. 3rd St.	21 04
Petersen, Matilda	1202 Alvarado St.	17 83
Philip, Mary	946 Vermont Ave.	10 06
Phillips, Lois	1217 W. 25th St.	18 03
Pierce, Frank	110½ E. 7th St.	12 05
Plastre, J. W.	Los Angeles	15 25
Post, Jal. L.	Los Angeles	19 50
Potter, Anna L.	453 S. Hope St.	318 53
Prieto, Gregorio	2346 San Fernando	17 59
Quinn, E. J.	2412 Western Ave.	10 71
Rainlow, Sarah E.	1259 N. Elmolino	18 35
Rampe, Maud	107 N. Bunker Hill	15 72
Randahl, F. J.	Los Angeles	21 75
Reinhard, Eberhard	Soldiers' Home, Saw- telle	267 14
Rich, Marie	315 Winston St.	43 43
Richter, Rosemary S., by Mrs. J. H.	Los Angeles	12 01
Roche, E. J.	136 S. San Pedro	28 71
Rosder Bros.	2708 S. Union Ave.	11 39
Roland, Join	Paloma Ave.	264 46
Roselawn Improve- ment Co.	Los Angeles	44 78
Rosinstock, A. M.	Sonora, Mexico	23 97
Rowett, Chas. R.	712 Trust Bldg.	20 75
Sargeant, Chas. M.	473 Lake St.	29 24
Schendel, Mrs. J. W.	Los Angeles	50 40
Schraeder, Chas. F.	Los Angeles	10 41
Selleck, E. E.	Los Angeles	11 76
Seymour, J. J.	338 S. Grand Ave.	10 67
Shapoor, S.	802 L. A. St.	17 14
Shelaberger, John	2603 Darwin Ave.	56 05
Shriver, Rowe K.	127 W. 1st St.	10 80
Silvey, Eddie S.	1018 E. 38th St.	10 23
Smith, Alfred C.	No address	38 25
Sodina, B.	Los Angeles	14 09
Solomonson, J. K.	Hotel Cecil	51 62
Stolz, Math. or Anna	L. A. Metal Wks.	22 23
Strakeljahn, Carl	681 E. 9th St.	16 81
Thayer, John A.	Los Angeles	45 70

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Security Trust and Savings Bank, at Los Angeles, California
—Continued.

Name	Address	Amount
Thompson, Carrie E.	621 S. Hope St.	\$45 00
Tingman Estate	Los Angeles	56 90
Toluca Fruit Grower Assn.	Los Angeles	30 20
Tonopah Wall St. Mining Co.	Los Angeles	18 04
Tunstall, W. G.	537 S. Olive St.	188 00
University Planing Mill Co.	Los Angeles	16 91
Vache, Leonid	1440½ Wright	138 87
Vacuum Cleaning Co.	514 Story Bldg.	16 93
Walker, James H.	1108 S. Ditman	41 25
Wall, Bella	1114 Angeleno St.	55 95
Walter, Peter	Los Angeles	421 45
Walter & Pratt	Los Angeles	10 35
Webber, Chas. S.	Los Angeles	33 08
Wegmann, J. H.	417 E. Main St.	22 00
Weiss, Eleanor	1050 S. Hope St.	13 98
Wendling, George	Los Angeles	480 96
Wheeler, May	Los Angeles	78 65
White, Josephine B.	36th & Figueroa Sts.	67 96
Whitelaw, Mary	Los Angeles	67 18
Wilber, Chas. R.	225 Wilcox Bldg.	22 26
Williams, Lena	2842 S. Grand Ave.	36 05
Woodworth, Nellie	772 E. 41st St.	36 26
Young, Otis E.	403 Currin Bldg.	25 00
Zischank, Marjory, by Matilda	444 S. Broadway	48 00
		\$8,954 08

The Bank of Los Gatos, at Los Gatos, California.

Fortney, W. G.	Los Gatos	\$0 80
Whiteman, E. R.	Los Gatos	89 78
		\$90 58

Northern California Bank of Savings, at Marysville, California.

Akers, Lester	Marysville	\$1 07
Andrews, Edna	Unknown	1 89
Bennett, Roscoe W.	Honcut	1 09
Burns, Chas. P., Mrs.	Unknown	52 98
Chase, Ina E., for Chase, Paul W.	Unknown	84 66
Curtis, E. L.	Marysville	12 18
Giles, R. T.	Marysville	3 42
Gordon, W. B.	Hammonton	2 17
Johnson, Wm.	Marysville	21 06
Kertchum, Ellen T.	Marysville	10 88
Lithgow, Richard	Marysville	12 78
Levulett, Leone	Marysville	6 92
McClain, Florence	Marysville	1 28
Roberts, W. C.	Marysville	3 00
Russell, W. E.	Wheatland	31 14
Simon, F. M. J.	Marysville	44 73
		\$291 25

Mendocino Bank of Commerce, at Mendocino, California.

Conry, C. A.	Mendocino	\$12 34
Gartner, Eugene	Unknown	1 68
Rewcastle, Jas.*	Masonic Home, Decoto	55 00
		\$69 02

Bank of Martinez, at Martinez, California.

Name	Address	Amount
Hall, R. R.	Martinez	\$32 50
Evans, Howell	Martinez	10 09
Desmond, C.	Martinez	10 00
Garcia, Manuel C.	Martinez	8 57
Joseph F. Mendonca	Martinez	18 61
Masai, George M.	Martinez	10 00
Oliveira, Antone	Martinez	23 53
Wiley, Nancy	Martinez	21 75
Joy, Mary E.	Martinez	15 00
O'Meara, Margaret	Martinez	9 50
		\$159 55

Merced Security Savings Bank, at Merced, California.

Barends, Mrs. C. Pluygers	Merced	\$14 38
Black, A. G.	Merced	1 74
Corcoran, John M.	Mariposa	20 64
De Csare, Guiseppe	Merced	6 25
Montgomery, D. C.	San Francisco	1 58
Mundy, Charles, Jr.	Le Grand	15 96
Musio, Dave	Merced	2 73
O'Brien, John	Merced	31 62
Oliveira, J. M.	Merced	40 86
Radford, Nellie	Unknown	1 47
Schonhoff, Claiborn	Knights Ferry	1 47
Solozona, Hilaria	Merced	28 14
		\$166 84

Bank of Mill Valley, at Mill Valley, California.

Becker, Mrs. Helen, Trustee for Elva Aileen Becker	Mill Valley	\$2 13
Lange, W. F.	Mill Valley	3 01
Sinai, A.	San Francisco	4 57
Vaughn, Elmer Folger	San Francisco	11 08
Wade, Margaret Munn	San Francisco	6 99
		\$27 78

Granite Savings Bank, at Monrovia, California.

Manerrieff, Alexander*	Monrovia	\$17 58
Curran, Thomas*	Monrovia	74 78
		\$92 36

The Bank of Monterey, at Monterey, California.

Andrews, Mrs. P. S.	Monterey	\$0 80
Adams, Sterling P.	Monterey	8 00
Burley, W. E.	Monterey	1 40
Beardsley, James H.	Presidio of Monterey	1 33
Bowler, W. E.	Monterey	97
Carr, Florida N.	Monterey	7 67
Clark, A. B.	Not known	1 52
Cless, Mrs. Bertha Von Oberkamp	Not known	10 00
Collison, J. R.	Monterey	91
Cummings, Jesse A.	Presidio of Monterey	10 50
Cunningham, Jos. F.	Big Sur, Monterey Co.	3 90
Davis, N. H.	Presidio of Monterey	16 10
Exchange, 20th Inf.	Presidio of Monterey	1 00
Frasier, Mrs. H. J.	Monterey	1 00
Fussell, Thos.	Not known	31
Gaddis, James	Monterey	2 00
Goode, J. D.	Not known	1 50
Gschwend, Jos., Jr.	Not known	6 80

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The Bank of Monterey, at Monterey, California—Continued

Name	Address	Amount
Hanna, W. R.	Monterey	\$1 01
Henderson, Geo. W.	Monterey	9 71
Henderson, Harry F.	Carmel	2 02
Hoffman, Mrs. P. F.	Monterey	1 10
Huber, Anton	Not known	1 03
Hirst, A. N.	Monterey	47
Hanna, Mark	Monterey	1 50
Henson, Fred L.	Presidio of Monterey	8 00
Hall, John D.	Not known	1 50
Hiroyame, T.	Not known	1 50
Joseph, Harry	Monterey	5 40
Joseph, Harry, Agent	Monterey	2 05
Jorgensen, Nagela	Not known	7 55
Knox, Bartlett L.	Monterey	1 00
Libbart, Geo.	Monterey	3 00
Lang, G. A.	Not known	50
Leist, Mrs. Geo.	Not known	5 00
Library Ass'n Co., H. 8th Inf.	Not known	75
Monterey Industrial Co.	Monterey	75
Miller, Jos. J., Treas.	Monterey	2 38
McDaniels, Jos. M.	Presidio of Monterey	10 00
Naylor, Harold S.	Presidio of Monterey	46
Pedrazzi, M. A.	Monterey	4 00
Pederson, Andrew	Not known	2 33
Parsons, A. H.	Monterey	8 25
Rush, Murray Blight	Presidio of Monterey	92
Robinson, Wm. F., Jr.	Presidio of Monterey	7 92
Rubottom, Wm.	Sur, Monterey Co.	31
Rose, F. J.	Monterey	65
Rodman, Canada	Presidio of Monterey	50
Sheddon, Wm. H.	Presidio of Monterey	5 00
Shaw, Alexander G.	Presidio of Monterey	2 00
Steadman, Mrs. H. J.	Monterey	6 90
Sterling, Mrs. Mary H.	Monterey	10 25
Tamagni Bros.	Unknown	59
Thomas, Marjorie A.	Unknown	10 00
Western Coast Development	Monterey	7 31
Wade, Grace	Not known	65
Willis, E. N.	Not known	2 64
West, S. B.	Not known	4 30
Wert, D. W. E.	Not known	10 00
Wagner, Anna, Co. Claim	Monterey	6 00
Yarrington, H.	Monterey	27
		\$233 18

Bank of Napa, at Napa, California.

Daly, Thos. J.	Napa	\$150 00
Fuller, G. A.	Napa	11 20
Cicoboni, G.	Napa	10 00
Jagle, Higgins	Calistoga	180 00
Lowell, Geo. W.	Napa	72 00
Mount, Sam Mining Co.	Napa	11 80
Napa Prohibition Alliance	Napa	13 32
Redlick Bros.	Napa	20 00
Roberts, G.	Napa	2 35
Rogers, L. J.	Napa	1 49
Rossi, A.	Napa	1 64
Ryan, W. J.	Napa	1 37
Shultz, Mira N. L.	Napa	10 00
Thompson, Chas. A.	Napa	31 28
Waite, L. C.		176 23
		\$692 68

Bank of Newman, at Newman, California.

Name	Address	Amount
Anthieny, John, Trustee for U. H. Anthieny	Newman	\$30
Anthieny, John, Trustee for Anna Anthieny	Newman	17
Bollinger, Lee	Newman	36 1
Cordeiro, Pedro Soares	Newman	3 73
Marks, Frank S.	Newman	7 44
Ravelli, Rocco	Newman	56 77
Rose, Claire E.	Newman	63 37
Van Moose, Joseph	Newman	36 83
White, J. M.	Newman	12 00
Wynne, James	Newman	1 40
		\$265 89

Bank of Norwalk, at Norwalk, California.

Alderson, E.	Norwalk	\$2 59
Duntley, S. S.	Norwalk	3 69
Gray, F. M.	Norwalk	33
Koontz, R. W.	Norwalk	07
McKeel, S. C.	Norwalk	28
Noble, Jennie*	Norwalk	9 00
Smith, J. W.	Norwalk	2 40
Smith, Theron	Norwalk	2 45
Sweat, C. H.	Norwalk	06
Hanson, Geo.	Norwalk	03
		\$20 90

Stanislaus County Savings Bank, at Oakdale, California.

Burke, Edna A.	Escalon	\$2 09
Devine, Raymond	Eugene	13 14
Morton, Lillie J.	La Grange	10 23
Sale, Elenor May	Montpelier	1 46
Sale, Vera Edna	Montpelier	1 46
		\$28 38

Central Savings Bank of Oakland, at Oakland, California.

Abbey, W. H.	Oakland	\$2 68
Abrahamson, Niels	Oakland	2 70
Adams, Sarah	Oakland	1 51
Agono, Ferdinand or Mrs. Camille		42 94
Alameda Co. Homeo Medical Society	Oakland	9 97
Algerter, Miss Lena	Oakland	7 82
Anderson, Bethune Duffield	Oakland	1 85
Anderson, Peter	Oakland	514 35
Armstrong, A. G.	Oakland	379 40
Atwater, Agnes		7 48
Bahls, Richard, Jr., by Ethel Yates Bahls, Tr.	Oakland	1 61
Bako, John	Oakland	1 74
Barnes, Jennie H. or A. J.	Oakland	1 48
Barnett, Mendon J., by Edith J. Schoeneman, Tr.	Oakland	4 71
Barrett, Katie, Executrix	San Francisco	25 22

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Central Savings Bank of Oakland, at Oakland, California—
Continued

Name	Address	Amount
Baum, Daniel C.		\$1 47
Bettencourt, Joseph by John Bettencourt, Tr.	Ornita Park, Contra Costa County	65 16
Betts, Annie	Oakland	2 26
Billings, F. Irene	Oakland	3 23
Birkland, Mrs. B.	Oakland	2 88
Blass, Henry	Oakland	1 50
Bores, Joe	Richmond	9 27
Brohner, Manuel	Oakland	8 26
Bromley, Emilie A.	Oakland	4 33
Brown, S. F. or G. F.	Oakland	6 77
Brownell, F. A.	Oakland	1 28
Bryan, Mrs. C. R.	Oakland	1 33
Burkhardt, Mrs. May	Oakland	3 01
Caich, Blass	Oakland	1 76
Calbrese, Frank	Oakland	1 21
Callahan, Ella	Oakland	23 41
Cameron, C. E. or Mrs. C. E.	Elmhurst	9 53
Carew, Annie	Fruitvale	2 52
Carson, Mrs. A. N., Gdn. for Elmer Par- sons	Hayward	18 37
Casaubon, Pierre	Oakland	15 20
Casaurang, Willie		1 45
Chappe, William Tall- man by Mrs. A. B. Chappe, Tr.	Berkeley	13 84
Clark, J. N.	Oakland	9 12
Collins, Henry	Oakland	22 09
Conradi, Sophie		32 47
Corliss, Frank A.	Boston, Mass.	187 19
Cotton, Harriet E.	Oakland	1 13
Craddock, Frank	Oakland	3 09
Crew, Chas. Edward	Oakland	25 28
Crews, Kittie	Turlock	12 17
Crowder, Mrs. Allie	Oakland	3 47
Culbertson, J. B.	Oakland	2 34
Danilovich, Pavle		1 49
Davis, Grace	Oakland	1 49
Deacon, Clyde	Belmont	10 12
Dean, Mrs. Jessie Rob- erts or Ethel Dean Sandkuhl	Oakland	1 48
Deasy, Daniel	Oakland	4 32
Debock, Addie or An- nie by Mrs. Mary Debock, Tr.	Oakland	59 49
De Laronge, Horatius	Giant	2 50
Doane, Carol by Blanche W. Doane, Gdn.	Oakland	3 36
Donovan, Mrs. Clar- rettie A.	Oakland	1 57
Drew, F. B.	Elmira	3 18
Drew, Mrs. Nora S.	Oakland	3 59
Duarte, Jose	Hayward	14 43
Duclair, Peter	Oakland	2 30
Dunlap, Wm. H. or Mrs. Lottie	Oakland	1 72
Dunn, Alice M.	Oakland	2 21
Dunn, Margaret C.	Oakland	2 71
Dutcher, W. B.	Oakland	7 25
Eistrat, Thos. F. by Frances Eistrat, Tr.	Oakland	7 29
Emrick, Mrs. Anna E.	Oakland	1 04
Estes, T. H.	Oakland	2 18
Fairweather, Laura J.	Oakland	16 07
Fallon, Mrs. Mary	No. Temescal	327 98
Farrell, Margaret		1 86
Ferris, Florence L., by Mrs. Chas. Har- bridge	Oakland	4 94

Central Savings Bank of Oakland, at Oakland, California—
Continued.

Name	Address	Amount
Fleischer, Mrs. Stanis- laus S.	Oakland	\$4 60
Fricke, Mrs. Birdie E.		7 53
Fulton, W. E.	Oakland	42 34
Gaines, Mrs. C. K. or C.		11 65
Gandrup, S. H.	Oakland	10 70
Gardner, Mrs. A.	Oakland	1 79
Garrison, W. R.	Oakland	1 40
Gegelonis, Louise or Demitros	Oakland	5 40
Gelor, Alton	Oakland	17 27
Gerhard, Mrs. L. A.	Oakland	1 80
Germain, Irene or Ar- celia		2 16
Gill, Jas. J.	Oakland	4 31
Glatz, Violet, by Mrs. Margaret Glatz, Tr.	Oakland	42 88
Glenn, A. G.	Oakland	10 11
Glunz, Lucy		1 77
Good, Michael		2 41
Gould, Mrs. Clara G.	Berkeley	2 13
Gould, Joseph Leon or Geo. E.	Alameda	1 24
Grachino, Achilles	Oakland	9 68
Gradin, August	Oakland	1 67
Gray, J. C.	Oakland	9 73
Gray, Maud, by Lizzie Gray, Gdn.	Alameda	3 16
Gregory, Mrs. Cora		2 91
Griggs, B. D.		5 28
Haggerty, Minnie M.	Oakland	2 95
Hammond, James	Diamond P. O.	1 51
Hanley, Harriet Louise		10 55
Hanley, T. F.	Oakland	8 77
Harden, Earl, by Mary Morris Clark	Fortuna	7 02
Harriman, Lottie	Oakland	2 67
Hayes, Mrs. Victorine (formerly Ferguson)	Oakland	118 03
Head, Hallen Lester	Oakland	10 35
Hodges, Harry	Oakland	12 61
Holmes, J. M.	Oakland	9 20
Hoogs, Elbert J. J.	Oakland	1 94
Hopkins, Mrs. Mar- garet	Oakland	3 93
Hopkins, Julia or Amy A. White or Amy E. Williamson	Oakland	6 63
Hor Tat	Oakland	659 87
Huntley, J. S.	Oakland	2 30
Hutchison, Wm. F.	Oakland	1 96
Iliohan, Henrica A. by A. H. or Emily Ilio- han, Trs.		25 04
Itau, Jوشيرو		1 20
Jacobs, Martha	Oakland	38 92
Jamison, Howard M.	Hanford	15 52
Johnson, Mrs. M. M.	Oakland	1 28
Johnston, J. Howard	San Lorenzo	2 92
Jones, Mabel Burke (Deed.)	Oakland	8 17
Jordan, Mrs. Gertrude	Livermore	5 45
Kearney, Blanche M.		7 90
Kern, Ruby by Annie E. Kern, Tr.		6 97
King, Pearle	Oakland	7 24
Klindt, Mary or Thos. H. O'Rourke	Oakland	1 05
Knight, H. C.		3 80
Knowles, George Sa- ville	Oakland	1 50
Koch, Rudolph W. Jr., by R. W. Koch, Tr.	Oakland	157 46
Kodairo, K.	Oakland	1 42

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Central Savings Bank of Oakland, at Oakland, California—
Continued.

Name	Address	Amount
Koll, Henry, Jr., by Mabel Koll, Tr.	Oakland	\$2 04
Lafferty, Mary		22 24
Lamburt, Marguerite L. Tr. for Lawrence London Morey	Oakland	7 93
Lane, John J.	Oakland	1 40
Lawrence, Willard E. by T. W. Lawrence, Tr.	Oakland	23 70
Lehehan, J. P.	Oakland	3 96
Leong, On	Oakland	1 56
Lessner, Henry H.	Oakland	9 90
Levy, Samuel	Oakland	5 04
Little, Robt. Corwin, by C. Ernest Abel, Tr.	Oakland	7 28
Lippold, Mina	Oakland	13 12
Logan, Harry	Temescal	1 49
Lund, Michal F.		3 82
Macdonald, Douglas Etherington, by Ella Robberson, Tr.	Oakland	1 44
MacDonald, R. P.	San Francisco	7 66
Mansell, Miss Flora	Oakland	11 37
Mardis, Fanny W. or Benj. A. Mardis	San Francisco	38 22
Marquardt, Geo.		138 73
McArthur, Frank	Oakland	4 16
McClenahan, Wm.	Oakland	3 24
McClure, J. W., Ad- ministrator of Es- tate of Francisca S. Dias	Oakland	20 05
McCluskey, Miss Anna	Oakland	16 48
McGerty, P.	Oakland	2 93
McHugh, D.	Oakland	3 12
McKee, Wm. A. or Mrs. Wm. K.		8 37
McKenzie, Mrs. Edith	Oakland	3 91
McKeown, Joseph or Eliza	Berkeley	98 31
McPherson, Isabella	Oakland	1 72
Meillush, Samuel	Oakland	143 88
Mendel, Carrie	Oakland	3 46
Meyer, Flora A.	Emeryville	52 94
Meyer, Isadore	Oakland	3 24
Meyers, Chas. J.	San Francisco	82 89
Miehler, Mrs. Sarah H.	Oakland	7 01
Miller, Clara J.	Oakland	7 15
Miloslavich, Vicko		13 23
Mock, Mrs. Margaret Belle (formerly Bullock)	Oakland	1 81
Morgan, Eliza W. Trustee		27 05
Morrison, W. J. or Mrs. J. W.		16 32
Moses, Auria		53 34
Mott, J. A.	Berkeley	1 90
Murphy, Harry F.	Oakland	2 57
Murphy, Lizzie	No. Temescal	5 72
Murray, Errol by J. E. Murray, Tr.	Alameda	26 18
Nicholson, Catherine	Oakland	31 50
Nielsen, Jens. P.	Oakland	3 52
Nyboe, Andreas F.	Oakland	1 13
Nyman, J.		618 22
O'Brien, Geo. A.	Oakland	7 99
Olabe, Ramone	San Francisco	254 08
Olsen, Miss Lena	San Francisco	88 92
Ormsby, A. W.	Oakland	10 03
O'Toole, Mary C. & Wm. P. & Jas. & Annie		3 48
Pacheco, Espranza	Oakland	15 01

Central Savings Bank of Oakland, at Oakland, California—
Continued.

Name	Address	Amount
Parsons, Mary L.	Oakland	\$44 06
Patterson, Henry H.		16 09
Pawlicker, Lester		1 15
Payne, Mary Earle		16 55
Pellissier, J.	Oakland	1 39
Perata, Pietro or Dar- anada	Oakland	7 17
Peyton, Jacob		1 49
Platt, Ursula L. or Samuel	Oakland	33 55
Powers, Mrs. Lizzie	Oakland	1 44
Prell, John S.	San Francisco	1 64
Radke, Wm.	Oakland	7 33
Reading, Mrs. Geo. H.	Oakland	7 44
Reed, Harriet E., by Mrs. Harriet E. Reed, Tr.	Oakland	35 33
Reichsrath, Mrs. Eliza- beth	Alameda	9 03
Robinson, Howard W.		8 85
Rodrigues, Marie or Joseph		4 30
Ronald, Robt. or Ethel	San Francisco	2 04
Russ, Ralph Fontane, by Ralph Russ, Tr.		1 77
Ryan, Frank L.	Oakland	1 24
Sadler, Mrs. Mae	Oakland	1 78
Salvatore, Risso	Oakland	1,814 06
Sanford, Fred L.	Oakland	1 41
Schimmele, Gretche		3 51
Schmidt, Alice, by Meta Schmidt, Tr.		16 94
Schmidt, Mrs. Marius	Oakland	1 40
Scott, Miss Elsie	Fitchburg	3 03
Senner, Juanita C., by W. E. Senner, Gdn.	Oakland	15 50
Shanwald, Herman	Oakland	2 28
Shields, Chas.	Oakland	22 36
Shu Yin	Oakland	533 67
Silvia, Maria, by Manuel Silva, Tr.		16 29
Simard, Maud A.		3 82
Simon, John		7 25
Smith, Ella E.	San Leandro	11 79
Smith, Thos. or Susan Brenzel	Pinole	2 13
Smith, Wilfred Eugene, by Stella M. Smith, Tr.	Oakland	24 54
Smythe, Minnie Isabel		2 88
Snigh, Sheer	Oakland	4 66
Souperria, John	Edenvale	17 36
Spade, Clara L.	Oakland	261 64
Spier, Mrs. Maurice	Oakland	2 05
Steadman, Jennie G.	Oakland	5 91
Stewart, Geo. Wm., by Nellie Agnes Fonte	Alameda	1 19
Stewart, William	Oakland	1 64
Stivers, Bessie G., by Elizabeth H. Stivers, Tr.		1 44
Stivers, Grace, by Elizabeth H. Stivers, Tr.		1 44
Stivers, Leland S., by Elizabeth H. Stivers, Tr.		1 44
Stivers, Lillian I. H., by Elizabeth H. Stivers, Tr.		1 44
Stokes, Sarah	Oakland	6 49
Surgin, Albert	Oakland	126 89
Terry, Chas. E.	Oakland	13 09
Thomas, Effie M.		16 15
Thomas, Geo. W.	Oakland	6 01

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Central Savings Bank of Oakland, at Oakland, California— Continued.			Farmers and Merchants Savings Bank, at Oakland, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Timmins, James	Oakland	\$10 52	Bogle, Kate	621 19th St.	\$ 53
Tompkins, Earlien B., by F. E. Tompkins, Tr.	Oakland	16 15	Bonetti, Chas. or Mrs. Jos.	169 Claremont Ave.	1 45
Tromlitz, Mrs. M.	Oakland	2 36	Bowley, H. W.	San Anselmo	32
Tye, Mrs. Lucy	Oakland	2 87	Bradley, Paul or Theresa	1006½ Webster St.	1 47
Unterbrink, Mrs. Emma	Oakland	3 99	Brady, Wm.	Unknown	79
Vallse, James	Oakland	3 38	Bregers, Mrs. C. W.	860 Henry St.	1 49
Van Wye, S.	Oakland	2 97	Breistein, Dave E.	San Francisco	1 25
Vinay, John	Oakland	11 24	Brewer, Clyde H.	Fruitvale	54
Wall, Evelyn Emma, by Mrs. Ethel Wall, Tr.	Oakland	7 74	Brewer, Geo. M.	Fruitvale	54
Ward, Mrs. C. W.	Oakland	17 69	Britton, F.	942 Myrtle St.	1 46
Warming, Claus	Pinole	5 37	Brown, Geo. W.	1105 Wood St.	1 08
Waters, Geo.	Oakland	4 73	Burruss, Mrs. Frank	4610 Grove St.	27
Watson, Gordon Bray, by Vellisia Watson Jenkins, Tr.	Oakland	1 63	Bush, Chester L. or Mary D.	1379 Alston Way, Berkeley	15 61
Weyhe, Fredrick	Oakland	2 65	Campbell, Gertrude F.	813 12th St.	29
White, Bessie M. or Geo. S.	Oakland	1 19	Carlson, Tho. or Har- riett	1368 West St.	99
White, John, Guardian of James Boyle	Oakland	1 05	Carter, Fred R.	2213 Russell St., Berkeley	2 53
Wilcox, Mrs. Minnie	Oakland	1 42	Carter, Josephine or Mrs. J. L.	3818 Howe St.	1 44
Williams, Margaret	Oakland	6 69	Chamberlin, Kenneth D. or Mary L.	573 31st St.	1 55
Winthrop, Mrs. W. J.	Oakland	14 12	Chichester, Clyde F.	Placerville	57
Wirum, Ella	San Francisco	1 46	Clark, Alfred	731 Center St.	55
Wurthman, Harry	Melrose	1 77	Clark, Ollie or James L.	815 Union St.	1 46
Yates, Geo. Clement or Margaret	U. S. Army	79 51	Clark, Leona or Mrs. Ella R.	1269 11th Ave.	1 01
		\$8,638 08	Cole, Mrs. I. H.	Unknown	57
			Conklin, Isaac W.	26th & Magnolia St.	35
			Conlon, Chas. T. or Annie	1864 West St.	62
			Connellan, Arthur	1418 11th St.	32
			Connolly, Gertrude	Suisun	1 12
			Coops, Mrs. Millicent Mary	1634 Adeline St.	30
			Crafts, T. W.	Allendale Place, Fruitvale	1 04
			Crawford, Frank Reed or Mrs. F. R.	Alameda	8 23
			Cross, Emma	916 Myrtle St.	3 04
			Crowley, Ed. Geo. or Mrs. E. D.	530 23rd St.	2 48
			Cunha, Charlotte	1813 Myrtle St.	1 61
			Cummings, Mrs. J. B.	582 58th St.	21
			Cummings, Roberta Jean or Harriet	1113 Alice St.	80
			Cyrus, Edmund	472 11th St.	31
			Dayton, Mrs. Hattie	1558 7th St.	29
			De Beire, Edward	302 10th St.	1 48
			De la Ossa, Virginia	1645 Park St.	21
			Della, Chester or May	Unknown	81
			Denison, Geo. H.	127 Eleth Ave.	1 46
			Deaskovich, Mike	4099 San Pablo Ave.	21
			Dimock, Geddis O.	Hotel San Pablo	1 11
			Dimond, Mrs. Katie or Rossalie & James	Suisun	2 20
			Doig, Grace A. or Mrs. Grace A.	424 Santa Clara Ave., Alameda	32
			Dodge, Elbert James or Mrs. E. H.	1809 San Jose Ave., Alameda	28
			Dunn, Eddie	68 Haight St., S.F.	29
			Dutcher, Mrs. L.	128 Franklin St.	1 54
			Earle, Wm. F.	821 16th St.	30
			Eaton, James N.	525 39th St.	21
			Ebert, Chas. J.	175 Moss Ave.	29
			Ebert, Chas. F. or Chas. J.	175 Moss Ave.	29
			Elland, I. H., Jr.	814½ Brush St.	19 64

Farmers and Merchants Savings Bank, at
Oakland, California.

Name	Address	Amount
Allen, Orrin or Mrs. C. M. Slaughter	1762 5th St.	\$0 31
Alvers, Byron or Ella O'Donnell	1402 15th St.	63
Alvers, Enstae, J., or Mrs. T.	1414 16th St.	2 09
Anderson, G. W.	46 San Pablo Ave.	32
Anderson, Miles	1437 Filbert St.	9 90
Antomades, C. C.	812 Market St.	1 12
Appleby, J. H.	Unknown	28
Bailey, Edward V. or Jessie	1057 Campbell St.	1 86
Bairros, Manuel L.	Mission San Jose or Warm Springs	26 72
Balles, Frances	1427 Filbert St.	1 98
Barrett, James F. or Mrs. H. W.	467 22nd St.	2 90
Bechtel, Ida Emily or Wm. W. Keller	436 Hugo St.	73 04
Begley, B. H.	560 Hobart St.	32
Bell, Ida	1574 8th Ave.	54
Bender, Mrs. P. A.	1539 9th St.	1 70
Bennett, Francis W. or Elsie Bennett Shields	1318 Jackson St.	53
Bennison, Frances	550 27th St.	28
Bennitte, Mrs. Willie	828 Campbell St.	53
Biglow, Emma E.	c-o German Hospital	30
Bishop, Elizabeth	607 Franklin St.	1 37
Bishop, Irene M. or Mary	820 Cypress St.	1 72
Bissell, Ethel or D. L.	460 13th St.	31
Bissell, Muriel or D. L.	460 13th St.	31
Blair, Wm. Ernest	Placerville	57
Blaire, Robert W.	Placerville	57

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Farmers and Merchants Savings Bank, at
Oakland, California—Continued.

Name	Address	Amount
Ellis, Jack W.	Unknown	\$0 31
Envile, Mrs. Wm. J.	596 56th St.	54
Erickson, Belby	2255 Dwight Way	33 60
Evans, F. H.	Unknown	2 33
Fennessy, Lucy	684 31st St.	33
Fenton, Mrs. J.	c-o Taylor Bros., S.F.	56
Fisher Robert	Lake Cottage, Frestle Glen	1 45
Ford, J. J.	1634 Linden St.	1 12
Foster, Perry P. & Mrs. E. W.	1882 Harmon St., Berkeley	1 65
Fowler, Eugene L. or E. L.	10 Palm St., Fruit- vale	1 34
Fox, Minnie Alice	San Pablo	28 52
Francis, Olive L.	827 Chester St.	1 47
Franz, Oswald	6th & Broadway	166 30
Fuller, Ruth or Ger- trude C.	1374 5th Ave.	57
Gardner, Earl or Mrs. Wm.	5626 Telegraph Ave.	1 45
Gazzali, Mellus	Clifton & Broadway	54
Geary, Miss H.	957 4th Ave.	32
Gelatte, Marion	572 10th St.	20
Gibb, Clyde R. or Julia A.	828 18th St.	3 69
Glover, Sonya	3621 Broadway	31
Goins, Gracy P. or J. W.	1122 Campbell St.	1 47
Goins, Lawrence C. J. or J. W.	1122 Campbell St.	1 47
Gomez, W. L.	1723 14th St.	39
Gonzales, Mary	1317 Kirkham St.	1 13
Good, Miss E. F.	1515 West St.	43
Goodwin, Newell M.	811 12th St.	1 07
Gotte, Milton H. or Elizabeth Lewis	Unknown	17 44
Grady, Theo.	2809 Kelsey St.	68
Gray, Everett Johnson or Alice M.	1766 9th Ave.	4 93
Green, Annie	820 Magnolia St.	69
Greening, Ernest	1059 Peralta	1 35
Hackett, Willie May	311 E. 17th St.	53
Hallaham, Mrs. J. F.	501 7th St.	1 38
Halsey, Emma H. or Gertrude E.	966 14th St.	32
Hamilton, Agnes Mc- Coy or Mary	1812 O'Farrell St., S. F.	1 72
Hammerson, Mrs. Em- ily G.	3052 Kleitner Ave.	1 27
Hansen, Geo. or Marie	San Leandro	22
Hansen, W.	Box 64, San Leandro	32
Hansen, Helen B.	Unknown	79
Harmon, Mary or W. S.	413 63rd St.	1 48
Harmon, Russell or W. S.	413 63rd St.	1 48
Harper, Eddie C.	814 16th St.	1 06
Harris, Princess Pearl & Cynthia C. Ogle	1307 8th St.	35
Harris, Mrs. Gertrude	Box 216, Point Rich- mond	31
Hartz, W. M.	11 Mead Ave.	2 03
Harrison, V.	306 14th St.	1 28
Hastings, H. E.	1775 Goss St.	1 93
Henricks, Miss Ashley	c-o German Hospital.	30
Hesse, J. H.	3025 Liece Ave., Al- lendale	1 75
Higgins, May Augusta or Mrs. Lillie May	Unknown	3 03
Highchew, Dessie	525 39th St.	1 25
Hill, Frank W. or Mrs. C. M. Laws	1518 9th St.	1 54

Farmers and Merchants Savings Bank, at
Oakland, California—Continued.

Name	Address	Amount
Hodges, G. A.	962 5th St.	\$1 11
Holden, Chas.	1723 14th St.	32
Hosiver, Anna	Burly, Wash.	1 46
Hughes, Mrs. Wm. B.	Pinole, Contra Costa Co.	3 75
Huie, Chin Loon	1769 7th St.	1 95
Hyatt, Mildred L.	1366 Castro St.	57
Jackson, Mattie	1779 5th St.	20
Jacobs, Estella	Point Richmond	98
Jacobs, Rebecca or Es- tella	Point Richmond, c-o Bank of Richmond	98
Jensen, Mrs. Dortha or Vita Anna	425 Lincoln Ave., Ala- meda	15 99
Johnson, Jennie B.	1750 Myrtle St.	32 79
Johnson, Lily	661 Montell St.	1 44
Jones, Addie M.	1238 63rd St.	31
Jones, Chas. E.	Unknown	21
Kaider, Anna Lesslie	732 3rd St.	30
Kalske, John	656 41st St.	29
Keefer, Lon	1112 Alice St.	2 68
Keith, Royal A.	1771 21st St.	1 46
Kenson, Fannie M.	4897 Shattuck Ave.	1 56
Kimball, Mrs. M. A.	c-o Columbia Towel Co.	32
Kimball, Mildred	c-o Columbia Towel Co.	32
King, Miss Madge	473 6th St.	29
Knudson, H. C.	952 55th St.	5 32
Koenig, Meta	Alameda	22
Koogle, Laura	1688 8th St.	1 11
Korn, Max	819 Clay St.	2 11
Lacy, Herman C.	1669 10th St.	3 15
Lagnibe, Madeline	1556 West St.	53
Lash, N. A.	Sacramento	1 15
Lawler, W. J.	General Delivery	5 14
Lawrence, Chas. Bur- ton or Mrs. C. M.	Unknown	56
Leahy, Edith	Tonopah	81
Lee, E. E.	816 13th St.	31
Leveria, Genevieve or Mrs. R. R.	Unknown	1 49
Lewis, Mrs. Emma	1026 E. 21st St.	1 13
Little, Robert Carwin or Elsie M. Lloyd	839 17th St.	5 23
Louthwick, E. D.	756 E. 14th St.	20
Logan, Ethel	Park Ave., Emery- ville	32
Lowe, Theo.	Goldfield, Nev.	1 48
Luke, Ellen K. or Dor- othy A.	Lenona Heights R. F. D., Fruitvale	28
Lyons, Anita	Vacaville	74
Lyons, J. W.	835 Peralta St.	30
Lynch, Leo & Jack	1530 1st Ave.	40
MacDonald, Louise	Unknown	20 59
Manning, Louis V.	Unknown	21
Marion, Arthur	636 47th St.	1 77
Marshall, Willie Har- old or Mrs. Elsie	1059 Peralta St.	2 89
Mathew, A. B.	1108 Dennison St.	1 13
Matsumoto, Goichi	558 7th St.	2 57
Mayo, B. L.	c-o Enquirer	50
McBride, Elmer	1120 Campbell St.	30
McFeely, L. M. or Robert	1929 Market St.	1 78
McKinney, Mamie	1728 Filbert St.	1 56
McLean, Mrs. Lucy	533 Hobart St.	1 07
Menty, A. B.	567 20th St.	12 59
Merrill, A. W., Jr.	671 30th St.	5 14
Meyers, Mrs. Rose	Dimond P. O.	83
Mitona, L.	23rd Ave. & Park St.	2 31
Miller, Christian M.	85 Echo Ave.	20
Moniz, Edwards	1735 Market St.	21

As of January 1, 1921.

Farmers and Merchants Savings Bank, at Oakland, California—Continued.			Farmers and Merchants Savings Bank, at Oakland, California—Continued		
Name	Address	Amount	Name	Address	Amount
Morita, J.	Oakland Ave. at Vernal	\$5 11	Smiley, Stanley	200 8th St.	\$1 55
Morris, L. A. or Mrs. L. A.	812 12th St.	2 97	Smith, C. A.	969 Jackson St.	4 02
Morton, Wm.	512 6th St.	32	Smith, Ethel or Nellie	263 E. 16th St.	65
Murphy, H.	716 Filbert St.	28	Smith, Geo. or Mrs. Pauline	Claremont Country Club	1 02
Murray, Mrs. Florence	Jackson Furniture Co., c-o J. Glascock	12 53	Smith, Lawrence V. or Mrs. Ida B.	173 Santa Rosa Ave.	1 45
Mussbaum, Fred	1361 11th St.	48	Smith, Maryon or Julia	Unknown	1 17
Needham, Stephens, or Elizabeth	2300 M. St., Sacramento	33	Smith, Walter C. or Mrs. Lila	821 22nd St.	30
Needham, Mrs. Belle	829 San Pablo	2 98	Spangler, Lucille or Lawrence	582 30th St.	14 45
Nelson, Gus. E.	1562 23rd Ave.	40	Spaustat, Mrs. A. C.	2046 Brook St.	1 94
Nichols, H. B. or Grace W.	579 37th St.	55	Starling, Phyllis or May F. Adams	745 Hopkins St.	1 45
Nicolson, Mollie	2033 Santa Clara Ave.	3 32	Stein, Mrs. Anna H.	983 E. 15th St.	28
Nobel, Miss Rose	St. Julien, 12th & Jefferson Sts.	1 44	Stewart, Mrs. Maud	2130 Chestnut St.	29
O'Brien, Maggie	Leona Heights	32	Sullivan, Daniel C. or Clarence E. Kierman	241 Cheney St., S.F.	28
O'Neill, Elizabeth	Oakland	54	Such, Mrs. G.	217 Miles Ave.	1 74
O'Neil, Mrs. Jos.	905 E. 14th St.	29	Swift, Patrick	949 33rd St.	1 60
Osborne, Leilah F. or Doris A.	304 9th St.	4 61	Tambs, Marion C.	439 Walsworth Ave.	2 17
Osgood, H. L.	850 Lake Shore Ave.	32 34	Taylor, Wilfred N. or Fred	2711 Garden St.	3 62
Otterville, Lillie	420 San Pablo	1 76	Tevlin, John or Mrs. Elizabeth	1026 Chestnut St.	1 45
Owens, Mae R.	1054 Myrtle St.	32	Thearer, Miss Grace	254 8th St.	28
Pacheco, Jack V.	1114 Webster St.	29	Timme, Frank or Nellie	1012½ 7th St.	1 08
Palm, Clement, or Augustine	Unknown	1 35	Timme, Paul or Nellie Tyrrell	1012½ 7th St.	1 08
Palmer, O. F. or Walter Mitchell	529 Chester St.	3 66	Tisch, Lena	672 24th St.	2 69
Parker, Miss Rosa L.	763 4th St.	1 12	Todd, Gertrude M.	1215 E. 23rd St.	1 68
Pate, George	1610 Grove St.	2 09	Tyler, Miss Mary M. or J. E. Jaderquist	1024 18th St.	48 47
Paul, Mrs. M.	2117 Adeline St.	2 92	Urquhart, John C.	261 9th St.	35
Pease, James Albert	Willits, Mendocino Co.	15 69	Valand, Ernest	1361 13th St.	55
Pergeam, Mary or Mrs. J. F. Curran	608 4th St.	1 44	Vinther, Geo. M.	1941 Linden St.	2 58
Perrin, H. Yates or Mrs. E. Frund	Unknown	1 54	Von Linderman, T. L. or Sarah	1457 5th St.	1 63
Perry, Frank B.	556 12th St.	32	Warneke, Karl	1st & Broadway	32
Peterson, Emil R. or Mrs. A. Logwood	827 Chester St.	1 47	West, Frank H.	1227 25th Ave.	34
Petty, Mrs. J. O.	1375 Franklin St.	2 03	Westaway, Nordine	141 Locksley Ave.	1 94
Phillips, Mae	842 Castro St.	5 96	Willit, John F.	1537 Ashby Ave.	34
Pierson, Rose	1455 Broadway	54	Withers, Mrs. Geraldine	860 Bush St.	72
Porter, Crawford or Anna	705 E. 14th St.	29	Wittig, Martha	3512 Washington St.	5 22
Porter, Mrs. M.	1667 8th St.	29	Wood, Mrs. Sarah E.	5203 E. 12th St.	31
Powers, Wm. J.	820½ 30th St.	28	Wolfe, Elwood F. or R. L.	Dimond P. O.	30
Raisin, Noel or Babatte	E. 27th St. & 23 Ave., Fruitvale	2 48	Xavier, John	1572 5th Ave.	13 00
Razor, Amy	489 38th St.	31	Youse, Gordon or Geo. W.	1426 8th St.	1 44
Real, Louis or Miss C. G. Patterson	393 45th St.	3 56			\$928 00
Reid, Elsie M.	1612 Stanton St., Alameda	33			
Reppay, Gaulord or G. Otto Morgan	4116 Adeline St., Emeryville	30			
Roberts, Bernice	1717 Atlanta St.	83			
Roberts, Mrs. F.	220 Helen St.	55			
Roberts, Louis	757 Brush St.	1 47			
Roseveare, Audrey Castle or Alta C.	Colgate	22			
Schmidt, Mrs. Marins	45 Pearl St.	1 53			
Seth, Ethel	6140 Fremont St.	28			
Shannon, Wm.	4th Athol Ave.	32			
Shaw, Grover C.	1138 Poplar St.	20			
Shaw, Mrs. J. E.	1623 13th St.	29			
Silva, Mary	912 6th Ave.	20			
Simmons, Mrs. W. E.	669 33rd St.	99			

First Savings Bank of Oakland, at Oakland, California.

Abrott, Mary, in Tr. for Bernard D. Abrott	Oakland	\$3 69
Allen, Grace	Oakland	12 65
Barbour, Pearl	Oakland	2 36
Barry, Helen F., in Tr. for Maxwell Barry	Oakland	1 99
Bellrose, Cordalia, in Tr. for Bernice Bellrose	Oakland	7 86
Bird, Sarah B., Trustee	Oakland	669 27
Bradley, Cynda	Oakland	1 46

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First Savings Bank of Oakland, at Oakland, California—
Continued.

Name	Address	Amount
Camozzi, Lizzie	Oakland	\$1 44
Cline, Peter J.	Oakland	6 48
Coates, Charles C.	Oakland	1 50
Crawford, Fay	Oakland	1 45
Cronin, P.	Oakland	3 45
Daulton, J. R.	Oakland	8 39
Davidson, Sophie	Oakland	757 62
Davis, E. A.	Oakland	12 03
Douglass, Grace	Oakland	1 48
Durando, Ben	Oakland	2 94
Eager, A. O.	Oakland	1 45
Fox, Sadie	Oakland	8 55
Frank, Miss J.	Oakland	1 43
Gay, Mrs. Sarah O.	Berkeley, Cal.	2 95
Gersten, Louis	Oakland	1 46
Ghirardelli, Victor	Oakland	7 60
Gilson, G. A.	Oakland	1,535 59
Gray, R. H.	Oakland	1 41
Griffith, Vernon	Oakland	1 46
Hall, Mrs. Fred L., in Tr. for Dorothea Hall	Oakland	1 87
Hallblad, Harry	Oakland	2 73
Hansen, D. B.	Oakland	1 55
Harboldt, C. O.	Oakland	1 98
Hess, Harvey J.	Oakland	3 72
Hissner, Lillian, in Tr. for Clarence Powers.	Oakland	1 45
Holler, G. A., in Tr. for Doris Holler	West Berkeley	3 65
Howell, Alice M., in Tr. for William Wynn Howell	Alameda	3 66
Huelsdonk, Adolph	Oakland	1 60
Hughes, Henry B.	Oakland	2 98
Hyde, Scott Chandler	Oakland	3 92
Ish, H. E.	Oakland	1 41
Jensen, Leif	Oakland	1 46
Johnson, Mrs. M.	Oakland	1 42
Kenna, Mrs. J.	Oakland	4 10
King, Robt. P.	Oakland	3 57
Kohl, Mrs. Rosa	Oakland	1 93
Kueffer, Mrs. Lena	Oakland	1 50
Kyle, Chas. A.	Oakland	1 67
Lasagna, Emilia	Oakland	1 42
Lasky, Harry	Oakland	1 46
Lessalle, P.	Oakland	7 79
Lee, Mrs. J. D.	Oakland	1 44
Lenihan, Mrs. E. J.	Oakland	2 49
Lorenz, Kurt	Oakland	10 02
Luhr, Ernest	Oakland	2 09
MacKenzie, Martha Thompson, in Tr. for Gladys Vernon	Seattle, Wash.	1 49
MacKenzie, Martha Thompson, in Tr. for Edith E. Hunt	Seattle, Wash.	1 49
Mack, Frank	Oakland	1 46
Malone, E. D.	Oakland	1 58
Meads, Mrs. H. W., in Tr. for Phillips	Oakland	3 62
Meads	Oakland	4 72
Michalakenas, Geo.	Oakland	
Miller, Mrs. W. O., in Tr. for Conrad W. Miller	Oakland	7 82
Miller, Mrs. W. O., in Tr. for Stanley Mil- ler	Oakland	4 61
Miller, Geo. F. and S. J.	Oakland	1,236 49
Montgomery, Mrs. B. S.	Oakland	1 41
Morris, H. N., Trustee for Ellis Morris*	Oakland	1 45

First Savings Bank of Oakland, at Oakland, California—
Continued.

Name	Address	Amount
McConnell, Chalmers Roe	Oakland	\$1 46
McFaul, Charles R.	Oakland	2 98
Naismith, Myrtle E., in Tr. for Edward M. J. Naismith	Oakland	7 86
Netherwood, Mrs. Bertha	Oakland	2 97
O'Connor, Juanita	Oakland	3 63
Ottmann, Theo. D.	Oakland	1 46
Pearce, A. H.	Oakland	12 85
Price, Annie C., in Tr. for Geo. Price, Jr.	Larkspur	4 56
Ray, J. L.	Elmhurst	1 46
Rattray, William	Oakland	2 69
Realy, Mrs. J. W., in Tr. for E. C. Benner- sheidt, Jr.	Oakland	7 50
Reek, Mrs. Emily	Oakland	3 62
Rietz, Fred, in Tr. for John S. and Ruth Kowski	Oakland	8 34
Roach, Alice M., Trus- tee	Oakland	10 05
Russell, Mrs. Maggie, in Tr. for Teresa and Lillian Agnes Russell	Oakland	13 21
Sagehorn, H. A., in Tr. for Schroyer Sage- horn	Oakland	4 20
Sample, E. T., in Tr. for Herbert W. Sample	Oakland	13 35
Schmitt, Geo. P.	Oakland	1 47
Scott, H. B., in Tr. for Geo. E. Kelton	Oakland	30 77
Smith, M. C.	Oakland	7 65
Stark, R. R.	Oakland	1 46
Steinegger, Laurie	Oakland	1 46
Stiles, Mrs. F. H.	Oakland	3 25
Stillian, Frank or Em- ma	Oakland	1 40
Stone, Miss Adeline Ashley	Oakland	3 66
Sullivan, Annie	Oakland	622 09
Thacker, Sarah E.	Oakland	3,507 53
Thomas, Russell	Oakland	49 67
Thompson, Miss L. M.	Oakland	1 58
Trommlitz, Mrs. M.	Oakland	3 68
Vickery, Jennie	Oakland	244 72
Vinther, C. J.	Oakland	2 09
Willi, Madeline A., in Tr. for Mabel Eliz. Willi	Oakland	2 20
Williamson, Wm.	Oakland	1 40
Westerberg, Mrs. Anna	Oakland	40 87
Young, Charles A. or Alice A.	Oakland	77 10
Zuur, Miss Francine F.	Oakland	1 41
		\$9,104 58

The Oakland Bank of Savings, at Oakland, California.

Name	R.F.D. No. 1, Berke- ley	Amount
Avila, Victor S.	Emeryville	\$1 60
Atwell, Daisy	803 Market	22 50
Adelson, Samuel	70 6th	3 55
Alder, Emma	1160½ 23rd Ave.	10 10
Allen, Ernest	2130 Ashby Ave., Berkeley	1 50
Barrett, Arnold		27 25

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The Oakland Bank of Savings, at Oakland, California—
Continued.

Name	Address	Amount
Benzinger, Martin	1110 Grove St.	\$21 55
Baccus, Catherine	721 Franklin St.	3 50
Barnett, Earle S.	924 E. 23rd St.	2 95
Betz, Violet K.	12 Mead Ave.	1 85
Bowen, Margaret B.	No address	13 60
Baker, Ella A.	2239 Telegraph Ave., Berkeley	7 60
Bischoff, Clara M.	1838 Felton St., Berkeley	8 81
Birchenall, E. J.	San Leandro	1 60
Bignani, Louis	156 Claremont Ave.	3 55
Bowers, Emma H.	Los Gatos	10 53
Baines, Hazel	206 E. 8th St.	1 55
Boynton, Wilfred L.	476 E. 11th St.	31 75
Brauer, Emilie S.	1614 23rd Ave.	2 20
Cotter, Ralph E.	1016 Jackson	28 65
Clark, William	Oakland	2 35
Cowdrey, Mae M.	1295 Market	7 80
Crist, J. A. or Frederick G.	1053 E. 14th St.	8 10
Concannon, William	1873 5th St.	71 30
Clark, Fred G.	1188 E. 14th St.	5 00
Crowell, Esther F.	915 Pine St., S.F.	5 60
Clark, Wayne W.	1305 Franklin	1 70
Cadman, Douglas E.	1131 Park Ave., Ala- meda	1 70
Collins, Martha	221 Galindo	71 45
Cosgrove, Wm.	1070 Jefferson St.	27 70
Carrico, James M.	633 53d	5 80
Canty, Harry V.	1210 Harrison	4 50
Cook, Hazel	Tracy	8 10
Darling, Chester F.	No address	11 45
Dieke, Albert	1368 15th Ave.	1 65
Dillon, Julia	Oakland	3 55
Dohrmann, Mollie	361 7th St.	1 85
Evans, Arthur C.	1216 E. 23rd St.	6 15
Fletcher, Wm., Robert or Hugh	No address	3 55
Fratt, Marie	231 Louisa St.	13 50
Farrell, Lucinda F.	1352 Franklin	7 65
Farr, Mabel E.	2133 Carlton St., Berkeley	157 40
Flores, Mary J.	811 Castro St.	6 35
Figone, Meada A.	130 7th St.	2 70
Fortunati, Angelo	No address	1,515 40
Friz, Bertha	1058 West St.	2 20
Powitz, Harry J.	1743 King Ave., Fruitvale	30 45
Gifford, Arthur S.	530 41st St.	3 60
Garin, J. Paul A.	720 35th St.	13 75
Gill, Elizabeth K.	764 14th St.	4 30
Holfer, Anton	Fruitvale	2,675 35
Hayes, Johanna	1701 7th St.	10 60
Hogrefe, Laurine	1219 Magnolia	82 50
Hayseldon, Susan M.	1103 San Pablo	1 50
Halvorsen, Enga	2361 Mitchell St., Fruitvale	16 25
Hendrichs, Pearl E.	1121 Hopkins St.	2 55
Hardeman, Ida M.	32 Loretta Ave.	3 80
Hardy, Iola	578 E. 22nd St.	76 60
Jensen, John K.	Box 176, San Leandro	836 30
Jackson, Emily	1416½ 47th Ave.	2 80
Jordan, Marie L.	931 Pardee St., W. Berkeley	8 65
Koch, Alexander F.	1524½ Broadway	3 65
Keesel, Louis T.	1063½ Poplar	1 75
King, Claude E.	1213 Carlton St., Berkeley	3 15
Kenney, Nora M.	914 Oak	47 45
Knapp, Osborne T.	1800 Grove St.	1 70
Kenney, F. A.	914 Oak	27 25
Kurtz, Henrietta	4139 Gilbert	17 00
Lewis, Frank W.	809 E. 16th St.	1,134 15
Loze, Julius E. or Wm. Paul Loze	4338 Leach Ave., E.O.	5 70

The Oakland Bank of Savings, at Oakland, California—
Continued.

Name	Address	Amount
Larrabee, Albert	603½ 18th St.	\$1 65
Lopes, Mary Isabella	502 15th St.	7 50
Lossius, Rade or Marchmond	1544 Hyde St., S.F.	3 10
Liljorstrom, Geo.	120 Manchester	4 60
Loomis, Lottie	No address	17 05
Lafon, Ernest or Julie	Oakland	12 35
Leber, Chas.	600 E. 18th St.	9 30
Lex, Newark	581 29th St.	18 58
McGowan, Alice	Siegler Springs	20 35
MacDonald, Margaret J.	2435 Dwight Way, Berkeley	1 60
Mayer, Mary	Oakland	1 85
Maxwell, Alice	964 6th Ave.	16 85
Melvin, James	1267 16th St.	60 35
Mathiason, Emma R.	966 Madison	1 45
Masow, Lillian	1820 Valley	1 50
McLean, Clara	1235 Haskell St., Berkeley	1 55
Mulvihill, Nellie	6398 San Pablo	12 25
Pearson, Grace	514 15th St.	3 00
Perrin, Kate M.	Stockton	1 60
Peake, Viola A. M.	684 25th St.	83 35
Parker, Edgar P.	4327 23rd St., S.F.	5 30
Perry, Frank A.	1269 Moss Ave., Elm- hurst	1 55
Richardson, Anna M. or Hunter, Zelma	531 25th St.	43 05
Radcliffe, Margaret	966 Peralta	16 75
Roberts, Ernest W.	370 45th St.	4 80
Ronald, Aggie	830 18th St.	3 10
Reiff, Frances E.	1074 47th St.	35 05
Rodrigues, Willie	Isleton	7 90
Rose, Melville Stewart	2927 Lorena St., Berkeley	15 50
Russell, Genevieve	730 19th St.	3 50
Raffert, Thomas W.	No address	25 80
Reno, Robert H.	514 30th St.	7 65
Russell, Alfred L.	464 E. 10th St.	1 55
Shields, Jeannette	156 E. 12th St.	1 50
Stow, Henrietta	1316 Myrtle	22 80
Silva, John M.	E. 19th St., E. O.	23 00
Stovall, Rufus B.	821 Center	1 80
Schmidzu, Sanjiro	408 34th St.	1,657 30
Shields, Grace	2504 California St., S. F.	38 60
Story, Ida M.	617 E. 18th St.	3 65
Smithson, Fred H.	Hotel Metropole	10 44
Stutzman, Pruella M.	937 Myrtle St.	2 70
Shapiro, Lena	547 20th St.	7 50
Silva, Zida	Alvarado	3 60
Smith, David C.	2215 Chestnut	2 20
Swain, Muriel L.	2992½ Diamond St., S. F.	2 40
Thomas, Mary L.	No address	9 60
Tretheway, Arthur or Armina	N. Vallejo	63 35
Testa, Francisco	Alameda	21 20
Thorburn, Wm. J.	220 6th St.	36 40
Tasheira, Frank Gonsalves	Pinole	8 95
Vockel, Lucy L.	3645 West	1 75
Weinman, Emil C. or Nora A.	Ukiah	4 00
Williams, John A.	1008 Webster	12 35
Williams, George F.	316 Nicol Ave., Fruit- vale	6 00
Young, Jeannie A.	2254 San Antonio Alameda	3 40
Young, Thomas F.	No address	59 45
Zahn, Olga	1434 Pomona Ave., Fruitvale	1 80
		\$9,628 91

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

State Savings Bank, at Oakland, California.

Name	Address	Amount
Andrews, C. M.	Unknown	\$39 18
Ames, Mary E.	Unknown	333 54
Armstrong, Mary A.	969 Chester St.	4 88
Babeock, Nellie	46 Claremont	6 75
Beaty, Alice M.	Unknown	1 50
Bergendahl, K. or M.	Unknown	9 05
Brooks, Jeff. C.	1074 63rd St.	1 43
Carey, Mrs. Dora	226 11th St.	4 69
Carleton, Mrs. Myrtle	Unknown	1 44
Trustee	Alvarado	37 17
Carr, Walter L.		
Chamberlain, P. V., Tr. for Maria Gun- land	616 16th St.	78 14
Chapman, Bertha L.	120 E. 14th St.	12 11
Clark, J. F.	401 14th St.	7 04
Coffin, Herbert	1160 Broadway	2 53
Cornfield, S.	717a 20th St.	152 79
Douglas, A. D.	Unknown	2 93
Field, Jas. H.	Unknown	5 69
Foster, Martha	959 Park Way, East Oakland	1 68
Gardiner, Annie E.	1215 Oak St.	5 20
Hare, A. J. or Ella R.	Unknown	2 08
Henry, H. F.	Unknown	3 32
Hino, Seth	227 10th St.	1 32
Hutchinson, Clara M.	760 10th St.	10 04
Innes, David M.	1226 Broadway	1 43
Johnson, Minnie	611 15th St.	2 77
Kambara, Kimio	615 10th St.	1 69
Kellogg, Estelle L.	Unknown	2 21
Kellogg, H. D.	Unknown	2 93
Kelly, J. C.	1368 Webster St.	13 90
McHardie, W. D.	1618 4th St., Alameda	10 17
Merritt, C. Howard	308 Union Savings Bk. Bldg.	4 75
Miles, D. E.	Unknown	106 33
Morse Memorial Fund, D. M. McRae	Unknown	6 56
Palmer, Howard H.	1153 Alice St.	1 53
Parsons, Anna J.	864 34th St.	2 52
Pereira, Tony	1467 3rd St.	3 10
Pope, Harriet L.	Fruitvale	5 80
Resse, Ruby G.	1236 Chestnut	1 34
Remsen, R. C.	Unknown	4 29
Rupe, R. W.	858 Isabelle St.	20 74
Sander, Nestor	310 8th St.	3 05
Sexton, Esther	1055 East 21st St.	2 17
Show, Francis A.	467 East 17th St.	3 00
Stallard, Thos. Alfred	San Jose P. O.	5 87
Unterbrink, Emma	Unknown	1 69
Vann, E.	2136 Magnolia St.	11 83
Volney, Agnes	1571 Broadway	1 38
Williams, Florence L.	Unknown	1 56
Wittig, P. H., or Laura	3512 Washington St.	1 81
		\$948 92

Oxnard Savings Bank, at Oxnard, California.

Takuyama, T.	Oxnard	\$1 53
Adler, Maude	Oxnard	1 47
Foley, Ed.	Oxnard	1 45
Barrios, Salome	Oxnard	1 46
Stingloy, Albert	Oxnard	14 64
Wilkerson, Gladys	Oxnard	1 40
Peterson, Mildred	Oxnard	1 39
Ashmead, A.	Oxnard	1 35
Martinez, Julia	Oxnard	1 36
Roberts, Geo.	Oxnard	1 34
Harris, Carrie	Oxnard	1 33
Boyden, R. G.*	Oxnard	10 84
Beardsley, Monroe S.*	Santa Susana	41 99
Beardsley, Monroe S.*	Santa Susana	7 60
Alves, Manuel Rulard*	Somis	1 04
		\$90 19

Bank of Pacific Grove, at Pacific Grove, California.

Name	Address	Amount
Olsen, Jennie, or Nus- sa Irett, or Caroline Long*	Pacific Grove	\$75 08

The Bank of Palo Alto, at Palo Alto, California.

Barritt, Mrs. Cordelia D.	Palo Alto	\$3 90
Bloom, Mrs. P. A., Trustee for Geo.		
Kirstein*	Palo Alto	17 35
Golarte, John Silveira	Palo Alto	1 09
Guiraud, Mary	Palo Alto	8 50
Hampton, Jack	Stanford University	1 90
Specht, Geo.	Palo Alto	6 92
Whipple, J. C.	Hoquiam, Wash.	4 58
		\$44 24

First Trust and Savings Bank, at Pasadena, California.

Baker, G. M.	G. D., S. Pasadena	\$2 86
Bangham, N. S.	491 Summit Ave.	5 46
Craig, Geo. E.	999 Delmar St.	2 10
Chalfant, Wm. Bergen, W. B. Chalfant, Trustee	Cor. Fair Oaks & Da- kota St.	15 12
Cook, Alex.	537 Cypress St.	252 72
Cottell, Edna	265 Center St.	7 84
Graut, Emily	124 N. Michigan	2 71
Habbick, John	78 N. Marengo Ave.	40 76
Hill, A. S.	302 Worcester Ave.	2 15
Indergand, Josephine	South Pasadena	11 54
Johnston, Ardelia, Tr.		
Simpson, Anona B.	Nogales, Mexico	25 96
James, Anna L.		2 60
Klieves, Jessie & Ber- nard	327 N. Madison	13 63
Kingsbury, Hettie	La Canada	19 04
Litha, Louis C.	480 Kensington Place	12 13
Lewis, Geo. E.		31 2 46
Lodge, Thornton H., Mr. and Mrs.	72 Mary St.	6 06
Michell, P. B.	59 Dayton St.	2 13
McDermid, C. L.	335 Lincoln Ave.	15 08
Meichat, Rebecca	Arroyo Terrace	13 93
Messer, Malcolm T., Messer, J. H., Trus- tee	1018 Summit Ave.	7 43
Murrell, Mary A.-N. K. Traylor, Atty.	End Terrace, E. Ele- vado Dr.	69 24
Messer, J.	875 N. Fair Oaks	16 80
Mohn, Leland, Mayo L. D., Tr.	Station A., Kirkwood Ave.	27 88
Morse, Mary J.		5 55
Newcomb, G. L.		6 06
Osgoodby, Norah H.	1025 E. Colorado	4 13
Pape, Rhoda		8 91
Perkins, R. M.	93 Wilson Ave.	2 05
Rowland, Fannie, Trustee for Phroma Speer and Elmer		
Speer	55 Marengo Ave.	36 14
Ricker, S. M.	160 S. El Molino	628 44
Rogers, Bruce; Rogers, R. C., Trustee	351 Mary St.	17 84
Ross, Fern		2 81
Sutton, Louis M.	160 S. Madison Ave.	7 36
Schneider, Wm.	270 Cypress Ave.	24 16
Sebecke, Martha	485 Malin St.	2 00

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First Trust and Savings Bank, at Pasadena, California—Continued.

Name	Address	Amount
Steward, Wm. Castle; Steward, Clark W., Gdn.		\$5 26
Stebbins, Eunice Burr, Mary D. Stebbins, Tr.		10 70
Thompson, Almon.		3 66
Upham, F. W.		4 80
Williams, Malcolm and Leland	N. Los Robles & Douglas	9 45
Williamson, Alex. H.	473 S. Los Robles	9 20
Yukermura, M.	95 E. Colorado St.	2 54
Webster, Mr. & Mrs. D. W.	621 Adella Ave.	44 07
Zurhall, M. B.	70 S. Euclid	456 24
Favour, Freeland Franklin		2 40
Sweeley, Frank M.		2 50
		\$2,193 90

State Bank of Pasadena, at Pasadena, California.

Cramer, Mrs. M. A.	1919 Summit Ave.	\$2 00
Francis, Agt., G. D.	Unknown	70
Hamilton, Sarah M.	1066 Morton Ave.	8 50
Hennings, Carl C.	Phillips, Maine	30
Low, Chas. I.	Pasadena	70
Macy, F. C.	Puente	2 04
Nott, Mrs. A. S.	505 Ladera St.	15
Rillieux, E. J. *	Unknown	55
Stanard, A. C.	Unknown	22
Tarr, Oliver	Unknown	42
Thramer, Grace M.	Unknown	3 75
		\$19 33

Union Trust and Savings Bank of Pasadena, at Pasadena, California.

Anderson, Beulah B.	1830 Spruce St., So. Pasadena	\$1 43
Andrews, W. S. or Frances A.	Sierra Madre	17 21
Baldwin, Mrs. W. A.	Not known	49 50
Bancroft, Homer M. (H. E. B., Trustee).	992 Summit Ave.	1 60
Barzen, Alva E.	1099 Summit Ave.	1 56
Braden, Agnes E.	521 Belvedere Ave.	1 52
Bridges, Mrs. H. F.	982 Maple St.	172 26
Bunker, Geo. E.	844 E. Villa St.	1 56
Cianle, Luis	P. E. Ry.	1 40
Cooke, Alex.		108 44
Court Mt. Lowe No. 9021		177 26
Cram, Sara C.	165 Hurlbut St.	7 36
Cramer, Maude L. or Mrs. A.	404 N. Catalina	8 86
Cregar, Fawn	125 S. Marengo	1 43
Dayhoff, Irene Helen or Mrs. A. A. Thralls	751 N. Catalina	8 22
Diederick, Mrs. Peter	365 Park St.	11 46
Donovan, Annie G.	365 S. Marengo	7 92
Douglas, M. F.	La Verne	49 16
Elder, Jennie	Not known	73 33
Ewing, Isabel C.	Altadena	1 43

Union Trust and Savings Bank of Pasadena, at Pasadena, California—Continued.

Name	Address	Amount
Gilechrist, Malcolm Hibbert	Not known	\$1 45
Gwenn, Mary E., or Sarah A.	Not known	596 83
Hall, Godfrey	160 S. Hudson	1 45
Healy, Maude M.	595 Prescott St.	1 48
Herrick, Kennan C.	234 Grove St.	1 60
Hill, Mrs. D. T.	Not known	28 38
Hines, Rupert	607 E. Orange Grove	1 44
Indergand, Josephine	Not known	10 52
Jamison, Mrs. Alma	270 N. Euclid	1 63
Jennings, Mildred N. (Mrs. Pearl Jen- nings, Tr.)	126 S. Marengo	2 93
Keesee, Richard A.	1509 Shatto St., L.A.	45 06
Kelly, Edward	456 W. Walnut	1 53
Kishbaugh, Mrs. C. M. or Wm. Matthews	So. Pasadena	17 08
Ledyard, Mrs. F. J.	Not known	35 56
Lynch, Geo. (Mrs. T. C. Lynch, Tr.)	285 Pleasant St.	4 26
McAdams, Laurence (E.S. McAdams, Tr.)	849 Winona	1 48
Mattison, Mrs. Sallie M. *	335 Palmetto Drive	7 88
Mitchell, Lucy Sprague	c-o Union Trust Co., Chicago	789 03
Moody, Grace M.	396 Summit Ave.	8 24
Morgan, Lenore	Not known	1 79
Nelson, Carl Lewis	425 W. Colorado	7 74
Olney, Grace Palmer	Globe, Ariz.	10 94
Peachey, Myrtie J.	106 Franklin Ave.	7 36
Pierce, Mabel L.	Stevenson Ave.	1 53
Putnam, Lelia J.	825 Lester Ave.	7 36
Rowland, W. C.	472 Los Robles Place	152 33
Schmuki, Bernard	135 Valley St.	1 94
Serffin, Mattie Kines	Not known	17 75
Smith, Naomi (Geo. C. Smith, Tr.)	1551 Morton Ave.	1 46
Smith, Ruth (Geo. C. Smith, Tr.)	1551 Morton Ave.	1 49
Speakman, Wm.	Box 296, Pasadena	1 58
Stevens, Sarah P.	Not known	164 70
Taylor, Helen W. or F. D.	Not known	20 31
Valine, Augusta C., or Augusta C. Flink	Not known	402 67
Walker, T. B.	Los Angeles	1 50
Webster, Mrs. A. M.	540 Ashtabula	73 74
Whiting, Geo. (Emily S. Whiting, Tr.)	Not known	13 93
Wight, M. Ellen	278 S. Euclid	1 66
Willits, Alice Annette (Chas. O. Willets Tr.)	120 N. Chester	27 66
Wilson, Edith Lucille (Alice S. Wilson Tr.)	169 E. Colorado	11 60
		\$3,191 87

Contra Costa County Bank, at Pittsburg, California.

American Fish & Oys- ter Co. Supply Dept.	Pittsburg	\$0 86
Black Diamond Club	Pittsburg	2 78
Black Diamond Club Relief Com.	Pittsburg	1 62
Bruce, W. E.	San Francisco	1 50
Black Diamond Brass Band	Pittsburg	1 45

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Contra Costa County Bank, at Pittsburg, California— Continued.			Savings Bank of Redlands, at Redlands, California— Continued.		
Name	Address	Amount	Name	Address	Amount
Brown, C. H.		\$0 25	Beal, Charles Herbert	Redlands	\$1 45
Behrens, A. H.		65	Coombs, Sam H.	Redlands	4 99
Cummings, Earl W.		1 23	Fulbright, Josephine	Redlands	3 87
Cripps, Harry		1 00	Greenwood, O. H.	Redlands	3 77
Donovan, T. H.*		52 02	Gonzales, Geo. M.	Redlands	1 34
Felix, Carmen*	Pittsburg	10 64	Geel, Mrs. J.	Redlands	1 30
Fonda, Geo. H.*	Pittsburg	1 00	Codfrey, Ed C.	Redlands	8 83
Hilton, Mrs. A. R.		67	Horton, Harry A.	Redlands	28 72
Hoffman, Victor		1 53	Heilman, Mrs. C. W.	Redlands	5 36
Licata & Cipolla		49	Hartley, Stanley	Redlands	1 37
Lathrop, H. W.		60	Hill, Geo.	Redlands	1 52
Pacific Stone Company		3 74	Ivanisevich, Bosco N.*	Redlands	268 61
		\$82 03	Leedom, Nelda	Redlands	1 54
			Lucas, Irving	Redlands	1 43
			McCombs, Wm. C.	Redlands	1 66
			Mendenhall, L. E.	Redlands	2 86
			Munce, B. E.	Redlands	3 69
			Martinez, Anna	Redlands	1 43
			Medearis, J. M.	Redlands	1 73
			Munger, Mrs. Amy	Redlands	1 29
			Murray, Myrtle Mar- tin	Redlands	58 91
			Nunz, Pedro	Redlands	1 40
			Ohoa, Conrado	Redlands	1 42
			Peck, John	Redlands	1 42
			Rathganger, Francis	Redlands	7 46
			Smith, Sadie M.	Redlands	1 34
			Sullivan, Mary	Redlands	822 66
			Stevenson, Robert	Redlands	1 78
			Tedrick, J. Donald	Redlands	4 92
			Toy, Wong	Redlands	1 82
			White, Mrs. L. B.	Redlands	2 58
			Wilson, Mrs. Fred	Redlands	1 45
			Wright, W. E.	Redlands	6 66
			Watson, Freda	Redlands	1 55
			Zee, S. V.	Redlands	1 27
			Blake Mrs. E. B. Mor- ris	Redlands	1 38
			Kingham, G. R.	Redlands	1 59
			Middleton, Robert	Redlands	1 65
			Middleton, Richard	Redlands	1 65
			Morrow, Herbert T.	Redlands	1 68
			Magor, C. M.	Redlands	4 09
			Wise, Frank M.	Redlands	3 82
			Yeakle, Marjorie	Redlands	2 45
					\$1,386 22
El Dorado County Bank, at Placerville, California.			Bank of Point Arena, at Point Arena, California.		
Name	Address	Amount	Name	Address	Amount
Almy, W. F.	Placerville	\$24 70	Donnor, Frank*	Concord	\$1 00
Batista, Bodo	Placerville	22 90			
Morhouse, E.*	Placerville	714 45			
Snow, H. E.	Placerville	11 00			
Williams, Theresa	Placerville	82 50			
		\$855 55			
Savings Bank of Pomona, at Pomona, California.			Bank of Tehama County, at Red Bluff, California.		
Name	Address	Amount	Name	Address	Amount
Coppell, Alfred S.	Pomona	\$10 43	Corcoran, Jim	Unknown	\$15 00
Joslin, Geo. W.	Unknown	1 24	Eveson, Peter	Unknown	270 00
Laing, Mrs. Chas.	Pomona	1 87	Ingalls, John S.	Red Bluff	400 00
LeLarge, Emma	San Dimas	1 47	Quigley, Clara A.	Red Bluff	165 00
Russell, Joe or Ethel	Pomona	1 63	Suth, Martin	Unknown	25 00
Trickey, William E.	Pomona	2 00			\$875 00
		\$18 64			
Savings Bank of Redlands, at Redlands, California.			Union Savings Bank, at Redlands, California.		
Name	Address	Amount	Name	Address	Amount
Anderson, Wm. A.	Redlands	\$1 46	Asher, Wm. J.	Redlands	\$1 24
Arllano, Franquino	Redlands	1 43	Barber, Ida May	Redlands	21 81
Adams, Josephine	Redlands	7 73	Best, Elliott	Redlands	194
Brans, Edwina R.	Redlands	78 76	Brown, Lila	Redlands	10 35
Bosworth, Chas. S.	Redlands	15 13	Carter, Douglas	Redlands	3 29
			Frances, Ester	Redlands	7 15
			Fuller, Elliott	Redlands	1 24
			Hoyt, Mrs. A. M.	Redlands	4 90
			Judd, Mrs. L.	Redlands	1 45
			Knappe, C. W., Gdn.	Redlands	5 22
			Messinger, Edna E.	Redlands	5 95
			TeWinkle, Mrs. C. G.	Redlands	7 80
			Travers, Ruth	Redlands	21 54
			Waitman, Harmon	Redlands	1 29
					\$95 17

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Redondo Savings Bank, at Redondo Beach, California.			Farmers and Mechanics Savings Bank, at Sacramento, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Aiken, Mrs. H. E.	Redondo Beach	\$0 71	Inglis, Walter E. and		
Belt, Thais Rosalyn	Redondo Beach	14 80	Blanche M.	1609 F St.	\$2 98
Caldwell, H. J.	Los Angeles	1 22	Jarvis, W.	Unknown	1 40
Clarke, Caroline	Redondo Beach	80	Kingsburg, S. W.	720 K St.	1 40
Haynes, W. H.	Redondo Beach	68	Kryger, William E.	1612 4th St.	6 76
Reinbolt, M. L.	Redondo Beach	35	Lyall, Miss Bride M.	Unknown	6 48
Swall, Corine	Redondo Beach	2 42	Fischer, Annie M.	Dixon	48 41
Swall, Lillard	Redondo Beach	2 68	Lyall, Josephine	Unknown	1 39
Stewart, Roland			Henie, John F.	Davis	486 21
Nichols	Redondo Beach	2 50	Lyman, Frank	265 Central Ave., S.F.	2 33
Tinker, Jennie S.	Redondo Beach	33	McAllister, Mrs. J. F.	Box 176, Folsom	1 55
		\$26 44	McDonald, Cecilia C.	2819 E. St.	2 17
California Trust and Savings Bank, at Sacramento, California.			McPhail, Mariam W., Mary E. McPhail, Trustee	Unknown	2 79
Commercial Ledger			McPhail, Sterling E., Mary E. McPhail, Trustee	Unknown	2 79
Mack, S. H.	1131 8th St.	\$2 25	Mahaney, J. E.	2930 J. St.	2 98
Metz, Geo.	2301 P. St.	1 96	Mertz, Miss Edith J.	Unknown	2 80
Phipps, W. T.	Bryte Building	1 70	Ormsby, Jess Franklin and Hazel Fisher	Unknown	1 36
Trustee Long, et al (Escrow No. 42)		89 85	Pejot, Emilo L.	Unknown	1 40
Uderback, LeRoy	1801 J. St.	55	Phelps, Frank W.	Unknown	1 49
Savings Ledger			Peuter, Fred	Unknown	1 87
Hateley, Maggie	2031 14th St.	1 42	Rogers, Albert P.	Unknown	4 73
Seares, Raymond H.	2615 F St.	1 49	Schroeder, Mattie Ross	Unknown	4 24
Johnson, Alfred Edw.	1910 C St.	1 42	Stearns, W. F.	Unknown	1 60
Light, David	c-o Yardleys Drug Store, 10th & K Streets	1 42	Turner, C. F.	Unknown	1 42
McDermott, Chas.	c-o Royal Dairy	1 42	Warner, Birdie	Unknown	1 92
Bonnheim, A., Trustee Children of Manuel Silva Sousa*	c-o Edw. Bonnheim, 424 Monadnock Bldg., S. F.	85 25			\$732 37
George, K.	1110 10th St.	1 44	Peoples Bank, at Sacramento, California.		
McGavren, H. S.	c-o M. L. Fay	400 29	Ayer, L. B.	State Capitol	\$14 43
		\$590 46	Brust, Nancy L.	2908 T. St.	1 53
Farmers and Mechanics Savings Bank, at Sacramento, California.			Bliven, A. E., for Thel- ma Bliven	1608 K. St.	9 41
Sinclair, Dun A.	Unknown	\$82 43	Bollinger, Annie, for J. A. Bollinger	Dixon	25 25
Astill, Francis W., Walter Astill, Trust- tee	Roseville	6 24	Bassett, W. O.	724 7th St.	1 59
Astill, Lester J., Walt- er Astill, Trustee	Roseville	2 01	Breslan, Mrs. C. L.	610 L. St.	1 48
Baun, Annie Ruth, L. D. Baun, Trustee	Gridley	4 25	Conger, H. E. or Mrs. Annie E.	624 12th St.	1 62
Baun, Winifred Rose, L. D. Baun, Trustee	Benicia	1 46	Cook, Clara M., for Wm. N. Cook	Loomis	3 93
Bitzer, E. W. and Jo- hanna	Unknown	2 60	Cannon, Marion B.	Pilot Hill	3 13
Delano, A. R.	Rocklin	7 11	Cannon, Tiffin Earl	Pilot Hill	1 53
Delauge, P. A.	Unknown	1 32	Clifton, Arthur	Ione	1 53
Dietz, Chas. J. H.	May, Amador Co.	1 38	Christie, Henry	Sacramento	295 43
Fish, Luella Forepaugh	Unknown	6 03	Carlson, Nels B.	220 T St.	13 40
Geren, Walter N. & Helen M.	Unknown	3 03	Cooper, C. H.	Weed	7 71
Gonain, Madeline	Unknown	1 27	DeCarlow, Miss Co- delia	1030 F. St.	2,877 37
Griffith, Enid S.	Unknown	14 06	Dyer, Nellie E.	805 M. St.	2 93
Horan, Peter	Unknown	1 61	Fahlstrom, Olga	Fairoaks	3 15
Inglis, Ruth M., Wal- ter E. Inglis, Trustee	1609 F St.	7 03	Davidson, Margaret, for Fannie	Forrest Hill	7 85
			Davis, C. A.	Mills	1 48
			Denny, Walter S.	112 J. St.	1 41
			Davis, Geo. C. for Wil- lie B. Davis	501 S. St.	8 81
			Eversult, Pearl E., for Elmer T.	2919 C. St.	7 22
			Eversult, Pearl E., for Almon D.	2919 C St.	7 22
			Franke, Mrs. M. K., for A. B. Franke	523 K. St.	7 15

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Peoples Bank, at Sacramento, California— Continued.		
Name	Address	Amount
Fraser, Maud E., for Ruth E.	Unknown	3 07
Flint, Lucie, for Roby S.	Broderick	2 08
Gaynor, Dan	Maxwell	4 35
Greenhalgh, M r s. Theo. for Perry	Orangevale	1 48
Gearhart, V. C.	731 I St.	1 46
Geddings, Elizabeth A. for Gertrude	Unknown	3 84
Graham, Andrew B.	Woodland	7 50
Hein, J. J.	1520 M. St.	3 19
Haselton, A. M., Gdn. of Ambrose and Rowena Odell	2511 O St.	18 57
Hook, Zada for Gladys	1829 J St.	3 19
Hoffman, Alex.	3196 24th St., S.F.	60 67
Huckson, Mary C.	Dunsmuir	7 80
Jamison, Maude	718 8th St.	15 95
Johnston, J. R.	Fairoaks	5 36
King, A. F.	Sacramento	689 86
Kenyon, James O.	Weimar	9 41
Knecht, Gertrude E.	1116 12th St.	2 45
Kimball, Herbert J., or Lena R.	Elk Grove	2 40
Legault, Joe	Truckee	281 83
Lewis, Mrs. Bertha	3310 Y St.	1 53
Melchoir, John M.	Sacramento	20 04
McDonald, Mrs. Mary or Sayer, Mrs. Birdie	Sacramento	8 41
McDonald, Neil	Reno, Nev.	1 53
Martin, Pansy B.	Park, El Dorado Co.	2 96
Namaka, Paul	Unknown	191 91
Neal, Francis	319 N St.	3 20
Oeste, C. T.	Davis	41 31
Porter, W. S.	Oakley, Kan.	9 44
Polkinghorne, David C.	El Dorado	1 45
Rogers, Mrs. O. L., for Granville E.	Pleasant Grove	71 29
Read, Emma E.	1621 24th St.	54 52
Ross, Luther A.	Sacramento	1 56
Schillhouse, Miss Annie M.	Roseville	17 36
Spencer, Edmund	920 5th St.	3 55
Sheehy, Edward Est., by C. Catesulis	Unknown	3 48
Sweeney, Chas. A.	1127 10th St.	4 81
Simpson, Irma E.	3112 2nd Ave.	1 43
Warra, M. Annie	Sacramento	1 64
Williams, E. R.	1325 P St.	2 64
Welsdon, Mabel V.	823 7th St.	4 29
Webber, M. J.	513 11th St.	1 84
Weaver, H. D.	928 3rd St.	8 08
		\$4,889 29

Salinas City Bank, at Salinas, California.

Brisbine, S. J.	Salinas	\$12 60
Farris, Frank	Salinas	20 00
Frater, John	Salinas	10 69
Nielsen, Mrs. Anna	Salinas	14 00
Forden, Elener	Salinas	3 49
		\$60 78

Sacramento-San Joaquin Bank, at Sacramento, California.

Name	Address	Amount
Butler, Mrs. Bessie	Riverside Road	\$6 43
Chiles, Henry G.	Davisville	3 66
Cummings, Florence	Bishop Grace, 12th and K Sts.	53 73
Ferguson, Augustine	Sacramento	96 51
Garnett, James St. Clair, Jr.		8 95
Heim, J. J.	Box 185	14 47
Hooper, Edward	1120 17th St.	4 09
Johnson, Harold	818 11th St.	1 51
Johnson, S. W.	2410 M St.	36 54
Lebourveau, Arthur James	Blue Canyon	3 19
McCarthy, J. Eugene	Sacramento	45 81
Merril, Elmer C.	Blue Canyon	10 04
Richards, Arthur M.	Martinez	7 55
Schadt, James L.	1315 24th St.	3 08
Wirum, Miss Ella	2330 I St.	2 89
Zigler, Jost	1200 I St.	7 80
		\$306 25

The Bank of St. Helena, at St. Helena, California.

Turner, A. K.	St. Helena	\$1 00
Ward, Mrs. Z. L.	St. Helena	10 00
Wisnell, J. W. *	St. Helena	23 74
		\$34 74

California State Bank of San Bernardino, at San Bernardino, California.

Adams, A. W.	Unknown	\$1 00
Amberg, V. D.	Unknown	1 45
Girard, Adm. of E. Prussiano *	Unknown	1 95
Girard, Adm. of P. J. Ganey *	Unknown	22 58
Lineman, Chas. A.	Unknown	27 00
Wiefly, A.	Unknown	8 00
Washobaugh, G. S.	Unknown	4 82
Whalen, Thos.	Unknown	2 00
		\$68 80

Citizens Savings Bank, at San Diego, California.

Chandler	San Diego	\$3 13
Connor, E. Palmer	San Diego	17 53
Dorst, Thomas B.	San Diego	6 03
Gray, J. W.	Unknown	21 72
Howard, Medora	San Diego	35 85
Howard, Virginia	Tacoma, Wash.	8 19
Jones, Minerva	San Diego	3 30
Lamb, Mrs. Jesse P.	Milwaukee, Wis.	80 26
Shelton, Sarah J.	San Diego	2 85
		\$178 86

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The San Diego Savings Bank, at San Diego, California.			Security Commercial and Savings Bank of San Diego, at San Diego, California.		
Name	Address	Amount	Name	Address	Amount
Asbeck, L.	Unknown	\$12 18	Butler, Edwin A.	Unknown	\$155 00
Boyden, H. L.	Unknown	180 80	Horst, J. H.	San Diego	98 00
Campbell, G. M.	Unknown	7 29	Johnson, Frank	B and California Sts.	73 20
Cook, Edwin	Unknown	4 91	Koster, Peter	Unknown	60 00
Cummings, Ione	Unknown	18 83	Perin, Taylor	Unknown	80 00
Griffin, Sarah A. V., Ex. Estate of S. C. W. Keys	Unknown	23 79	Russell, Albert	Unknown	49 06
Hillsinger, John A.	Unknown	55 90	Shandel, Mrs. B. F.	Unknown	29 50
Lend, L.	Unknown	307 45	Tolmassi, Pyvian	Unknown	98 00
McDonald, J. R.	Unknown	53 64			\$642 76
McGloin, Edward*		1,121 61			
McMahan, E. L.	Unknown	126 07			
Pless, Curt	Helix Hotel	32 94			
Pollock, Mrs. H. K.	Unknown	40 22			
Ryan, Edward	Unknown	28 56			
Selby, Mrs. Flora	1142 4th St.	26 06			
Smith, M. B.	Chula Vista	77 26			
Stevens, C. E.	Unknown	57 03			
Toy, M. M.	Stowe	32 90			
Veal, Wm. A.	Hatch P.O., N.M.	43 88			
Webster, John O.	Unknown	18 13			
Winchell, C. S.	966 6th St.	28 08			
		\$2,297 53			
Southern Trust and Commerce Bank, at San Diego, California.			Anglo-California Trust Company, at San Francisco, California.		
Name	Address	Amount	Name	Address	Amount
Barrows, Alice B.	2030 Pennsylvania Ave.	\$7 23	Asher, Henry	1401 Steiner St.	\$15 54
Breakall, T. H.	San Diego	2 50	Brutini, Tidel	Helvetia Hotel	439 72
Breiten, Christian	No address	31 22	Burke, Norma Esther	Salinas	21 26
Brown, Christian	San Diego	29 65	Burns, Mary E.	474 Jessie St.	5,954 24
Coy, Maria	San Diego	4 00	Busalacchi, Anton	Collinsville	44 29
Crockett, Robert	San Diego	3 00	E. J. Cole	275 Filbert St.	28 90
Divand, O. E.	San Diego	72	Cook, Oliver, Tr.	1814 San Bruno Ave.	8 67
Ford, Arthur	The Hoffman Rooms	2 85	Cuttanea, Gioma	Cambria	17 35
Foss, C. E.	San Diego	21 90	Guillet, Charles	Unknown	174 28
Fowler, E. L.	2133 K St.	2 57	Guntern, C. Tr.	Unknown	53 21
Gold, Cornelius	San Diego	34 40	Jaeger, Arnold H.	Unknown	21 19
Hudner, Mrs. Julia F., Gdn.	No address given	201 78	Kemp, Anton	Spacati	26 42
Knight, P. M.	No address given	23 71	Kessing, John E., Guardian	Unknown	21 68
Krendle, A.	San Diego	49 40	Kline, J., Trustee	579 9th Ave.	16 97
Mardivich, Andro	San Diego	1 84	Krueger, Fred	Parrott Building	12 61
Meadow, W. G.	San Diego	9 12	Lazzeri, Frank	Wild Cat Creek	8 70
Miller, E. O.	San Diego	1 45	Lund, Augusta	1705 O'Farrell St.	1,080 94
Murdock, A. L.	San Diego	24 66	Martinelli D. & Co.	Unknown	22 05
Neill, Robert	2314 Columbia St.	16 78	Linola, Marioni	Salinas	17 72
Rogers, Helen B.	San Diego	24 40	Mozetti, Guiseppe	Bay City Ranch	10 82
Roy, Evelyn Gertrude	3511 B St.	8 80	Paige, Antoinette	Unknown	22 57
Roy, Mildred Ruth	3511 B St.	8 80	Sievers, John	Unknown	18 44
Russell, Geo.	San Diego	39 40	Solomon, A., Tr.	2327 Divisadero St.	9 60
San Diego Agriculture Assn.	San Diego	30 03	Salmon, Tehodors	Unknown	18 46
Savage, Inez	Cor. 32nd & R St.	7 28	We (Chinaman)	Unknown	308 56
Stansfield, Robert	1162 8th St.	4 91	Young, Jeannie A.	2254 San Antonio Ave.	12 56
Steves, Parker	6 19th St.	91 27			\$8,386 75
Thompson, Arthur G.	3836 L St.	4 27			
Trent, H. R.	R.F.D.No.1, Box No. 135	1 40			
Ward, S. R.	San Diego	119 40			
Winder, W. A.	San Diego	22 02			
Woodward, Mary	Bay View Hotel	1 40			
		\$832 16			
			Banca Popolare Fugazi, at San Francisco, California.		
Name	Address	Amount	Name	Address	Amount
			Avanzino, Luigi	2065 Alameda Ave.	\$1 35
			Casini, Mario	469 Fulton St.	65
			Castelli, Chiarina	1436 Kearny St.	329 20
			Dragimire, Rudolph	No address	13 00
			Martinich	Gius. Lagomarsino Ranch 10 Mile House	221 60
			Garvanta, Giuseppe	2038 Grove St.	6 80
			Kayovich, Steve J.	Banta, San Joaquin County	1,608 20
			Marraccini, Giovanni	2529 Pine St.	4 15
			McCannon, Mrs. R. A.	1175c Chestnut St.	149 60
			Oliva, Giuseppe	1855 Stockton St.	56 95
			Sanguinetti, Angelo	Independence, In y o County	78 08
			Zucco, Paul	Valparaiso Pl.	6 30
			Rancone, Giov. Batta		\$2,475 88

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Italy, at San Francisco, and Branches, California.

Name	Address	Amount
Commercial Dept.		
Gilroy Branch.....	As per list attached.....	\$101 50
Napa Branch.....	As per list attached.....	606 45
Stockton Branch.....	As per list attached.....	305 00
Santa Rosa Branch.....	As per list attached.....	175 00
San Francisco Branch.....	As per list attached.....	299 02
		\$1,486 97
Savings Department		
Fresno Branch.....	As per list attached.....	\$1,146 62
Gilroy Branch.....	As per list attached.....	36
Los Angeles Branch.....	As per list attached.....	12,046 55
Los Angeles—International Branch.....	As per list attached.....	735 90
Madera Branch.....	As per list attached.....	259 68
Merced Branch.....	As per list attached.....	505 10
San Francisco Branch.....	As per list attached.....	2,755 07
San Francisco (Market St. Branch).....	As per list attached.....	3,817 02
San Jose Branch.....	As per list attached.....	19,492 11
Stockton Branch.....	As per list attached.....	1,058 12
Oakland Branch.....	As per list attached.....	204 18
Fruitvale Branch.....	As per list attached.....	69 85
Modesto Branch.....	As per list attached.....	7,883 66
San Mateo Branch.....	As per list attached.....	136 75
Santa Rosa Branch.....	As per list attached.....	641 06
		\$50,752 03
Montgomery St. Branch		
Commercial Dept.		
Bocci, L.....	Colma.....	\$39 39
Carterra Contract Co.....	408 Williams Bldg.....	1 60
Gazette Investment Co.....	1028 Kearney St., S.F.....	129 16
Giovanetti, Fred C.....	300-2 Washington St., S.F.....	102 82
Royal Palace Theatre.....	644 Broadway, S.F.....	26 05
		\$299 02
Savings Dept.		
Franco, Antonio.....	2621 18th St.....	\$302 83
Azzarello, Antonina.....	511 Green St.....	5 79
Balangero, Stefano.....	36 Salmon pl., bet. Broadway & Pacific.....	39 14
Bettini, Gabriele.....	2375 18th St.....	8 99
Mubes, Jose Ber.....	845 Valjejo St.....	485 18
Bloom, Max.....	252 Chattanooga.....	13 06
Brusco, Henry L., Ad. of the Estate of Asunta Brusco, Dec'd.....	425 Lyon St.....	230 78
Carlston, Mona.....	No address.....	7 09
Colombani, Pietro.....	Santa Cruz.....	57 53
Cordone, Giuseppe.....	San Anselmo, Marin Co.....	13 06
Danieli, Francesco.....	No address.....	12 51
Feijoo, Demetrio.....	No address.....	275 76
Felice, Carlotta.....	707 Montgomery Ave.....	5 79
Fithian, Ludgate.....	No address.....	1 04
Garnaud, Amelie.....	223 27th St.....	19 64
Gerner, John.....		94
Giovacchini, Lorenzo.....	c-o Hotel Marconi.....	14 57
Giovannoni, Angelo.....	618 Front St.....	7 51
Klatt, Walter F.....	72 Castro St.....	6 08
Lubeck, Elizabeth.....	c-o E. Lastreto, Rm. 1-2-3 Chronicle Bldg.....	3 51
Mancini, Gabriele.....	c-o F. Rolandi.....	9 41
Mangini Agostino.....	c-o Antonio Mangini, Torriglia per Superio, Genoa.....	295 25
Meana, Daniel.....	c-o La Catalana, 933 Stockton St.....	4 48
Messina, Giuseppe.....	60 Greenwich St.....	142 80
Olmo, Caterina, trustee for Luigi Olmo.....	1148 Montgomery St.....	7 08

Bank of Italy, at San Francisco, and Branches, California—Continued.

Name	Address	Amount
Olmo, Caterina, trustee for Norma Olmo.....	1148 Montgomery St.....	\$7 08
Olmo, Caterina, trustee for Dora Olmo.....	1148 Montgomery St.....	7 08
Paroli, Cesare.....	No address.....	7 35
Possali, Peter Damiano.....	1069 Hampshire, rear San Mateo.....	49
Rossi, Emilio.....		7 36
Sacerdote, Rosa Giovanni.....	1600 Dupont.....	720 63
Van Nostrand, John or Madalena.....	1830 Lake.....	25 58
Wolff, Delfina or Delfina.....	No address.....	9 68
		\$2,755 07
Fresno Branch—Savings Dept.		
Anderson, G. W.....	1521 M St.....	\$5 85
Avakian, Anna.....	351 L St.....	16 16
Brown, L. D.....	Route No. 3, Fresno.....	18 80
Bowker, Rensseler S.....	Whites Bridge Road.....	3 39
Bowker, Bayard G.....	Whites Bridge Road.....	64
Buchanan, Violo.....	Del Rey.....	21
Beck, Herman N. C.....	Kerman.....	14 78
Cryan, Jas. E.....	327 Tulare.....	30 66
Cartwright, Mrs. F.....	None.....	3 20
Crowder, Mary M.....	1449 I St.....	7 66
Cornell, Ellen O.....	346 Van Ness.....	1 40
Carter, Margaret L.....	Oleander, Route No. 1.....	7 99
Duhig, Georgia P.....	None.....	95
Deranian, H. S.....	R.R. No. 1, Fresno.....	7 22
Dau, Julius J.....	R.R. No. 3, Fresno.....	7 18
Ericson, Glen.....	Cherry, R.R. No. 2.....	48 92
Ericson, Genevieve.....	Cherry, R.R. No. 2.....	44 06
Fay, E. L.....	Cor. McKinley and Johnson.....	3 07
Fitzgerald, Frank.....	Hotel Fresno.....	89
Gash, F. T.....	None.....	79
Glasby, Mary.....	1259 P St.....	2 56
Gonzales, Eulalio.....	220 Forsyth Bldg.....	40 66
Hodgkin, Geo. Barclay.....	Route No. 8, Fresno.....	76
Hansen, Mrs. Alvidea.....	Roylinda.....	50
Jensen, Herman.....	1448 Fresno Ave.....	4 00
Kaiser, Arthur R.....	318 Forsythe Bldg.....	4 74
Kenney, John.....	221 Valiera.....	1 51
Martin, Thos. A.....	Fowler.....	1 86
Mangue, Geo. B.....	444 L St.....	7 66
Moxey, Leo.....	2704 White.....	70
Papasian, M. H.....	None.....	58
Renfro, Mrs. L. A.....	220 Diana St.....	643 74
Shaw, Chas.....	2941 Fresno St.....	88
Smith, Clyde.....	None.....	1 54
Sherman, Lillie M.....	Box 684, Fresno.....	99
Stanford, Lucina.....	557 K St.....	23 95
Salmon, Mrs. C. K.....	316 San Pablo.....	1 51
Spark, G.....	557 C St.....	3 26
Singh, Bieden.....	None.....	17 58
Shirley, Geo.....	R.R. No. 4, Box 28.....	4 80
Smith, Mrs. Lena.....	445 San Pueblo.....	2 05
Skinner, L. C.....	855 Cambridge.....	29 99
Trought, Ethel B.....	Carlisle.....	1 80
Thompson, Marguerite.....	274 Glenn Ave.....	27 28
Williams, Mary E.....	402 Glenn Ave.....	77 33
Wolfe, B. T.....	None.....	19 28
Williams, Mrs. M.....	647 G St.....	1 29
		\$1 146 62
Gilroy Branch—Commercial Dept.		
Roby, E. C.*.....	Gilroy.....	\$101 50
Savings Dept.		
Manville, E. J.*.....	Gilroy.....	0 36

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Italy, at San Francisco, and Branches, California—Continued.

Name	Address	Amount
<i>Broadway Branch, Los Angeles.</i>		
Hanson, Margruetta	No street address	\$9 77
Hanson, Earl	No street address	9 77
Warner, Eva N.	San Fernando	21 43
Hamilton, Wade	1037 Bellevue Ave.	1 75
Hamilton, Geo.	No street address	7 86
Gist, L.	No street address	1 26
Sewell, Jewel	435 Cottage Home St.	3 57
Dyson, O. E.	610 W. 8th St.	2 65
McCarthy, Ralph	2403 Budlong Ave.	13 58
Ellis, J. J.	530 S. Workman St.	6 53
Nagel, Anna R.	1035 S. Figueroa	25 96
Ritinger, Mrs. Lean	405 Laughlin Bldg.	5 02
Baldy, A. J.	Unknown	7 34
Chittenden, Gano	2704 N. Temple St.	7 29
Curley, Margaret	433 W. 28th St.	3 97
Scott, Joseph, Jr., by Mrs. J. J. Scott	2620 W. 8th St.	7 22
Uhlinger, Louis		7 64
Anderson, Stanley S.		4 47
Brieto, Amanda	1115 S. Olive St.	15 28
Carpenter, Mrs. Edna		23 23
Warner, Mildred F.		1 33
Olsen, O. M.	Hollywood	27 91
Musselwhite, G. L.	335 W. 43rd St.	1 36
Maguire, Jno. F.	514 S. Figueroa St.	1 31
Behrendt, Jake	421 W. 4th	53 20
Benson, B. J.	122 Witmer St.	1 26
Kinkaid, Vera and Thelma (by Marjorie)	1342 S. Hope St.	7 44
Non-Partisan City Central	505 Lissner Bldg.	37 72
Lissner, Com. M., Sec. Mrs. E. Tynan	943 Albany St.	1 26
Fletcher, Helen	108 N. Johnston St.	1 26
Bohon, Mary	534 S. Hill	4 83
Durgan, Anna C.		7 60
Givernaud, C. L.	2009 W. Washington	3 97
Wile, Eunice		3 82
Wright, Mrs. K. F.	1120 Oxford Ave.	1 26
Normandie, Viola	619½ S. Broadway	1 26
Morris, Robt. D.	1225 W. 42nd St.	1 26
Swan, Ben H.	1127 Grand Ave.	1 26
Loomis, Eva F.	Unknown	46 82
Veth, Johanna	Unknown	365 72
Clark, Stephen Cutler	Unknown	25 78
Brown, Mary E.	Unknown	50 02
Ginn, R. L.	Unknown	42 68
Branwich, John	Unknown	34 09
Ralfe, Mrs. A. B.	1631 Council St.	636 14
Clark, Emma A.	Unknown	17 25
Keller, Tillie A.	Unknown	236 05
Hunter, Susan Harriet	Unknown	16 73
Moore, Mr. or Mrs. J. C.	Unknown	41 19
Burge, F. J.	Unknown	1,555 43
Schoch, Lena	Unknown	22 16
Rohn, R. E.	Unknown	31 82
Wheeler, Bradford	Unknown	33 81
Adams, Chas. K.	Pomona	88 19
Williams, Mrs. A.	Pomona	18 88
Willson, R.	8789 Franklin St., Chicago, Ill.	9 79
Jones, C. G.	2470 S. Grand Ave.	44 05
Los Angeles Tent No. 2, Knights of the Maccabees	223 Potomac Block	796 38
Jewero, Miss E.	Unknown	58 56
Easton, Frances Jane-etc, Clara, Gertrude and Adelbert Frank Easton—cks. to be signed by Alvina Easton		39 26

Bank of Italy, at San Francisco, and Branches, California—Continued.

Name	Address	Amount
<i>Broadway Branch, Los Angeles—Cont.</i>		
Moreau, Elizabeth	Unknown	\$5 31
Kremer, Augusta	614½ S. Hope St.	409 33
Carrigan, Wm. E.	445 W. 31st St.	14 91
Travers, W. P.	2113 Downey	6 71
Sanson, Atdula	Unknown	1,762 31
Brick, Minnie S.	924½ Valencia	4 72
McMillan, D. A.	Canarla So., Mex.	51 92
Dolph, Florence E.	2021 Ocean View Ave.	1,701 93
Dolph, Blanche L.	Unknown	2,763 51
Rosen, Nora E.	530 W. Temple St.	9 48
Offerett, Maud	1088 W. Jefferson	17 46
Tupman, Earl, by Mary Tupman	Unknown	11 49
Diekie, John	1926 W. 24th St.	7 89
Lamphon, Miss Lupe	1408 W. 23rd St.	2 45
Valoff, John	Salt Lake & Anderson St.	4 19
Burchler, Mrs. M. C.	Hotel Chester	33 55
Van DeMark, Mrs. Jennie	Unknown	10 57
Fegan, E. M.	Unknown	6 32
Roberts, Vaughn W., by T. T. Roberts	650 W. Florence Ave.	4 85
Hoagman, Carrie E.	1623 West 1st St.	16 79
Cloud, J. C.	Gardena, R.D.No. 2	1 28
Boyson, Pauline Sitman	Unknown	30 02
McClelland, R. J.	Unknown	12 43
Eldridge, Flora L.	Unknown	6 23
Tandy, Carroll G.	419 Cottage Home St.	8 91
Krause, Lucy J.	Unknown	1 08
Field, Chapin Oliver	Unknown	1 03
Morton, Mrs. Wm.	110 S. Ave.	5 02
Pellett, D. D.	Unknown	53
Basford, Everett	Unknown	53
Herman, H. E.	3315 Downey Ave.	2 78
Krieschbaum, J. H.	Unknown	5 15
Hopkins, W. J.	948 Hemlock St.	88
Worthington, Fred	Unknown	1 83
Graham, Miss Lizzie	328 S. Broadway	68
Adams, Maude	216 S. Spring	98
Burbess, Miss Saidce	Unknown	1 53
Fitzsimmons, Ed.	Unknown	5 91
Washburn, Evelyn	Unknown	43
Colyar, Edith	Unknown	1 93
McFadden, A. M.	1333 Newton St.	43
Herman, Mary	521 E. 31st St.	4 11
Harris, Lottie	Unknown	43
Francis, Mabel A.	Mt. Pleasant Hotel	48
Dwyer, Fannie	Hotel Fremont	3 43
Lamb, Genevieve	808½ S. Temple St.	48
Frazier, Frank L.	1248 W. Adams St.	1 28
German, R. E.	Unknown	48
Logan, Geo.	Unknown	12 63
Wilson, Paul	1949 McGarry St.	48
Machads, Miss F. D.	Unknown	78
Miller, Mrs. Alle T.	Unknown	48
Miller, Mrs. Fred	Unknown	48
Wilson, Emma	Unknown	53
Case, G. L.	Unknown	63
Slobohm, Zona	Unknown	1 93
Wolf, J. W.	Unknown	48
Hooper, Miss Belle	Unknown	48
Johnson, Mrs. Hannah	Unknown	43
Adam, Phillis	Unknown	48
Adam, Dolores	Unknown	48
Adam, Grace G.	Unknown	1 53
Smith, Floyd	120 Winston	43
Taylor, Elvira S.	Unknown	1 08
Lacy, Maude	Unknown	63
Yola, Chares	521 S. Olive	1 03
Owens, James W.	Unknown	48
Ballard, Nettie M.	Unknown	48

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Italy, at San Francisco, and Branches, California—
Continued.

Name	Address	Amount
<i>Broadway Branch, Los Angeles—Cont.</i>		
Underhill, John	Unknown	\$1 76
Williams, Arthur	238 E. 1st	3 15
Stark, Mrs. Wm. M.	922 Stanford	3 55
Brott, Helen Cramer	Unknown	43
Sutton, A. E.	Unknown	53
Reid, Mrs. Geo. E.	Unknown	83
Collins, Mrs. Emma	Watts	1 73
Hoover, Mrs. J. C.	Unknown	58
Parks, S. S.	Unknown	53
Guckenhoen, Elsie	Unknown	53
Dolan, Miss Margaret	115½ S. Broadway	43
Kahn, Sidney	Unknown	1 10
Schultze, Aug. or Clara	Unknown	53
Connarn, Wm.	428 W. 2nd St.	63
Light, H. B.	1925 Estrella	43
Dunn, Mrs. D. M.	Redondo Beach	43
Dedrich, J. B.	Unknown	1 40
Gehre, Lizzie	Unknown	43
Whitaker, Ida M.	1011 Mignonette	1 53
Hurst, Mrs. A. W.	Unknown	43
Fisher, Marion P.	Unknown	43
Ogilvie, Paul D.	Unknown	4 06
Stevenson, Agnes M.	Unknown	12 97
Ogilvie, Clarence	453 S. Hope	2 78
Whaley, Edna B.	Burbank	1 74
Barrows, Frank L.	Unknown	78
Chinhei, Ichini	Japanese Mission	1 03
Farrell, Wm.	Unknown	3 33
Reeve, Alex.	2610 N. Sichel	1 20
Nielsen, Chris	Unknown	102 09
Calish, A. C.	Unknown	1 48
Roby, Marg. F.	405 W. 2nd St.	43
Blewett, Evans	142 W. 28th St.	68
Seligman, G. A.	Unknown	77
Benedetti, Alfr.	Unknown	43
Knape, W. F.	Unknown	2 78
Foster, John B.	114 Fedora St.	93
Shellady, Alma	Unknown	1 23
Walsh, Geo. F.	1367 S. Figueroa St.	88
Nielsen, John	Unknown	62
Butler, Jack W.	Avalon	43
Fletcher, Mattilde	Unknown	69 93
Warren, Miss Ann	Unknown	4 61
Powers, F.	Unknown	48
Vita, Cheven N.	625 Court St.	43
Alton, John	Unknown	6 65
Petuer, Mrs. J. P.	Unknown	43
Baum, Mrs. P. J.	1432a Toberman	43
Byers, L.	Santa Fe Ry. Co.	78
Aeter, M. W.	836 W. 7th St.	53
Svitt, Mrs. Hannah	416 S. Grand	53
Marshal, F. J.	Unknown	68
Koppe, Mrs. Daisy	823 Ceres Ave.	43
Brown, Carrie	Unknown	43
Goodrich, Mrs. Grant	Unknown	60
Rowan, Miss A.	Unknown	58
Draper, Lester	Unknown	43
Anderson, Peter	743 50th St.	1 60
Jones, Mrs. Marg.	Unknown	1 23
Sherman, Frank I.	Unknown	43
Burlingame, Eugene	Unknown	43
Wilson, Delia	Unknown	8 68
Bowman, Hulda Mrs.	Unknown	6 51
Hayashida, M.	Unknown	1 42
Peters, Ben.	Unknown	43
Peters, Bertie	Unknown	43
Flemming, Freddie	Unknown	53
Caldwell, Mrs. E. J.	Unknown	13 53
Hogan, Nora	Unknown	2 05
Rose, Myrtle M.	Unknown	1 00
Terrill, Nellie	Unknown	6 47
Messinger, C.	Unknown	43

Bank of Italy, at San Francisco, and Branches, California—
Continued.

Name	Address	Amount
<i>Broadway Branch, Los Angeles—Cont.</i>		
Mayer, Ester	Unknown	\$8 32
Price, Percy	Unknown	43
Allen, Mrs. Marcello	Unknown	43
Soakes, Alta	Unknown	43
Mircher, Mrs. F.	Unknown	1 93
Schilling, Max F.	Unknown	43
Smith, Mrs. J. W.	Unknown	43
Floores, J. M.	Unknown	3 37
Smith, Thos. R.	Unknown	43
Smith, John L.	Unknown	1 93
Rice, Grace Cecelia	1529 Pleasant Ave.	43
LaVive, Marie	212 N. Grand	3 62
MaeNish, W., Tr.	Unknown	43
Rones, Geo.	726 W. 3rd St.	12 60
Herman, Walter Geo.	Unknown	1 43
Brown, Addie	Unknown	43
Grandy, Mrs. Geo.	Unknown	5 53
Americh, Frank	Unknown	43
Schirman, W. A.	427 S. Hill	43
Pattillo, Elmer	1176 W. 41st St.	56
Rockewell, Edward	Unknown	
Willard	411 W. Adams	4 87
Brucker, Ernest R.	628 S. Figueroa	48
Farrar, Mrs. J. C.	Unknown	43
Edwards, Geo.	900 W. Pico St.	43
Hester, Edith Odell	Unknown	1 43
Grimes, C. D.	Unknown	43
Hughes, Reed	Unknown	43
Hughes, Norman	Unknown	43
Gilbert, Mrs. Elva	1028 E. 56th St.	43
Craig, Leo W.	1764 21st St.	43
Crisler, Augusta M.	Unknown	13 52
De Lude, Lionel	1140 Wilson St.	93
Browne, Julie M.	1136 W. 16th St.	6 54
Scripp, Jennie	2279 W. 21st St.	43
Logan, Harry B.	1318 W. 12th St.	43
Bryant, Terril	347 S. Grand	43
Olson, E.	Unknown	5 71
Tennant, Carrie A.	3341 W. Temple	43
Pulse, Gusse	No address	88
Carter Bros.	1411 Delong St.	43
Mocket, Helen Louisa	No address	43
Wainseott, Telia	753½ Ruth Ave.	5 76
Thompson, James	No address	43
Grant, William	No sig. card	43
Daniels, A. L.	1582 2nd Ave.	27 64
Huncan, Rubie A.	1318 Wright St.	1 75
Huraga, K.	136 Post St.	1 00
Carr, Joseph J.	No address	1 00
Cubb, Emily	324 N. Lovena St.	1 00
Abadie, H. M.	1925 Park Rowe	27 34
Joslyn, Edmund C.	1100 W. 9th St.	35
Lebeand, Marta	1018 Temple St.	35
Plamondon, J. D.	No address	1 00
Cope, Wm. J.	No address	6 49
Wright, Dean	439 W. Bonnie Brae	10
DeMont, Frances	No address	1 65
Cope, G. L.	2626 Alldale Ave.	1 00
Jamison, Paul F.	Long Beach	1 00
Dooney, Ella B.	No address	1 00
Hanna, Emma May	No address	1 00
Burnett, H. A.	486 W. Ave. 20	40
Zorn, Frank G.	No address	1 00
Zoltz, Mary C. R.	No address	05
Leach, Etta	448 W. Burlington Ave.	10
Michell, E.	746 W. 18th	1 00
Holt, Grace A.	California Hospital	35 56
Coons, Mrs. M. E.	No address	1 50
Smith, Warren	1549 W. 16th St.	4 40
Heron, Susan A.	No address	1 16

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Italy, at San Francisco, and Branches, California—
Continued.

Name	Address	Amount
<i>Broadway Branch, Los Angeles—Cont.</i>		
Caskey, S. S.	Broadway Dept. Store	\$5 03
Toplitzy, Harry	233 S. Fremont Ave.	1 00
Haines, Harriette	No address	1 00
Pease, Albert E.	Las Vegas, Nev.	3 28
Hodge, C. J.	200 Germaine Bldg.	1 80
Rogers, Pete J.	No address	1 00
Whaley, M. L.	No address	1 77
		\$12,046 55
<i>Madera Branch. Savings Dept.</i>		
Bruijells, D.	Madera	\$83 87
Lewis, Minnie	Madera	2 34
Overton, Myrtle	Madera	12 92
Ashworth, Warner D.	Madera	16 81
Barcelona, F. and Eva	Madera	142 26
Russell, I. C.	Madera	1 48
		\$259 68
<i>International Branch, Los Angeles Savings Dept.</i>		
Cimirar, Miko	763 San Fernando	\$5 82
Vuillard, Victor	Box 427	101 02
Salata, Dusan	417 Sunset Blvd.	4 66
Paggi, G., Trustee	University Station	69 33
Musso, Mrs. R. V.	420 Bauchet St.	55 42
Yturburu, Miss Benigna	607 Gillette St.	103 67
Salzgeber, Elizabeth	Unknown	47 36
Leong, Lin	345 Apablaza St.	31 26
Coloma, Mexicana	709 Clara St.	35 15
Bianco, Paolo	Unknown	15 24
Holt, Harry William	Soldiers' Home	7 50
Veselich, Stephen P.	631 W. 4th St.	38 33
Fleur, Josephine	Unknown	30 30
Fleur, Augustine	Unknown	37 80
Sevalle, August	521 Cerei Ave.	2 76
Digian, Giovanni Noutonio	Italian Hotel	150 28
		\$735 90
<i>Merced Branch. Savings Dept.</i>		
Brennan, E. G.	Unknown	\$6 03
Eckler, Nancy	Unknown	
Murray, Mrs. Alice	Unknown	54 26
Farrar, Tome	Unknown	223 56
Machado, J. M.	Unknown	14 33
Maxwell, Ben	Merced	1 52
Neihaus, Mrs. Regina	Merced	95 28
Guest, Josie	Snelling	100 42
Ramp, Mr. or Mrs. B. F.	Unknown	1 59
Clow, Edith	Unknown	1 59
Lorenda, Bert	Yosemite	4 59
Arpin, Frank	Unknown	1 93
		\$505 10
<i>Modesto Branch. Savings Dept.</i>		
Athanasui, S.	Modesto	\$7,883 66
<i>Napa Branch. Commercial Dept.</i>		
Greer, John	Napa	\$39 54
McDonald, A.	Napa	99 50
Peerless Mfg. Co.	Napa	41 00
Sullivan, Chas. or Mildred	Napa	19 50

Bank of Italy, at San Francisco, and Branches, California—
Continued.

Name	Address	Amount
<i>Napa Branch—Cont.</i>		
Stone, M. J.	Napa	\$110 43
Chilson, Van R.*	Napa	2 48
Kenny, Robert	Napa	79 50
Menoli, Frederico	Napa	214 50
		\$606 45
<i>Oakland Branch. Savings Dept.</i>		
Ainsworth, H. C.	1115 Market St.	\$7 15
Bagly, J. H.	Gen. Del., Oakland	2 05
Bankhead, Robert	812 Market St.	9 22
Barberis, Albert	846 Broadway	3 08
Connolly, Vincent	1224 Broadway	21 27
Dalziel, Mrs. R., Jr.	Gen. Del., Oakland	
* Tr. for Ross Dalziel	1453 5th Ave.	2 25
Drake, Lucile M.	920 Center St.	3 37
Fuller, Arthur L.	230 63rd St.	3 24
Goetz, Ed.	290 9th St.	2 16
Kiddie, Annie	Gen. Del., Oakland	16 77
Green, M. or Mary A.	Elmhurst or Alameda	9 00
Metheny, E. H.	1943 Haste St., Berk.	9 63
Mills, Miss Caro	Gen. Del., Oakland	35 99
Murray, Will, trustee for Mary Amelia		
Murray	Gen. Del., Oakland	5 74
McGurn, Mrs. C. R.	Gen. Del., Oakland	1 57
Norra, Pietro or Ernesta	Gen. Del., Oakland	15 81
Reed, Elmore P.	Gen. Del., Oakland	2 57
Schilling, Carl E.	69 Santa Clara Ave., Alameda	4 77
Sullivan, Annie	Gen. Del., Oakland	5 83
Swank, W. B.	Gen. Del., Oakland	15 65
Weiss, Morris	800 E. 12th St.	7 85
Hoffman, Alfred J.	Gen. Del., Oakland	8 20
Horst, Rudolph W.	1563 Franklin St.	11 01
		\$204 18
<i>Fruitvale Branch. Savings Dept.</i>		
Ferreira, Jacintha	Fruitvale	\$1 44
Ferreira, Christina	Fruitvale	1 44
Ferreira, Virginia	Fruitvale	1 46
Barley, Mrs. Geo. A.	Fruitvale	1 44
Warde, Isabel M.	Fruitvale	1 37
MacLaughlin, Mrs. Harry	Fruitvale	1 43
Benz, Henry	Fruitvale	1 44
Lemley, Louise	Fruitvale	1 43
Gulduei, Edna E.	Fruitvale	1 52
Grogan, Mrs. W. R.	Fruitvale	1 12
Clark, Clara B.	Fruitvale	15 34
Bettinger, Mrs. H. E.	Fruitvale	1 42
Davis, L. A.	68 Mable St.	7 76
Roch, Wentel	Fruitvale	1 41
Raphael, W. L.	1376 11th Ave.	1 54
Cook, D. O.	Atwell Ave.	1 57
Cotie, T. E., trustee for Vernie R. Cotie		
Douglas, Carleton	Fruitvale	1 58
McCherny, John	Fruitvale	1 82
Moon, Chas.	Fruitvale	8 42
De Beano, A.	1224 Bassett St.	1 56
Jacobs, Estella	1141 14th St.	1 54
Sabin, Emma H.	Cor. Nutley & Noble Sts.	2 97
Thomas, Frank or Mrs. E.	Fruitvale	1 50
Habernig, Mrs. Wm.	Fruitvale	1 52
Newman, Herman	Fruitvale	1 54
Freitas, Joe	Fruitvale	1 44
Peterson, Henry	Fruitvale	1 42
	5096 E. 9th St.	1 41
		\$69 85

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Italy, at San Francisco, and Branches, California—Continued.

Name	Address	Amount
<i>Market Street Branch, San Francisco Savings Dept.</i>		
Aldmanno, Flosi.....	Unknown.....	\$9 91
Fenner, Paul.....	Unknown.....	9 47
Trueman, Forrest.....	Unknown.....	37 12
Lemon, J. Leroy.....	Unknown.....	21 84
Nilson, Kristofa.....	Unknown.....	48 72
Hoge, O. D.....	Unknown.....	8 61
Hansen, Mrs. Marie.....	Unknown.....	29 88
McBride, Jos. Thomas.....	Unknown.....	16 34
Paxton, J. Daniel D.....	Unknown.....	9 84
Leonard, D. E.....	1389 O'Farrell St.....	200 48
Hathaway, Ida Serena T. Keil, Trustee.....	Unknown.....	452 71
Schinkel, Ida E.....	Petaluma.....	296 57
Larsen, Albert W., L. A. Larsen, Trustee.....	340 Lake St.....	27 17
Woolfin, Samuel.....	1568 Jackson St.....	8 13
Jordan, Jas. C.....	116 Montgomery St.....	1,433 31
Perry, Jeannette.....	Unknown.....	14 18
Scott, John T.....	Unknown.....	14 01
Weimar, Michael, Ad- minis.....	445 Minna St.....	125 16
Hodge, Thomas.....	23 California St.....	101 14
Brown, M. D. and M. H.....	Unknown.....	7 80
Butler, Pierce.....	Unknown.....	10 83
Conrad, Rosabel E. or J. J.....	408 Haight St.....	156 34
Tilden, Heber C., Trus- tee for Russell V.....	211 Sacramento St.....	186 03
Pringle, E. J., for Sid- ney M. Wynne.....	2219 Fillmore St.....	18 15
Pringle, E. J., for Cyril Wynne.....	524 Kohl Bldg.....	18 15
Seymour, Dr. Jas. H.....	4039 24th St.....	92 22
Turner, Paul A.....	2344 46th Ave.....	8 89
Gates, Gertrude E.....	207 Larkin St.....	22 51
Brown, James.....	308 Folsom St.....	9 15
Murdock, C. P.....	506 Merchants Ex.....	9 23
Chipman, Jane Green- wood.....	330 Market St.....	16 92
Sadler, Mrs. Sallie B.....	The Berkshire, Jones St.....	34 96
Stephenson, F. W.....	139 Kearney St.....	30 63
Boegel, Fernand, Mary Bozzine, Trustee.....	1628 Lombard St.....	10 81
Degan, James E.....	2958 Washington St.....	11 68
Stephenson, F. W., Trustee Hettie.....	2310 Steiner St.....	74 82
Norton, Florence A.....	2624 California St.....	31 14
Robinson, J. V. or T. F.....	Unknown.....	10 04
Turmball, Louis T. or L. M.....	Unknown.....	32 00
Cook, Milton H., trus- tee for Pauline Cook, H. N. Cook Belting Co.....	Unknown.....	32 94
Williamson, W. F., Guardian Estate of Robt. Nowell, Minor McCarthy, Sophie.....	Unknown.....	32 12
Beck, R. H.....	241 Noe St.....	4 04
	California Academy of Sciences.....	7 44
Stein, A. H.....	335 Oak St.....	38 77
Cozonbon, Eugene.....	1209 Stockton St.....	29 89
Donohue, P. F.....	San Mateo.....	7 43
Tugalls, Chas. A.....	2328 Filbert St.....	7 50
		\$3,817 02

Bank of Italy, at San Francisco, and Branches, California—Continued.

Name	Address	Amount
<i>San Jose Branch. Savings Dept.</i>		
Nocentelli, G.....	Wright Ave.....	\$24 59
Ford, Hannah A.....	2337 Bush St.....	66 59
Price, Gertrude A.....	Lincoln Ave.....	12 66
Arregini, Ciriaco.....	81 S. Market.....	31 26
Raggio, Victor.....	Madrone.....	10,773 70
Anderson, Niles.....	78 S. Third St.....	45 02
Hinley, Mrs. Richard.....	Albion.....	1,750 68
Comstock, Mrs. S.....	Unknown.....	
Mintie, L. C., Tr.....	Unknown.....	217 20
Connor, Vyone, L. E. Connor, Tr.....	313 Willow St.....	16 15
Hall, Helen E., by M. L. Phelps, Tr.....	Campbell.....	6 78
Hyland, Margt. Cas- sie Hyland, Gdn.....	Sunnyvale.....	230 63
Holchan, Eliza- beth Keefe.....	21 Edwards Ave.....	23 10
Carr, Annie.....	c-o O'Connor Sani- tarium.....	104 30
White, R. M.....	242 S. 10th St.....	28 41
Mastures, Annie.....	Hicks Ave.....	40 39
Guesne, Ed. L.....	Unknown.....	5 35
Rose, Mary P.....	Box 312, Livermore.....	227 64
Benton, D. T., Tr. Ida A.....	Unknown.....	7 53
Welch, Mrs. Dewit, or Nettie W. Fowler.....	261 W. St. Clara.....	1 46
Bressler, Marion A.....	Saratoga.....	2 41
Brown, Edna J.....	Palo Alto.....	30 50
Benford, Christine or Cecil C. F. Benford.....	223 Balback St.....	8 97
Rose, Mrs. Mary P.....	Santa Clara.....	266 19
O'Neill, Raymond Dewey.....	408 S. 8th.....	262 75
Hartzell, Mrs. Dora.....	San Jose.....	363 97
Filipello, Dr. E. A.....	San Jose.....	146 73
Console, Nicolino.....	Unknown.....	16 85
Molony, Mrs. Jose- phine.....	267 Vine St.....	8 86
Hicks, Mrs. Jenny.....	84 S. Third.....	138 47
Silva, Jose Fernandez.....	Grant St., Santa Clara.....	4,632 97
		\$19,492 11
<i>San Mateo Branch Savings Dept.</i>		
Abeling, Alma S.....	San Mateo.....	\$18 20
Bettencourt, Joe S.....	San Mateo.....	8 81
Cogley, M. D.....	San Mateo.....	1 36
Kohler, Irene Marie.....	San Mateo.....	3 11
Ramos, B. C.*.....	San Mateo.....	22 64
Williams, George Ber- tie.....	San Mateo.....	6 98
McMillan, William B.....	San Mateo.....	6 97
Schneider, William R.*.....	San Mateo.....	68 68
		\$136 75
<i>Santa Rosa Branch. Commercial Dept.</i>		
Fransen, Andrew P.....	Unknown.....	\$150 00
Rogers, Zilda M.....	Unknown.....	10 00
Lasswell, I. H.....	Unknown.....	15 00
		\$175 00
<i>Savings Dept.</i>		
Wyeno, Mrs. M.....	Unknown.....	\$14 10
Valente, Mario.....	Unknown.....	4 82
Wilson, Mrs. Rosa.....	Unknown.....	47 08

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Italy, at San Francisco, and Branches, California—Continued.

Name	Address	Amount
Emeral, Josephine or Genevieve.....	Unknown.....	\$10 49
Banford, Jessie B.....	Unknown.....	7 86
Guerne, Ray.....	Unknown.....	17 77
Finley, Alice H.....	Unknown.....	11 75
Bowman, Chas. B.....	Unknown.....	1 54
Brower, F. E.....	Unknown.....	30 06
Pierce, Mrs. J.....	Unknown.....	3 92
Kimble, Miss T.....	Unknown.....	6 07
Bower, Grace.....	Unknown.....	7 00
Parker, Anna May.....	Unknown.....	1 99
Townsend, Mrs. F. S. D.....	Unknown.....	13 35
Needham, Carl.....	Unknown.....	7 14
Wood, Fern.....	Unknown.....	1 15
Archer, Annie E.....	Unknown.....	401 84
Watson, Theodore.....	Unknown.....	16 15
Grant, Jamie.....	Unknown.....	17 21
Hunde, Emma.....	Unknown.....	7 81
Meyer, William.....	Unknown.....	7 67
Prather, Lloyd.....	Unknown.....	4 29
		\$641 06
<i>Stockton Branch.</i>		
<i>Commercial Dept.</i>		
Miller, E. Z.....	Unknown.....	\$20 00
Linton, Charles S.....	Unknown.....	20 00
Smith, John.....	Unknown.....	175 00
Gong, William.....	Unknown.....	40 00
Irvine, Edith.....	Unknown.....	50 00
		\$305 00
<i>Savings Dept.</i>		
Jim, Ah.....	Unknown.....	\$148 40
Colona, Frank.....	Unknown.....	749 37
Frates, Robert Carmel.....	Unknown.....	16 78
Lee, Robert E.....	Unknown.....	15 57
Porizio, Anton.....	Unknown.....	128 00
		\$1,058 12

British American Bank, at San Francisco, California.

Cohen, Adolphus.....	c-o Sandilands Bros., Riverside.....	\$48 28
Maury, Alfred.....	Dawson, Y. T., Canada.....	42 62
Packard, Jack.....	c-o Lower California Dev. Co., Ensenada, Lower Cal., Mexico.....	19 55
		\$110 45

Canadian Bank of Commerce, at San Francisco, California.

Bailey, Daniel P. *.....	Antuno Garmendia, Somoto, Grande, Nicaragua.....	\$88 65
Blackburn, Walter.....	Fair Oaks.....	36 15
Cerf, Miss Charlotte *.....	Holt.....	53 10
Fielding, C. E.....	Grants Pass, Ore.....	56 41
Garrity, Hugh.....	Seattle, Wash.....	2,207 73
Johnson, Miss Bertha.....	1259 O'Farrell St.....	30 68
Knight, Mrs. Elsie E.....	1423 St. Charles St., Alameda.....	685 98
Marquard, Harry.....	1184 Ellis St.....	1 20
Matheson, Geo.....	Unknown.....	792 57
McMillan, David.....	20 East St.....	5 00
Saunders, Lavinia A. and Evelyn L. M.....	2068 Pine St.....	15 94
		\$3,973 41

Columbus Savings and Loan Society at San Francisco, California.

Name	Address	Amount
Argienti, Giovanni.....	Asti.....	\$22 59
Baciadone, Giovanni.....	Martinez.....	11 00
Bacigalupi, Stephen J.....	515 Pt. Lobos Ave.....	8 20
Bernardini, Costante.....	702 Front St.....	859 98
Boschetti, A.....	No address.....	99 28
Carosio, Edwardo.....	315 Chestnut St.....	7 06
Casassa, Luigi.....	Petaluma.....	5 94
Cheli, Angelo.....	429 Broadway.....	373 76
Chiappellone, Antonio.....	35 Oakwood St.....	14 73
Citarello, Luigi.....	Collinsville.....	5 50
Cordone, Giuseppe.....	San Anselmo.....	11 00
Costa, Filippo.....	327 Vallejo St.....	83 36
Costa, Francesco.....	Union St.....	8 53
Crespino, Vaniele.....	Sonora.....	9 45
Crittino, Alessandro by G. Crittino.....	1810 Powell St.....	19 31
De Santi, Alessandro.....	2223 18th Ave., South San Francisco.....	22 06
Dondero, Antonio.....	416 Laurel St.....	5 45
Dondero, Paolo.....	628 Broadway.....	92 97
Famolaro, Giuseppe.....	No address.....	18 47
Ferragno, Valentino.....	824 Pacific St.....	983 02
Ferrando, Lorenzo.....	629 Vallejo St.....	5 40
Ferrari, Alesio.....	Lamoine.....	5 57
Figone, Luigi.....	6 Lafayette Place.....	6 68
Fontan, Jesus.....	No address.....	5 75
Garaventa, Giovanni.....	Colma.....	22 55
Ghiorzi, Maddalena.....	1421½ Dupont St.....	544 20
Ginesi, Lazzaro Carlo Giovanni.....	No address.....	16 11
Gonzales, Cesaro.....	103 Greenwich St.....	116 56
Granzella, Bondi.....	San Rafael.....	295 77
Guidi, David.....	1195 Montgomery Ave.....	5 50
Gunetti, Luigi.....	512 Leavenworth St.....	5 85
Harlott, Alfredo.....	780 Broadway.....	5 40
Hormechea, Pedro.....	850 Broadway.....	21 42
Mannini, Carmelia.....	No address.....	965 06
Maresca, A. and M.....	5 San Charles Place.....	124 26
Masoni, Paul.....	656 Green St.....	1 62
Minoletti, Stefano.....	McCloud.....	7 92
Moreschi, Angelo A.....	No address.....	7 80
Moresco, Agostino and Cevasco Bendetta.....	Mission Road.....	144 80
Murphy, Teresa.....	515 Oak St.....	7 06
Nan, Giuseppe.....	18 Ohio St.....	13 65
Paganini, Maria.....	535 Greenwich St.....	70 34
Pagliotti, Severino.....	534 Green St.....	1 38
Parodi, Antonio.....	Temescal.....	45 37
Pelecato, Frank.....	No address.....	22 11
Piazzi, Enrico.....	San Martino Hotel.....	15 84
Picconi, Maddalena.....	1515 Dupont St.....	116 62
Pinama, Anna.....	917 Greenwich St.....	5 50
Prioro, Nicola.....	111 Pacific St.....	353 94
Quong, Juan.....	232 Washington St.....	12 63
Raffaelli, Pietro.....	San Pietro Ranch.....	111 25
Ragghianti, Pietro.....	508 Davis St.....	7 92
Rania, Antonio.....	No address.....	3 30
Re, Giacomo.....	Gualala.....	1,845 37
Rossi, Giuseppe.....	New Toscano Hotel.....	126 26
Scarronie, Luigi-Uccelli Joseph, Adm. Est. Luigi Scarroni Decd.....	425 Broadway.....	55 45
Segale, Palo.....	416 5th St.....	8 60
Sella, Giovanni.....	No address.....	267 56
Simi, Pietro.....	431 Green St.....	5 79
Torre, Francesco No. 2.....	San Pedro, San Mateo Co.....	336 31
Uccello, Stefano.....	3rd & Motler Sts., Oakland.....	6 20
Valci, Theresia.....	241½ Langton St.....	6 24
Varella, Juan.....	No address.....	334 32
Zara, Antonio.....	44 Dorland St.....	1 01
		\$8,749 89

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The Donohoe, Kelly Banking Company, at San Francisco, California.

Name	Address	Amount
Adair, John	San Francisco	\$10 20
Bacon, W. R.	San Francisco	10 00
Barry & Scully	San Francisco	1 75
Bien, Jos. E., Treas.	San Francisco	6 30
Boggs and Sage	San Francisco	145 10
Boyd, S. G.	San Francisco	24 45
Brown & McClellan	San Francisco	3 05
Burke, Ed.	San Francisco	1 70
Byrne, J. T.	San Francisco	3 72
Caldwell, Theo.	San Francisco	4 00
Carter, Alfred	San Francisco	10 72
Cassidy, Thos.	San Francisco	123 88
Chase, E. C.	San Francisco	12 58
Church & Company	San Francisco	5 11
Corbett, H. E. *	San Francisco	10 00
Davis, W. J.	San Francisco	5 00
Dougherty, Anna F.	San Francisco	14 00
Eclipse Mine	San Francisco	9 85
Egan, M. N.	San Francisco	2 50
Est. of Mgt. Healy, Dec'd.	San Francisco	26 50
Ford, James E.	San Francisco	14 84
Foye, E. H.	San Francisco	12 02
Green, H. A. *	San Francisco	17 40
Green & Company	San Francisco	20 23
Grey, P. J.	San Francisco	3 75
Heath Mfg. Co.	San Francisco	20 09
Hector Gold Mining Co.	San Francisco	16 10
Historical Soc'y of Cal.	San Francisco	3 67
Hoefler, Meineck & Baeck	San Francisco	22 89
Hooper, E. C. & Geo. K. *	San Francisco	10 42
Humbert, William R.	San Francisco	1 60
Hunter, Ellen T.	San Francisco	7 79
Israelski, I.	Unknown	24 60
Kelly, Martin, Treas. *	San Francisco	9 10
Kenny, John	San Francisco	171 32
Little Badger Gold Min. Co.	San Francisco	3 15
Moran, Thomas	San Francisco	21 20
Moulton, A. W.	San Francisco	6 46
O'Reilly, H. J.	San Francisco	115 50
Pac. Coast Lumber & Mill	San Francisco	7 07
Pajaro Fruit & Land Co.	San Francisco	8 45
Parker, W. C.	San Francisco	6 84
Peoples Tailoring Co.	San Francisco	1 11
Post Exchange	Fort McDowell	8 80
Redmond, J. E.	San Francisco	18 75
Regan, D. S.	San Francisco	8 07
Richmond Toggery	San Francisco	1 86
Robbins, W. C.	San Francisco	3 10
Robinson, O. P.	San Francisco	3 77
Rodgers, H. J.	San Francisco	33 56
Ross, James P.	San Francisco	3 82
Russell, G.	San Francisco	81 00
Russell, Vail Eng. Co.	San Francisco	7 34
S. F. High License	San Francisco	10 50
San Antonio Oil Co.	San Francisco	1 04
Sawyer, A. T.	San Francisco	66 66
Scott, Thomas	San Francisco	35 75
Scott, W. A.	San Francisco	3 12
Sullivan, Nellie	San Francisco	10 12
Turney, E. T.	San Francisco	4 92
Von Homeyer, B.	San Francisco	2 26
Ward, Frederick	San Francisco	193 00
		\$1,453 45

First Federal Trust Company, at San Francisco, California.

Name	Address	Amount
Ackerman, William	1155 Larkin St.	\$36 93
Adraktas, James	229 Natoma St.	4 24
Allen, William W.	113 Capp St.	2 68
Arntsen, Julian	Unknown	45
Baltimore, John H.	14 Berry Pl.	2 24
Banks, Thomas J.	243 Fell St.	1 57
Barbe, Petronella C.	San Francisco	1 49
Barr, John A.	193 Stevenson St.	9 01
Bean, Milton W.	Burlingame	1 54
Berger, Marie	333 Spruce St.	28 92
Biggart, Mabelle *	Pacific Grove	1 44
Bizzi, Ugo *	1350 Hyde St.	14 25
Bizzie, Tr., Est. Marie B. Schmidt *		13 90
Bogardus, Edgar H.	Unknown	29
Bradford, Sheridan	113 Stockton St.	4 57
Brady, Charles	375 Bartlett St.	10 43
Brooks, John	Unknown	15 02
Brown, Amelia E.	221 Sanchez St.	7 06
Burke, Mitchell V.	21 Powell Ave.	7 65
Burke, Amanda M., Guardian for Mayvella M. Swelflohn	469 Taylor Ave., Alameda	4 48
Burt, Benj. W.	252 Central Ave.	1 76
Carlen, Rose	811 Chester St., Oakland	1,946 27
Carroll, Ellen, Guardian for Annie T. Carroll	19 Clipper St.	4 88
Clayton, Geo. M. McL.	34B Moss St.	3 06
Clough, Nellie B.	207 Cherry St.	125 08
Coggeshall, John	305 Turk St.	3 85
Cohn, Benj.	39 Grant Ave.	6 55
Collins, John T., Jr.	1300 Page St.	15 22
Conklin, Charles	720 Market St.	32 81
Connor, James	309 Gavin St.	7 05
Coomes, Eliz. R. or Rearden, Lilly R.	749 Baker St.	2 45
Cooper, Jas. A., Tr. for John J. Brooks	Unknown	1,304 11
Cooper Jeannie E.	1259 O'Farrell St.	58 08
Cooper, Millic, Guardian for Alb. R. Cooper	3150 Jackson St.	3 45
Cordy, Edw. L.	445 Octavia St.	5 40
Cosstigiolo, Luigi	171 Stevenson St.	8 82
Crocker, Carolan	955 Oak St.	1 44
Culbertson, Robt. D.	2238 Mission St.	1 39
Cumming, Hugh S.	Angel Island	7 23
Cummins, Clyde L.	1114 Chestnut St., Alameda	7 50
Cutler, Rose	Colfax	2 90
Dace, Thomas	President" Clay and Montgomery Sts.	1 42
Dalalian, Isaac	28½ Bernard St.	11 23
Daves, Arthur L.	136 Tremont Ave.	5 26
Denton, J. W.	Unknown	35
Devine, Peter A.	Zamboanga, P. I.	29 79
Dixon, Eleanor, Adm.	4027 Aurora Ave., Seattle, Wash.	14 11
Donovan, Jerome	68 Waller St.	2 72
Dougherty, Edw.	415 Brannan St.	404 79
Downing, Cass. B. and —or Anita B. Downing, Trustees for Enid Miriam Downing	1535 Lake St.	6 84
Doyle, Owen E.	1715 15th Ave.	337 13
Dudley, Charles T.	c-o Bay Cities Water Co.	3 86
Duhain, Louise O.	3456 18th St.	4 66
Dunne, Ellen E.	834 Turk St.	73 42

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First Federal Trust Company, at San Francisco, California—
Continued.

Name	Address	Amount
Dunning, Eva Frances, Guardian.	3456 17th St.	\$30 03
Dyer, Herbert P., Trustee for Eleanor T. Dyer	203 California St.	1 44
Earle, Susan H.	1741 Larkin St.	45 68
English, Jerome*	1724 Geary St.	8 18
Euphrat, Martin	374 Frederick St.	2 08
Fabian, Sarah E.	651 Geary St.	1 42
Frank, Geo. W.	1353 Post St.	1 44
Frank, Henry W.	932 Howard St.	18 40
Fisher, George	Elk P. O., Mendocino Co.	17 66
Fitzpatrick, Emeric E.	3132 Bush St.	1 40
Fowler, Elizabeth	121 Webster St.	5 82
Fowler, Geo. A.	997 Stinne	2 51
Frankland, Alex. J.	c-o S. F. Call	2 20
Friel, Grant	646 Ashbury St.	1 40
Gardner, Claude M.	987 Sutter St.	1 43
Gerstel, Max	1189 Folsom St.	1 32
Gibson, Aina E.	140 8th Ave.	20 91
Gilstrap, Ora O.	510 45th St., Oakland	1 59
Goodman, Oscar	Unknown	8 86
Gregg, Charles W. and—or Valeri T. Gregg.	1311 Waller St.	2 16
Hadley, Charles B.	c-o Examiner	12 93
Haines, Parry La Verne	1271 McAllister St.	1 27
Hall, Wheeler G.	Barstow	14 16
Hammond, W. A., et. al.	Unknown	24 66
Hanford, R. G.	Unknown	47 11
Hanmer, John	845 Divisadero St.	9 80
Harris, Griffith	468 Central Ave. Alameda	2 90
Healy, F. A., Trustee for F. Dupont Healy*	Unknown	2 80
Herman, Harry	Iroquois Apts., Ellis St.	1 62
Herrick, Elizabeth S.	981 Sutter St.	1 48
Herzog, Bernard	Unknown	1 95
Hoffmann, Joseph	7 Taylor St.	5 96
Holtz, J. P. Max	820 Alvarado St.	4 27
Hook Alice H.	16 N. Maple Ave., E. Orange, N. J.	5 26
Horton, Geo. J.	2046 Ashby St., Berkeley	2 08
Hunt, Eva M., or Emma L. Smith	San Mateo	6 89
Jansen, Oscar A.	P.O. Box 306	1 84
Jessup, Ida B.	749 Bush St.	3 03
Johnson, Claus A.	432 Third St.	7 47
Johnson, Izora C.	1417 California St.	1 91
Jordan, J. F.	301 Howard St.	1 28
Juka, Nicholas	136 Montgomery St.	1 81
Keeler, Irvin C.	1327 Leavenworth St.	1 27
Keller, Wm. W. or Ida E.	1052 Broadway, Oakland	4 12
Kersey, Ivy W.	510 Powell St.	3 19
Kick, Augustus C.	822 Union St.	2 00
Kiernan, Frances	903 Sutter St.	4 67
Kinard, Charles Ira	802 Wood St., Oakland	46 81
Kiser, Charles and—or Maude	535 36th Ave.	77 02
Klinger, Erich	176 3rd St.	100 08
Kloppenborg, Louis	Colonial Stables, 3rd St., near Folsom St.	79 08
Lacroix, J. Elzear	578 Mission St.	1 33
Lanigan, Ed. or Bertha	3708 Sacramento St.	10 05
Lannon, Wm. F.	Unknown	1 50

First Federal Trust Company, at San Francisco, California—
Continued.

Name	Address	Amount
Larkin, John J.	620 Folsom St.	\$1 54
Larson, Charles	610 Clay St.	1 32
Lawrence, Thos. W., Guardian.	Unknown	14 57
Leahy, Albert E.	156 4th St.	3 31
Lee, Robert B.	Eureka Hotel, Oakland	1 78
Levy, Agnes	1031 Fillmore St.	7 65
Levy, Albert W., or Agnes	1343 Golden Gate Ave.	3 44
Leary, Eleanor	1389 O'Farrell St.	7 94
Lewis, Warner	734 Center St., Oakland	1 36
Lichenstein, Morris	1107 Divisadero St.	4 58
Linstedt, Maria C.	Menlo Park	3 36
Lindsay, Stephen E.	819 Kearny St.	12 87
Lord, Elvira Jane	Harpwell, Maine	1 42
Loughery, Jos. D.	101 Post St.	2 41
Lymann, Wm. A.	732 Ellis St.	3 50
Lynch, Bridget	4 Cleveland St.	2 61
Lynch, Eliz.	717 Scott St.	18 87
Lynch, Harry F.	99 Belcher St.	1 45
Macdonald, P. F.	3333 Clement St.	1 95
MacGregor, Lena M. or H. M.	432 Duboce Ave.	8 84
Macpherson, J. H.	Unknown	28
Maguire, Chas. S.	Unknown	13 35
Malaby, Albert P.	Pasadena	5 17
Marcus, Louise	1630 Golden Gate Ave.	1 87
Martin, Eleanor F.	937 Adeline St., Oakland	11 75
Martin, Matthew or Eliz.	San Rafael	1 49
Martin, May	2607 Clay St.	20 66
Martin, Peter D., Trustee for Chas. O. Martin*	Unknown	1 70
McArdle, Owen	845 Mission St.	2,047 43
McEvoy, H. B., Trustee	Unknown	6 98
McClure, Samuel	757 Harrison St.	9 78
McDermott, Thos. J.	718 Golden Gate Ave.	2 58
McDonald, Michael	28 Madison Ave.	1,195 32
McKee, Samuel or Sarah A.	Unknown	2 44
McKinnon, Wm. B. or A. J. Tr.	Unknown	25 96
McLellan, M. Belle or M. Grace	Unknown	37 75
McWilliams, Edw. T.	Unknown	62
Mead, Andrew or Helen	650 Fell St.	2 75
Mendez, Cipriano	Popular Restaurant, Ellis St.	62 47
Messinger, John M.	546 Sutter St.	1 93
Miller, Allyn J., Adm.	303 California St.	5 16
Mindham, Wm. J.	Unknown	3 75
Mooney, Bert, Trustee for Wayne Norman Mooney	Bartlett, Iowa	14 76
Moore, Evelyn B.	835 Bush St.	2 29
Moore, Isaiah	106 Natoma St.	4 18
Morgan, Priscilla	Ross	2 89
Morrill, Raymond H.	231 Golden Gate Ave.	1 40
Mortimer, Mary E.	712 Shotwell St.	1 33
Morton, Maude A.	649 Ellis St.	3 09
Muir, Henry	S. San Francisco	1 56
Nettleship, Maria	238 Kearny St.	1 48
Niebour, Theodore	5 Pioneer Place	1 61
Norris, Wm. H.	1201 Union St.	4 51
Nourse, James R.	1429 Clay St.	6 14

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

First Federal Trust Company, at San Francisco, California—
Continued.

Name	Address	Amount
O'Boyle, Norah	930 Ellis St.	\$28 90
O'Connor, Margaret, Gdn.	1733 Page St.	7 43
O'Connor, Mary	4107 17th St.	1 36
O'Donnell, John T., Guardian of John J. O'Donnell	3079 23rd St.	1 56
O'Donnell, John T., Guardian of John I. O'Donnell	3079 23rd St.	1 62
Ogilvie, Robert B.	1323 Washington St.	1 70
Olsen, Simon D.	Steamship Nebraska, c-o Hawaiian S. S. Co.	3 79
O'Neill, Ambrose E.	3620 17th St.	28 76
O'Shea, John	Navy Dept., Mare Island	24 18
Paillet, Frank	651 Broadway	2 89
Palzer, Wm.	415 Powell St.	31 41
Patterson, Harvey	625 Hyde St.	3 08
Pendleton, Harry	827 Jackson St.	1 49
Perreiter, Franz X.	410 1-4 Natoma St.	166 49
Petersen, Miss K. M.	329 Pacific Bldg.	10 30
Peterson, John C.	c-o Cords Furn. Store	2 86
Pierce, Jos. H.	Winchester Hotel	1 73
Piontek, Herman	46 Steuart St.	5 37
Pittlekow, Herman G.	600 Jones St.	1 44
Pixley, Wm. I.	204 Sacramento St.	1 38
Porter, E. Pyng	71 Appraisers Bldg.	1 64
Price, Laura M.	Sunnyvale	2 24
Qualman, Agnes	1044 Guerrero St.	1 31
Ream, Grosvenor B.	635 14th St., Oakland	2 64
Richards, Frank	854 Hayes St.	7 98
Riordan, Eliz. F.	612 Bush St.	27 45
Riordan, Timothy P.	632 Market St.	14 46
Robert, George E.	1517 Broderick St.	7 88
Rodgers, James R.	48 Sanchez St.	3 90
Ross, Charles B.	607 Post St.	1 35
Rovey, Francesco	26 Post St.	2 29
Sabalo, Dorothy	725 Geary St.	1 46
Sawyer, Monckton J.	Belmont & Edgewood Ave.	3 25
Schroeder, Wm. G.	Unknown	15 52
Scott, Earl B.	24 Fifth St.	2 85
Scott, Oliver L.	930 Market St.	1 83
Seelen, Fred	c-o Olson, Mahony Lumber Co.	1 91
Shapero, J.	141 Lexington Ave.	1 43
Sinclair, Lawrence J.G.	566 6th St., Oakland	3 03
Smyth, Thos. J.	7 Perry St.	12 34
Spinks, Wm. A., or Clara A.	614 Taylor St.	74 83
Steffens, Deller D.	527 Howard St.	2,184 78
Stevenson, Mrs. Laura L.	St. Paul Hotel	1 25
Stewart, Edw. N.	594 McAllister St.	3 27
Sullivan, Dan'l.	Royal House, Ellis St.	257 94
Sutherland, Chas. A.	1591 Pacific Ave., Alameda	3 72
Swaney, Wm. H.	Veterans Home, Yountville	472 78
Sylvia, Manuel	228 Haven St.	1 69
Talbot, Alice	31 12th St.	1 80
Taylor, Susie	2022 Fillmore St.	14 42
Thall, Lee	St. Nicholas Hotel	41 34
Thomas, John A.	1109 Pacific Ave., Alameda	1 53
Thompson, James E.	3737 23rd St.	1 96
Thornhill, Nicholas J.	703 Polk St.	10 68
Tobin, P. L.	544 Vermont St.	2 68
Todhunter, Nora	Sausalito	1 57
Toner, James F.	Palace Hotel, San Jose	3 26

First Federal Trust Company, at San Francisco, California—
Continued.

Name	Address	Amount
Van, Mabel	314B O'Farrell St.	\$1 36
Vogel, Frederick W.	361 Geary St.	1 36
Wagner, Jacob	2454 Market St.	4 00
Waller, Brady M.	c-o Postmaster	38 60
Waller, John	125½ Mission St.	1 76
Walls, Emma G.	1600 McAllister St.	44 36
Walls, Wm. H.	U. S. S. So. Dakota	21 39
Walsh, Herbert V., Tr. for Raymond Walsh	Winters	16 41
Warren, William T.	1512 Vallejo St.	2 79
Watson, Ellie T.	2600 Sacramento St.	1 83
Wheeler, Christine	716 Oak St.	1 48
Williams, Frank	418 Divisadero St.	16 82
Wilson, Edward	660 Seaman's Union	1 69
Wilson, Herbert E.	Unknown	1 55
Wineroth, Harry	440 9th St.	2 79
Winters, Jno. H. or Jessica F.	303 Steiner St.	2 33
Wolfe, C. H. and—or Edith	1345 Gough St.	1 35
Wolfe, David	Secy. Cy. & Co. Hos- pital	3 24
Woodside, Doris J.	1721 McAllister St.	1 34
Wormel, Ernest E.	117 Collingwood St.	2 77
Wright, Ellen M.	84 Norfolk St.	27 67
Wright, Frances E.	Unknown	1 72
Wylie, Thomas	737 Howard St.	7 05
		\$12,623 43

French American Bank of Savings, at San Francisco,
California.

Name	Address	Amount
Andre, Theophile	Sonora	\$572 31
Bardey, Daniel	725 Sansome St.	1,848 58
Bascou, Catherine	409 4th St.	50
Bazzini, Mary	1628 Lombard St.	15 05
Bernasque, Pierre	5 Paint House, Red- wood City	169 11
Bertrand, Eugene	Unknown	20 56
Binel, Maria	675 Mission St.	9 75
Calonge, Jean	236 Ellis St.	5 62
Camous, Victor*	Unknown	680 43
Casajous, J., or Marie Fondere	5th Ave., South San Francisco	20 69
Cerles, J.	331 Montgomery St.	245 27
Chabrier, Desire	24½ Clara St.	10 45
Club des Fumistes	610 Montgomery St.	25 66
Coig, Jean Pierre	Hayes Park Laundry, Miss.	12 01
Combatalade, M.	1032 Shotwell St.	1 47
Condou, Jean	2325 Pine St.	18 50
Costere, Jean	439 Bush St.	11 35
Couteilles, Jean	1239 Stockton St.	53 66
Coyard, Ernestine	1809 California St.	1,724 75
Da Costa, Constantino	76 Jackson St.	12 14
Damb, Harry	626 Washington St.	687 80
Davin, Arnaud	Crescent City	251 01
Debrieu, Philomene	815 Stockton St.	7 14
Dotta, Damiano	Unknown	49 82
Dupeyroux, Bernard	Capitol Hotel, Oak- land	30 17
Echante, Eugene	Unknown	5 54
Faure, Anna	424 Eddy St.	182 18
Faure, Eli	619 Pacific St.	5 93
Faure, Hippolyte	413 D St., San Rafael	65 66
Ferre, Marie	725 Pacific St.	20 56
Fiandina, Jean	619 Pacific St.	1,329 00
Fourcade, Andre	Fort Bragg	190 53

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

French American Bank of Savings, at San Francisco,
California—Continued.

Name	Address	Amount
French Shirt Waist Laundry	935 Market St.	\$115 99
Frenque, Francois	Unknown	16 75
Gandie, Jean	311 Noe St.	68
Galy, Alice Augustine, minor	49 Lexington Ave.	30 25
Garcia, B.	407 Lombard St.	7,422 95
Garrone, Jos.	324 Baker St.	2 89
Geary, C. W.	Unknown	7 62
Gill, Harriett, trustee for Clark K. Gill	1843 Oak St.	35 91
Gorostordoy, Simeon	1547 Pacific St.	23 08
Hanson, Benj. N.	35 Condon St.	200 78
Hargain, A.	Mendota, Fresno Co.	13 71
Hartmann, Ferris	Unknown	113 95
Haure, Elisa	1726 Polk St.	14 41
Hauret, Anne	462 Hayes St.	16 13
Holstein, Victor	500 Francisco St.	473 87
Joussand, Philippe	Unknown	6 28
Junqua, Pierre	3808 Mission St.	20 92
Kreling, Ernestine	1017 Steiner St.	29 33
Labarke, P.	709 Union St., Stockton	142 37
Labourdet, Catherine	307 N. B. St., Rafael	82 85
Lacau, Julie	1737 Market St., Oakland	16 95
Lacoste, Jean	9 Ortega Ave.	18 85
Lacoste, Marguerite	1105 Gough St.	207 80
Lamarque, J.	317 3rd St.	24 90
Lapachet, Joseph and Rose	University Ave., Berkeley	14 67
Laraburu, St. Jean	519 Jackson St.	20 60
Lawson, Wm.	Unknown	5 93
Le Goff, Francois	c-o French Consul	605 18
Lombard, J. Joseph	1340 25th Ave., Fruitvale	16 91
Lourdeaux, Joseph	Redding	787 70
Lourdeaux, Marie	Redding	2,135 16
Luque, John	230 Montgomery St.	20 16
Luther, Mary, trustee	264 4th Ave.	9 30
Marcellin, Jos. A.	2300½ 1st Ave., Seattle, Wash.	2,880 38
Marseille, Joseph	San Francisco	14 80
Martin, Gustave	410 Pine St.	21 66
Marthat, Edouard	1068 Howard St.	21 33
Mauco, Pierre and Marie	938 26th St., Oakland	1,787 05
Maugard, Ines	Unknown	2 42
Miramón, Louise	1047 McAllister St.	20 11
Noulbos, Bernard	230 Montgomery St.	880 41
Olivier, Pierre and Gertrude	1223 Stockton St.	19 78
Olliver, Joseph	Unknown	1 174 85
Pache, Marie	280 Turk St.	94
Pausat, Basile	614 Broadway St.	377 32
Pederberdot, Anna	3535 17th St.	3 06
Peyre, Gabriel	412 Church St.	10 00
Phillips, Gratton D.	508 Clay St.	15
Pluth, M.	Unknown	2 50
Poulain, Leon and Victorine	Unknown	3 31
Pretou, Armand	412 Church St.	16 67
Prince, Jos. R., Adm. of the estate of F. Picaud	Altaville	37 14
Provensal, Emile	Unknown	31 58
Roemer, Adolphe	475 Dolores St.	16 91
Salet, Jean	Unknown	30 23
Sartolou, J. B.	Stockyards	20 11
Seligman, Dora	2009½ Divisadero St.	50
Severel, Pierre	2609 Pine St.	16 28

French American Bank of Savings, at San Francisco,
California—Continued.

Name	Address	Amount
Soule, Jean Pierre	At Oliver's, Mission St.	\$3 29
Subra, Edmond	781 Mission St.	142 11
Tailleur, Louis	325 3rd St.	20 23
Taliaferro, Mary C.	915 Greenwich St.	9 19
Terragno, Valentino	824 Pacific St.	312 12
Tonini, Antionette	1512 Leavenworth St.	15 91
Toussan, Jean and Marcelle	441 4th St.	13 40
Vergez, Ernestine, trustee for Marie	1659 Sutter St.	14 10
Vignier A., trustee for Mario Leonardo Lopez	429 Battery St.	12 55
Wennerhohn, August	2028 8th St., West Berkeley	27 82
		\$28,898 25

Hibernia Savings and Loan Society, at San Francisco,
California.

(Credits over \$50.00.)

Name	Address	Amount
Aguiar, Laura G.	614 Steuart St.	\$218 53
Allen, Helen	600 Divisadero St.	788 75
Anderson, Hilda	18 Hampton Place	96 96
Birmingham, Mary	465 16th St., San Diego	161 21
Berry, Nickalos	San Rafael, Marin County	346 66
Bond, Joseph	c-o Henry Blankins, 6 Mile House, San Bruno Road	58 00
Borgesson, Elizabeth	San Diego	54 22
Bourke, Walter J.	Stmr. T. C. Walker	6,556 72
Bracken, Henry Wm.	Cecilville, Siskiyou Co.	215 36
Brennan, John*	Keswick (Taylor P. O.)	234 70
Brosnahan, James	Osborne House	1,382 95
Brown, Charles	611 Howard St.	322 88
Buteau, Joseph Mitchell	U. S. S. "Quiros"	162 41
Carlsen, George	529 Sacramento St.	348 02
Carolan, Anthony	Randsburg	86 92
Cian, Thomas	Assigned to James Moller, Insbrook, Tyrral, Austria	191 46
Clayton, Gertie	203½ Polk St.	342 61
Cloherly, Francis	Suisun, Solano Co.	68 75
Coffey, Laura Ella, or Coffey, Laura Mary	1502 McAllister St.	164 57
Collins, Charles C., or Collins, Mary M.	1207 Market St.	80 14
Conley, Michael Joseph	Stent	436 98
Conrad, Hattie	1100 Van Ness Ave.	154 79
Coughlin, Mary	123 11th St.	60 90
Cronin, Thomas F.	Colton House, 448½ 3rd St.	308 51
Cunningham, Daniel*	289 Natoma St.	155 27
Dalton, Mary*	3010 Buchanan St.	59 79
da Maral, Antonio	1 Jackson St.	170 62
Davis, Bridget	779 Washington St.	134 38
Deasy, Daniel	Blair, Nev.	465 38
Denchev, Daniel	511 20th St.	351 00
Dent, William*	Petaluma, Sonoma Co.	57 54
Dobson, William S.	1945 Geary St.	162 78
Dolan, John	U. S. S. Raleigh, Chce-Poo, China	74 33

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Donahue, Mary E.	San Mateo	\$94 50
Donohoe, Joseph A., Jr.	e-o Donohoe Kelly Bank	322 60
Douren, Andes L.	309 Green St.	151 24
Downs, Rosa	North Berkeley	1,004 70
Dunahue, Grace	1259 O'Farrell St.	165 90
Dunn, Delia	112 4th St.	92 46
Dunning, Miss Jennie*	10 Wetmore Pl.	2,727 01
Ellis, Charles J.	Pinole, Contra Costa Co.	98 78
Fairbairn, Kate B.	Hotel Crystal, 571 McAllister St.	161 68
Faria, Antonio Silveira Motozio	Rodeo	214 40
Flaherty, Maggie	165 Natoma St.	2,367 99
Finn, Martin	1026½ Larkin St.	479 27
Fredericks, Charles	545½ Howard St.	267 12
Fisher, Annie W. or (Minor)	950 Geary St. / 1828 Fell St.	342 96
Friskberg, C. B.	Amboy, Ill., R.F.D. No. 2	1,596 27
Fortunato, Angelo	Rome Hotel	3,273 52
Gabrielson, Mary H. O. (Minor)	458 Linden Ave.	66 22
Giese, Carl August	Gaviota	2,543 63
Gilman, Mrs. Ruby N.	908 Buchanan St.	230 49
Givens, Eva	599 Buena Vista Ave.	68 58
Griffin, Martin	25 Linden Ave.	126 83
Guirdano, Angela	4 Bartol Alley	672 71
Gulliver, John	Jackson & Drum Sts.	503 57
Gutter, Jacob	642 Natoma St.	5,929 83
Hansen, Niels	316 Fulton St.	221 85
Haydon, Laura C.	2328 Folsom St.	263 93
Hauck, Marian	Carlton Hotel, Berkeley	161 16
Haun, Gustav	Bodie, Mono Co.	2,528 32
Harris, Hannah	1516 Webster St.	611 82
Heley, Michel	234 Langton St.	1,983 32
Holly, Johanna	S. W. Cor. Union & Fillmore Sts.	213 42
Holm, Johan A.	1811 Haight St.	170 02
Hopen, Ove*	506½ 2nd St.	604 02
Hurley, James	261 1st St.	192 74
Hustad, Bertha*	113 Stockton St.	55 69
Jared, Mary	805 San Jose Ave.	170 20
Jensen, John K.	908 Corbet Ave.	1,381 57
Johnson, Charlotta	1331 Alabama St.	99 02
Johnson, Carl	139 Elsie St.	88 62
Judge, James	861 Market St.	249 80
Kaisar, Jacob	San Rafael	358 02
Kelly, John T.	Raymond Hotel, 6th & Howard Sts.	576 62
Keenan, Mary, or Bernard	Mountain House, Butte Co.	1,436 92
Kenny, Thomas	256 8th St.	1,037 89
Kenvin, Della	786 O'Farrell St.	141 97
Keohane, John	No address	253 43
Laline, Fred	Natoma & 6th Sts.	60 54
Larsen, Mathilde	1910 Pacific Ave.	336 93
Laymon, Frances	1031 Market St.	1,514 18
Leffler, Michael	1309 Stockton St.	3,755 02
Lennox, Thomas H.	964 Howard St.	162 45
Lewis, Alfred	1127 Mission St.	884 49
Limberg, Robert R.	906 Church St.	985 64
Linehan, Denis	Cor. 18th & Catalina Sts., Potrero	71 48
Loheide, William L., Admr. Est. Wm. H. Loheide, deceased.	109 5th St., Eureka	99 24
Lynch, James	401 Oak St.	1,520 83

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Mahoney, Edmond	Continental Lodg. House, Pacific St.	\$1,592 64
Marcovich, Tomo	1420 Howard St.	307 19
Mollergren, John R.	429 Tehama St.	161 35
Morgan, Thomas	27½ Pearl St.	521 25
Morris, Catherine A.	1114 Bryant St.	182 78
Mueller, William August	1st Regt. U. S. M. C., Olongapo, P. I.	80 07
Mulcahy Catherine F.	751 Guerrero St.	69 79
Mullen, Patrick S.*	1735 Broadway	339 50
Mulligan, John T.	726 Minna St.	130 46
Murphy, Daniel, or Bridget	2744 Army St.	87 66
Murphy, Ellen	429 Tehama St.	1,003 11
McAdams, George*	433 Bush St.	313 65
McAuliffe, James I.	612½ 18th St.	77 31
McCann, Joseph	California House, 4th & Mission Sts.	152 20
McCormick, Alice	128 Turk St.	259 27
McGovern, Patrick	651 Elizabeth St.	59 59
McLeod, Angus	309 Minna St.	1,004 00
Neath, Susan*	523 8th St., Oakland	341 71
Neubacher, Bertha	228 Broderick St.	449 79
Newborn, Mathilde	Burlingame	117 84
Phoebe	107 Austin Ave.	54 43
Norling, August	354A Beale St.	118 40
Norman, Otto	1124 Howard St.	264 75
O'Hanlon, Joseph	300 7th St., Oakland	68 96
Olivar, Leonardo B.	Commercial Hotel, Montgomery Ave.	1,446 45
O'Brien, John	241 4th St.	533 09
O'Neill, James	1124 Howard St.	360 64
O'Neill, William*	c-o Bk. of Lodi, Lodi	70 15
O'Brien, Kate	Ft. Klamath, Ore.	158 51
Paddock, Charles	2307 Sutter St.	258 19
Perry, Mary E.	3072 16th St.	120 49
Pesut, Mitar	421½ Green St.	87 50
Pietronave, Anna	338 Bush St.	105 81
Powers, Frank L.	550 Mission St.	379 24
Prendergast, Michael	New Atlantic Hotel	963 32
Quaid, Thomas	225 3rd St.	153 75
Reilly, Patrick	97 6th Ave.	74 19
Riordan, Mary	243 San Jose Ave.	1,122 26
Ridge, Anna M.	705 Stockton St., nr. Vallejo St.	1,006 91
Roby, Louis N.	278 Harriett St.	379 61
Ryan, Ellen*	460 Chestnut St.	92 96
Ryan, Thomas	1500 Van Ness Ave.	226 24
Sabo, Anna	220 24th St.	834 19
Schaffield, William	c-o Northern Machine Works, Ketchikan, Alaska	94 44
Schlothman, William F.	453 5th St., San Diego	179 75
Schwieting, Adolph*	1024 Howard St.	443 43
Shanahan, Mary	344 Jackson St.	237 94
Sharkey, Thomas	Pt. Richmond	1,072 60
Shea, Ellen	Adelphi House, Kearny St.	1,030 93
Sheriden, Phillip	Hotel Evans, 89 Broadway	16,759 59
Schindler, G.	2607 Franklin St.	70 22
Smith, Fred Allen*	262 13th St.	206 41
Smith, Joseph*	114 4th St.	980 34
Soderlund, Olaf S.	504 Natoma St.	83 09
Spratling, William	Co. E., 2nd Regt. U. S. M. C.	109 97
Spencer, John J.	278 9th St.	66 66
Stoddard, Eliza Rose Herbert	830 Pacific St.	214 68
Sullivan, Catherine*	1010 Howard St.	167 14
Sullivan, Marcella*		

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Sullivan, R. P.	c-o Sullivan Estate Co., 1075 Mission St.	\$139 13
Swanson, Carl	Newcastle	1,022 31
Swanton, Thomas	36 Clay St.	230 87
Swift, Bartholomew	Spokane	6,133 94
Tachna, Gery	1115 Geary St.	82 72
Tangney, Clifford M., Minor	Colton, San Bernardino Co.	126 96
Thompson, Henry	749 8th St., Oakland	57 35
Timm, Albert	c-o O. P. Company, Port Angeles	333 48
Toner, Ellen	600 Stockton St.	348 81
Toomey, Ed.*	Branch House	566 90
Trainor, Peter	1859 Campbell St., Oakland	1,106 26
Travis, Sarah A.	1231 Filbert St.	417 92
Weber, Gertrude	110A 28th St.	11,181 74
Wilcox, Lorenz*	39 5th St.	138 50
Wilkins, Lars W. E.	22 Sacramento St.	368 66
Wright, Vinnia	1423 Octavia St.	482 92
Zimmer, Arthur or Margaret	259 Clara St.	76 00
Zimmerman, Edward	Monterey	184 67

(Credits under \$50.00)

Agard, Marion C.	311 Green St.	8 45
Aaron, Samuel or Ellen	940 Mission St.	8 29
Abrahams, Milton (Minor)	2762 22nd St.	14 86
Abrams, Micheal	17 Langton St.	7 18
Adams, Robert Lee or Ellenor W.	Fresno	16 28
Alf, Rosa	Daggett	4 91
Andrae, Mary	Van Nuys Hotel	13 57
Adams, John P.	26 Natoma St.	5 77
Allan, Robert F., or Kenward, Robert Eccles (Minor)	2311 Bowditch St. Berkeley	7 45
Anderson, Gust	232 1st St.	11 09
Allen, John F.	315½ Jessie St.	9 98
Arveson, C. J.	26 Folsom St.	11 90
Affley, James	715 Howard St.	7 31
Albrecht, Richard A. C.	29½ Oak Grove Ave.	3 55
Alden, Byron, Jr.	1625 Folsom St.	4 62
Alexander, David B.	429 Greenwich St.	1 82
Anderson, Axel L.	726 Mission St.	3 79
Andrews, Joseph F.	Overton	11 81
Applebaum, Abraham	121 Russ St.	8 84
Anderson, William R.	720 Brannan St.	9 14
Anderson, Martin	706 22nd St.	13 57
Anderson, Maurits	623 4th St.	1 61
Anderson, Fred	Santa Cruz	8 82
Andersen, Lewis*	Montgomery Hotel	9 08
Avellar, Manuel J.	Str. Ukiah, N. W. P. Rd. Co.	14 95
Aljets, John	Crockett	14 36
Abenheim, Berthold	P.O. Box 100, Kobe, Japan	15 51
Ahlin, Nils Emil	711 Central Ave.	7 02
Ahquist, August W.	Fort Bragg	8 83
Allison, Joseph L.	119 Noe St.	20 31
Antoine, Isabel H.	223 Ellis St.	7 38
Armstrong, Margaret C.	962 Pine St.	14 51
Abbott, William Lee (Minor)	The Olive, cor. Pine & Mason Sts.	10 70
Arnold, Jane	165 San Carlos Ave.	11 29
Ahlstrom, Emil Gerhard or Madhila	1667 Mission St.	8 64

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Bagnasco, P.	18 Lewis St., bet. Sutter & Post.	\$4 55
Baptista, Josephine	733 Magnolia St.	2 93
Barry, Mrs. Belle	315 Jessie St.	11 56
Barry, Clara	721½ Minna St.	1 71
Bradley, Michael	197 Precita Ave.	7 74
Ballinger, Geo. T.	1615 Baker St.	7 80
Barrett, Mrs. Annie	San Bernardino	3 19
Brady, Margretta M.	2228 Geary St.	6 92
Brady, Mary	37 Norfolk St.	6 98
Bailey, Lewis S.	437 O'Farrell St.	16 34
Bantel, Minnie	123 Taylor St.	7 23
Barber, Jennie E.	1152 Shotwell St.	2 78
Barron, John	1217 Market St.	19 03
Barsotti, Ellen Bawden*	2824 Octavia St.	29 13
Barry, Ellen	Cor. Main & Folsom	2 06
Bayly, Charles Flex	518 Pacific St.	2 47
Blanchard, Emma E.	Napa Asylum, Napa	16 38
Brady, Charles A.	Menlo Park	6 21
Brady, Matthew J.	905 Bryant St.	9 00
Barbee, Emma H.	1090 Union St.	11 52
Brady, Charles J.	1816 Bush St.	29 71
Brany, Steve	Marine Barracks, Olongapo, P. I.	7 60
Brand, Hyla A.	1613 Sutter St.	17 94
Bradley, Edward H. or Annie	947 Van Ness Ave.	39 70
Baker, Annie A. or William F. (Minor)	829 22nd St., Potrero	3 56
Ballard, George W.	27th Co., C. A. C., Presidio	7 58
Balmain, William G.	The Lloyd House, 9th St. bet. Broadway & Washington Sts., Oakland	17 55
Barry, Ernest R.	750 8th Ave.	1 68
Braley, Sarah E.	Room 50, 1206 Market St.	12 09
Braun, Isabelle Duwer or Lawrence A. Duwer (Minor)	702 San Jose Ave.	10 81
Bergendahl, Knud or Martha	231 3rd St.	1 64
Bernard, Joseph G.	119 3rd St.	21 44
Bender, Miss Sarah E. or John W. (Minor)	1221 Union St.	11 48
Bentancurte, Jose Silveira	Half Moon Bay	38 45
Beardslee, Elizabeth M.	Berkeley Sanatorium, Berkeley	8 96
Beattie, James	Half Moon Bay	3 82
Begg, John	591 McAllister St.	4 27
Bernard, Philius	Raymond	4 22
Bernhard, Louis Benjamin	2651 Pierce St.	12 03
Brennan, Michael J.	Metropolitan Hotel	7 11
Berry, Marie	Lorin Station	10 86
Beere, Charles H. or Clara L.	Deadwood	6 69
Bevilacqua, Frank A.	139 Arlington Ave.	7 53
Bernstein, Dora	1224 Oak St.	7 56
Beahan, Marie A.	Princeton Hotel	6 53
Bender, Mrs. Mary	422 Jersey St.	19 15
Beeching, Charles W.	909 Steiner St.	7 32
Bell, Muriel	790 Shotwell St.	8 67
Benson, Carl	160 Hyland Ave.	11 50
Bencich, Anton or John (Minor)	34 Gladys St.	15 07
Bertul, John	Seaman's Institute, Steuart St.	1 88
Bedolfe, Harold F.	565 16th St. Oakland	8 13

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Bertram, Wilbert (Minor)	1834 Divisadero St.	\$24 98
Berg, Mary or Francis W.	140 Rose Ave.	44 57
Brew, Aileen or Hughes, Aileen (Minor)	1120 Jackson St. 32	
	Adair St.	8 12
Breen, Patrick	San Francisco	2 13
Brett, Mary J.*	34½ Kissling St.	7 73
Birchall, Alice	New Western Hotel, cor. Jackson & Kearny St.	8 57
Briggs, Mabel	Elmhurst	9 22
Bissey, Eleanor J.	901 Pine St.	12 11
Bizzi, Ugo	315 Sutter St.	8 15
Birth, Leopold H. or Etta	809 Treat Ave.	26 57
Boell, Mariana	503 Greenwich St.	2 91
Bourke, James	New Western Hotel	7 15
Bourne, Mary A. C.	436½ Clementina St.	9 96
Brown, Henry M.	722 Laguna St.	7 30
Brown, Mary E., or Cora E.	1519B Howard St.	4 55
Booth, Edward D.	1316 Stockton St.	45 97
Borba, Manuel M.	c-o Portuguese Hotel Co., 37 Clay St.	14 78
Bowe, Mary	Palace Hotel	5 01
Brown, Charles	1000 Montgomery St.	11 85
Bloss, Ethel Neville or Edna Collins	532 Geary St.	3 70
Bohm, Oscar*	East Windsor, Sonoma Co.	3 41
Bordenave, Pierre	144 Geary St.	6 67
Boyle, James	435 Natoma St.	5 43
Boyle, Josephine C. H.	Mountain View	13 30
Brooks, Georgina	367 Minna St.	2 47
Bock, Walter Milton	U. S. S. South Dakota	1 63
Boyle, Wilhelmina or Edna Katherine (Minor)	148 2nd Ave.	1 46
Boyle, William S.	Athens Hotel, Cor. Front & Broadway	7 98
Brown, Julia A. or Frank H. (Minor)	3727 23rd St.	7 44
Brown, Patrick	Tremont House, 5 2 3 Kearny St.	21 64
Browne, Mary O. D.	Nevada City	10 47
Brown, Annie	200 Langton St.	16 81
Browning, Edward (Minor)	109 Laguna St.	7 67
Bourdieu, Jeanne	1820 Pacific Ave.	10 85
Boylan, Christopher J.	c-o Seaman's Union, 5 Mission St.	9 73
Broderick, Daniel J.	528 Harrison St.	22 97
Brown, Clyde E.	Musician, Co. "A," 15th Inft., Camp Keithley, P. I.	1 50
Brown, James Elwood	228 Filbert St.	8 67
Bornstein, Jouis	1843 Fillmore St.	10 99
Brooks, Anne	2121 Jones St.	2 82
Boynton, George D.	1760 Eddy St.	26 73
Bockman, Rose	1380 Ellis St.	48 74
Borovich, Fannie T. and Solomunovich, Frank	383 Day St.	9 47
Brosnahan, Elizabeth	131 5th St.	9 77
Buckley, Bessie	547 Mission St.	10 08
Buckley, Nellie	1406 Geary St.	21 95
Bussell, Margaret J.	1211 York St.	9 69
Butler, William H.	1414 McAllister St.	33 37
Bru, Ole H.	700 Post St.	34 99
Buseck, Lillian	844 Valencia St.	32 44

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Buckley, Richard F.	1509A Sacramento St.	11 74
Burns, Henry or Norah	715½ Natoma St.	\$23 59
Busch, Catherine (Minor)	108 Freelon St.	15 47
Bush, Florence F.	418 Octavia St.	8 40
Burnham, William Edward	Jackson	3 66
Bruington, Carl Earl	U. S. S. "Adams"	15 00
Butler, Emma	29 Shipley St.	1 93
Brugger, Mathilde	633 Locust Ave.	14 95
Blume, William B.	215 14th St.	4 71
Burress, Mary E.	2282 15th St.	8 35
Byrnes, John F.	265 Central Ave.	31 30
Byxbee, Alice W. (Minor)	1188 Fulton St.	6 83
Cahill, Fannie	228 Turk St.	32 31
Callahan, Gertie	Grass Valley	4 05
Calze, Clementina	Fielding	16 28
Carre, Alexander	2759 Mission St.	7 54
Casey, Michael or Mary	Cor. 36th & San Pablo Ave., Oakland	7 12
Cassies, Henri	612 Broadway	7 30
Cassies, Joannes	1521 South St.	7 50
Clark, Sarah	1911 Green St.	6 78
Claussenius, Marcie	217 Steiner St.	6 88
Claymour, Jeanne	921 Pacific St.	9 46
Cavanagh, Mary	1316 Taylor St.	12 87
Clark, Arthur Boyd (Minor)	2231½ Mission St.	14 86
Cramer, Rose L.	433 7th St.	7 71
Crawford, Dudley M. (Minor)	241 13th St.	14 25
Cademartori, Charles Albert	Jackson	7 34
Calnon, Patrick*	150 Russ St.	1 84
Cameron, Alexander	Port Costa	5 00
Campion, Edward J.	1251 2nd Ave.	36 40
Carlson, Hilda	614 Capitol St., Vallejo	8 45
Casey, Edmond L.	Banning	13 79
Castagnino, Emiglio	519B Montgomery Ave.	2 07
Caton, Ellen*	12 White St.	17 96
Caulfield, James L.	1006B Golden Gate Ave.	10 15
Chabrand, Damien	Winthrop	10 21
Clase, Carl Victor (Minor)	263 Natoma St.	39 65
Crawford, Mary L. or Edna Archer	Manhattan Hotel	7 43
Carey, Patrick	179 Clara St.	7 68
Carroll, James*	Almshouse	15 27
Clark, Francis A.	15th & San Bruno Aves.	11 33
Casserly, John (Minor)	Oakland	35 64
Carter, Mary	540 San Jose Ave.	12 97
Cantor, Halmon	351 Fell St.	3 77
Champlin, John N. or Jennie B.	Marysville	6 21
Cranford, Mrs. Estella or Carson Francis (Minor)	645 Fillmore St.	8 13
Carmichael, Margaret R.	374 Douglas St.	22 79
Carlson, Lina	18 Tiogre St., Reiss Tract.	16 16
Callaghan, Reta A.	406 Bosworth St.	2 72
Cain, Charles D.	Martin Station, c-o Cal.Gas & Elec.Co.	7 04
Craig, Nannie P.	424 29th St.	5 24
Crane, Georgiana	4168 26th St.	6 87

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Cram, Frank.....	1124 Golden Gate Ave.....	2 09
Carey, Sarah A.....	142 2nd St.....	1 95
Cariss, Mary F.....	Hahnemann Hospital.....	2 96
Clark, Ellen.....	920 Polk St.....	4 59
Chamberlain, Joseph or Helen.....	220 Somerset St.....	8 16
Carranza, Fay L.....	1430 Hyde St.....	1 43
Campbell, Harry W.....	Co. "A" 19th Inf., Manila, P. I.....	14 68
Chamberlain, Abbie.....	220 Somerset St.....	2 36
Card, Margery S.....	1623 McAllister St.....	1 53
Catusich, Mary or Francis Joseph (Minor).....	247 Mississippi St.....	13 38
Campbell, Thomas E. L.....	2740 Bryant St.....	4 79
Carr, Patrick J.....	614 Howard St.....	12 48
Clarke, Olive K.....	1816 O'Farrell St.....	9 03
Carr, John Joseph.....	54 Shotwell St.....	2 65
Cesena, Rosaria.....	1364 Post St.....	14 31
Ceriat, Valerie.....	736 Broadway.....	12 07
Cereghino, Magdalena.....	14 Hincley Place.....	10 49
Cereghino, Joseph.....	661 Ashbury St.....	12 92
Centanaro, Emilio.....	26 Antone St.....	8 30
Creedon, Julia or Julia Marie (Minor).....	319A Capp St.....	15 51
Creighton, Gertrude B.....	605 O'Farrell St.....	17 25
Clifford, Nora.....	1623 Mission St.....	7 23
Christensen, Enevold or Kathrine.....	202 Townsend St.....	28 49
Colborn, Edna L.....	33 6th St.....	1 71
Collins, Jane*.....	4038 23rd St.....	40 15
Conner, Patrick.....	526 Golden Gate Ave.....	6 12
Cosgrove, Mary.....	100 McAllister St.....	8 74
Cowin, Josie E.....	618 Harrison St.....	3 24
Colvin, Hugh J.....	No address.....	13 87
Comstock, Rollin D.....	701 McAllister St.....	4 74
Connelly, Mrs. Annie.....	San Luis Obispo.....	44 26
Connelly, Anne.....	335 Turk St.....	7 02
Croker, Frederick.....	1527½ Market St.....	21 62
Cogurno, Maddalena*.....	246 Clementina St.....	14 27
Coffaney, Margaret.....	Stockton.....	12 78
Cohen, Joseph.....	729 Green St.....	18 41
Colombo, Angela.....	10 Lafayette Place.....	15 08
Condon, William F.*.....	765 Harrison St.....	13 54
Connell, Elizabeth.....	28 San Carlos Ave.....	20 18
Connick, Thomas H.....	1043 Pacific St.....	28 20
Connelly, Ellen.....	1024 Howard St.....	28 23
Connor, Jeremiah.....	Hawtorne, Nev.....	6 93
Connor, Theresa.....	366 N. 5th St., San Jose.....	7 41
Constandenide, Athanasio.....	Washington St.....	1 43
Cook, Rose.....	142 6th St.....	29 73
Corbett, Joseph or Mary F.....	1809A Eddy St.....	21 12
Crowley, Mary*.....	734 Willow Ave.....	7 05
Coughlin, Mary.....	1312 Devisadero St.....	17 49
Coughlan, Catherine.....	688 22nd St., Oakland.....	43 95
Concannon, Thomas or Catherine.....	1310 Harrison St.....	7 08
Collins, Elbridge C.....	South San Francisco.....	15 23
Contos, Petar.....	1946 Mariposa St.....	9 31
Conklin, Lillian.....	2017 Bush St.....	7 61
Crowley, P.*.....	314 Green St.....	33 51
Cooney, John A. or Louise.....	109 Scott St.....	8 87
Coughlin, Hannah or Collins, John.....	1719 Leavenworth St.....	3 29
Cook, Mary M., or Mabel G.....	625 Anderson St.....	5 00

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Crosby, Carlisle Cameron (Minor).....	c-o Peter J. Crosby, 1003½ Broadway, Oakland.....	13 46
Conner, Wm.....	San Rafael.....	2 16
Collins, John J.....	Co. "C" 6th Infantry, Ft. Wm. H. Harrison, Mont.....	1 63
Connelly, Richard or Mary.....	501 7th St.....	26 41
Crowley, Annie E.....	212 San Jose Ave.....	14 23
Coleman, Thomas A.....	2628 Mission St.....	2 86
Cooper, Norman H.....	1737 Post St.....	4 98
Coen, John.....	7th Ave., bet. L & M Sts., South San Francisco.....	10 60
Collins, Julia or John McGrath (Minor).....	1846 McAllister St.....	14 80
Colen, Caroline.....	4 Wall St.....	1 67
Conlon, Francis.....	833 Brush St., Oakland.....	4 98
Conlan, Samuel L.....	1805 Ashby Ave., Berkeley.....	4 55
Cushman, Myrtle.....	570 Hayes St.....	7 98
Crummey, Rebecca.....	154 Fillmore St.....	4 97
Cummings, George D.....	900 Sutter St.....	3 52
Curley, Thomas H.....	440 Fulton St.....	1 80
Cartin, Edward H.....	No address.....	5 71
Catler, Rose.....	70 14th St.....	7 06
Curtin, Richard J.*.....	79 Waller St.....	14 08
Cunningham, Annie.....	1812 Geary St.....	8 06
Cunningham, John.....	448 Utah St.....	27 07
Cullinan, John.....	1351 Harrison St.....	3 14
Cunningham, Thomas H.....	2529 Harrison St.....	30 36
Daley, James H. or Jane A.....	Sausalito.....	5 08
Dalzell, David Harold (Minor).....	2038 Channing Way, Berkeley.....	28 52
Davenport, Francis Roy Earl (Minor).....	Presidio.....	7 00
Davenport, Isaac T. or Davenport, Alice L.....	Clifford, Ellis St.....	8 77
Davis, James H.....	Presidio Reservation.....	14 53
Davison, Fred.....	518 Hayes St.....	6 53
Dabney, Clarence Edward (Minor).....	30 Prosper Ave.....	14 37
Dague, Lena F., or Margaret.....	Redlands.....	10 40
Daly, Ellen.....	1912 Stockton St.....	12 12
Daly, Maria.....	1519 Eddy St.....	7 86
Dasha, William F. or Margaret.....	221 Clara St.....	7 54
Davidge, Victor.....	443 Eddy St.....	4 62
Davidson, Josephine.....	202 Grove St.....	31 35
Davis, Olga P.....	1007 Bush St.....	19 56
Daly, Johanna.....	1375 Harrison St.....	36 35
Davidson, Blanche Priscilla.....	916 Treat Ave.....	38 18
Dalton, Lizzie.....	Raymond.....	8 35
Deasy, Cornelius M. (Minor).....	140½ 8th St.....	6 88
Dempsey, Mary A.*.....	107 23rd St.....	11 80
Denning, Mrs. Mary.....	West Berkeley.....	1 70
Devlin, Mary C.....	1414 Washington St.....	14 28
Degan, John A.....	911 Jones St.....	2 23
DeMartini, Frank.....	713 Filbert St.....	14 47
de Sousa, Jose Pedroso.....	c-o Portuguese Hotel, 37 Clay St.....	16 28
Dent, Katherine.....	905 Taylor St.....	9 00
Devine, Howard M.....	801 Vallejo St.....	39 03

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

* As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Deike, Caroline.....	630 E. 12th St., Oakland.....	\$16 92
Delahanty, Ellen Agnes.....	124½ Guerrero St.	13 77
Deal, Benjamin F. or Alice C.....	525 Turk St.....	8 16
Dealey, Annie Lyons.....	1605 Waller St., Alameda.....	8 42
deWit, Alfred C.*.....	254 Church St.....	3 50
Decker, Joseph.....	Fireman Second-class U.S.S. California.....	30 87
Devine, Mary.....	Lomita Park, San Mateo Co.....	15 00
de Arguello, Edelfrida.....	997 Steiner St.....	7 32
Devota, Mary E.....	1222 Folsom St.....	3 71
Devany, John A.....	318 Shotwell St.....	1 77
Dellinger, Fay D.....	166 Turk St.....	2 80
Dixon, George A.....	320A Guerrero St.....	3 36
Driscoll, Francis J.....	954 Mission St.....	31 69
Dillon, Patrick F.....	12 Washington Ave.....	3 55
Dwight, Thomas W.....	443 Valencia St.....	37 09
Dickson, Frances C. (Minor).....	838 Ellis St.....	14 70
Dickson, Gertrude E. (Minor).....	838 Ellis St.....	7 23
Dittmer, Hermann W. or Hermine M.....	1613 Gough St.....	5 97
Diebels, John T. or Elizabeth J.....	211 Webster St.....	15 47
Diver, Charles R., or Annie.....	Minnesota Hotel, 7th & Bryant St., Napa.....	1 58
Driscoll, Joanna M.....	815 Eddy St.....	39 98
Doheney, Edward J.....	422 Turner St., L.A.....	3 67
Downey, Mary.....	671 Mission St.....	9 35
Doggett, Annie.....	868 Mission St.....	3 18
Donovan, Anna.....	826 Market St.....	9 44
Douglas, Weldon.....	Caspar, Mendocino Co.....	6 92
Doyle, Margaret M. (Minor).....	409 Lombard St.....	14 25
Dolan, Mary.....	3631 24th St.....	1 94
Domville, Mabel.....	P.O. Box 2438, S. F.....	7 23
Doyle, Ann.....	556 Natoma St.....	7 60
Doyle, John.....	U.S.S. "Solace".....	12 32
Dolan, Mrs. Mary R.....	787 McAllister St.....	34 11
Dooley, Lillian M.....	Santa Rosa.....	8 49
Dolan, Hannah M.....	2777 Howard St.....	8 01
Donoghue, Maggie A.....	1900 Pacific St.....	38 80
Donaldson, Elizabeth.....	715 Wisconsin St.....	10 26
Donagan, Edward.....	San Mateo or 806 Buchanan St.....	20 85
Doherty, Patrick.....	322A Bryant St.....	21 97
Donahue, Joseph P.....	U. S. R. S. Independence.....	7 51
Doolin, James.....	202 Hale St.....	15 51
Donnelly, Joseph A.....	3044 24th St.....	1 44
Downey, Dennis, or O'Brien, Anna Maria.....	1966 Eddy St.....	2 93
Donovan, John.....	Ninth St., bet. Clay & Washington Sts., Oakland.....	34 88
Dolan, Bernard J.....	777 Hayes St.....	6 80
Dondero, Antonio.....	Silver Ave. Mission Road.....	21 66
Doyle, Thomas B.....	Burlingame.....	4 33
Dunleavy, Johanna*.....	518 3rd St.....	8 74
Duzant, Birdie.....	1024 Jackson St.....	8 07
Duffy, Belinda.....	1729 Hyde St.....	7 65
Duggen, Daniel C.....	Shellville, Sonoma Co.....	19 44
Duffin, Katherine.....	308½ Langton St.....	4 67
Dunn, Estella V.*.....	2147 Lake St.....	7 98

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Durfee, Teresa.....	127 Rose Ave.....	\$5 07
Durning, Amy.....	1346 Pine St.....	8 24
Du Fosse, Frederick F.....	230 Perry St.....	5 49
Dunne, Mary.....	733 Cole St.....	4 74
Dunlevy, Marion.....	S.E. Clay & Webster St.....	9 90
Duncan, William E., Jr.....	Oroville.....	11 42
Dunn, Daniel.....	1805 Mission St.....	7 69
Dunham, Sumner.....	1119 12th St., Oakland.....	1 40
Dykeman, Margaret S.....	City & County Hospital.....	15 71
Egan, John T.....	390 Shotwell St.....	30 19
Esnard, Lottie.....	1340 Minna St.....	7 02
Evans, George M.....	3938 17th St.....	7 19
Edgar, Francis.....	Petaluma.....	3 67
Emlay, Annie or Elmer H.....	1643 Geary St., 1452 Divisadero St.....	1 92
Eastus, John William.....	Grass Valley.....	5 03
Everett, Charles Frank.....	Co. "A" 1st Bat. Eng. Honolulu, T. H.....	43 54
Elliotte, Edithe.....	556 O'Farrell St.....	7 24
Egtinne, Anna.....	1024 Mission St.....	6 69
Eriksen, Johan.....	Rodeo, Contra Costa County.....	20 88
Ellis, Agnes.....	Colma.....	13 46
Elrick, Thomas or Clyde.....	505 Waller St.....	16 36
Emitt, Carlisle H.....	2551 Van Ness Ave.....	8 95
Elliott, Maria Teresa, Executrix of the Last Will and Testament of Orson H. Elliott (Deceased).....	479 Fair Oaks St.....	16 93
Ennis, Bertha, or Leona (Minor).....	637 Washington St.....	4 42
Fagan, Mary Ellen.....	1719 Broderick St.....	14 87
Farrell, Thomas.....	1402 Army St.....	5 47
Farren, Nellie B.....	526 Eddy St.....	1 31
Falconer, John.....	23 Grand St.....	1 42
Faulkner, Thomas Joseph.....	243½ Perry St.....	8 21
Flanagan, John Alonzo.....	S.S. "Spokane".....	5 93
Frank, Manuel S. H.....	1803 Broadway.....	8 99
Flanagan, William J., or Marie Grace (Minor).....	4141 24th St.....	15 00
Flaherty, Mary J.....	1887 Valdez St., Oakland.....	8 48
Flanders, Edward F (Minor).....	2612 Howard St.....	20 16
Frank, Marjorie (Minor).....	1530 Green St.....	7 30
Farrell, John.....	3306 Buchanan St.....	2 40
Feeley, Catherine.....	508 Franklin St.....	3 46
Fenne, Lulu.....	338 Golden Gate Ave.....	17 61
Ferrera, Giovanni.....	Colma, San Mateo Co.....	18 64
Freeman, Alta.....	75 Pierce St.....	15 59
Fellnagle, Cornell.....	242 Post St.....	8 48
Fenstermacher, George.....	Hazleton, Penna.....	5 63
Fredin, Erleen E. (Minor).....	30 Page St.....	14 33
Feiling, Edith L. W.....	422 Pierce St.....	8 44
Feutrier, Peter.....	821 "H" St.....	25 15
Ferguson, Carl M.....	3rd & L. Sts., Sacramento.....	1 83
Freed, Louis C. or Estella.....	232a Lexington Av.....	19 02
Fenwick, William A.....	Windsor Hotel, 5th & Market St.....	11 91

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921. •

Hibernia Savings and Loan Society, at San Francisco, California—Continued.			Hibernia Savings and Loan Society, at San Francisco, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Fenton, Annie M.	1824 Page St.	\$5 50	Galbraith, Dora	383 O'Farrell St.	\$10 03
Fischer, Lulu	918 Treat Ave.	10 17	Gammon, Carl	2607 Bryant St.	8 56
Fitzgibbons, Francis M. (Minor)	225 Oak St.	6 99	Gray, Charles T.	70 Ellis St.	24 02
Fisk, Richard Adam, or Josephine	290 7th St.	1 94	Grafiug, Dick	Ft. Harrison, Mont. ..	7 34
Fitzgerald, Gertrude M.	3680 20th St.	1 77	Gallagher, Thomas	1123 Tennessee St. ..	6 54
Fitzpatrick, Hannah ..	1921 Webster St.	18 08	Gambrell, James	General Hosp. Presidio	7 35
Filipeli, Bartolomeo ..	407 Union St.	12 23	Gallagher, Peter	Troop "F" 6th Cav. ..	
Finerty, James H. or Mary M.	Cottage Grove	8 63		Camp Overton, Mind., P. I.	16 17
Fischer, Herman	317 Turk St.	5 44	Gabriel, Mrs. Carrie ..	2914 Sacramento St. ..	7 21
Fitzgerald, James	Winchester Hotel, 3rd St.	8 52	Grant, Martha F.	446 Kansas St.	7 45
Flinn, Margaret or Thomas R. (Minor) ..	515 Buchanan St.	10 49	Gallagher, Clarence J. ..	809 Hayes St.	1 57
Fink, Alice	The Blenheim, Cor. Franklin & Bush Sts.	3 26	Garrick, Sarah Jane	Kansas & Mariposa Sts., near 18th ..	2 00
Forester, Belle Winter-ton	Eldridge, Sonoma Co.	3 59	Greenan, Ada	637 Golden Gate Ave. ..	1 50
Foulk, Nina	853 Valencia St.	1 32	Gemmell, Alexander* ..	3855 17th St.	10 95
Fournier, Ernest	Butte, Mont.	6 83	Greenwell, George, or Pearl Anita (Minor) ..	Santa Clara	3 70
Fox, Estell	658 Parker Ave.	1 96	Green, James Lewis, or Yorks, Mary E.	132 Olive Ave.	1 42
Forrest, Loretta Baldwin (Minor)	2721 Mission St.	29 15	Gleason, Bridget	Bodega, Sonoma Co. ..	24 28
Fos, Virginia	1125 Mission St.	6 50	Geddes, James A.	525 Turk St.	3 56
Flood, Vincent or Clarence J.	Butte, Mont.	15 71	Green, Dora*	1322 Golden Gate Ave.	18 65
Forbes, Richard	445 Page St.	11 81	Getz, Wilhelmina J.	1618 Steiner St.	37 67
Ford, Henry J.	1553 Mission St.	1 79	Gibney, Anna	105 Natoma St.	33 01
Ford, William O.	465 14th St.	24 02	Gilcrest, Ellen M.	Palo Alto	2 91
Fortin, Vyra Louise	10 Clark St., San Rafael	7 85	Grimes, George James (Minor)	750 Lyon St.	14 44
Forniot, Peter	305 1st St.	12 34	Gifford, Edna Josephine (Minor) ..	1056 60th St., Oakland ..	8 82
Ford, Harold F. (Minor) ..	16 Lobos Square	7 50	Griffin, Frank	15 Leavenworth St. ..	20 97
Ford, George A. (Minor) ..	16 Lobos Square	7 50	Griffin, John	911B Greenwich St. ..	7 88
Ford, Augustine C. (Minor) ..	16 Lobos Square	7 50	Giles, Vivena	289 30th St.	11 41
Forsstram, Carl	1277 5th Ave., East Oakland	8 63	Ghiotto, Giovanni	4534 Mission St.	4 27
Forbes, Helena	1014 East 15th St., East Oakland	2 36	Gill, John	32 Silver St.	5 80
Ford, John	3016 25th St.	1 60	Gill, Mary E.	2845B Mission St.	12 33
Flower, Laura or James R. (Minor)	1041 York St.	3 03	Gompertz, John Langdon (Minor)	1702 Geary St.	14 56
Fox, Charles C.	988 Howard St.	1 51	Gorga, Jan*	582 6th St.	7 24
Fox, Mary F. Gott	San Pablo	13 39	Gorman, Hugh	Darwin, Inyo Co.	26 00
Foley, Eleanor E.	1719 Jones St.	8 68	Gospodnetich, Pavol ..	Salinas	7 14
Foley, William	100 Cole St.	25 63	Goldberg, Jennie	28 Mary St.	34 57
Flynn, Martin or Lizzie ..	839 Jackson St.	46 25	Groom, Mrs. Matilda ..	111 Divisadero St.	3 76
Flynn, Thomas E.	141 Valencia St.	18 31	Gough, James Francis ..	1757 Mission St.	21 43
Gans, Charles	U. S. Transport Sherman	6 98	Gorstordoz, Simon	1545 Post St.	21 87
Gracia, Marie	917 Noe St.	4 79	Goldstein, Isidore	1505¼ Turk St.	9 18
Gallagher, George F.	Randsberg	16 64	Goodwin, Ethel or Emily	15 Merritt St.	38 01
Garrett, Edna* or Alta Geneva (Minor)	502 N. St., Sacramento	22 38	Goodwin, Daniel (Minor) ..	231 Greenwich St.	7 25
Gaddy, John Lawrence ..	Manila, P. I.	5 42	Gough, Thomas J.	422 Franklin St.	15 56
Galloway, James O.	1101 Market St.	4 34	Gjuka, Nikola	251 Natoma St.	3 61
Gardner, Mrs. Ida Estelle ..	1103½ 17th St.	6 08	Gunn, Christina	Point Reyes Station ..	3 05
Garrett, John Joseph or Esther	269 Dore St.	4 57	Gudgeon, William J., or Ellen	306A Lilly Ave.	1 58
Grace, John J.	Los Angeles	4 39	Gruss, George Hopkins ..	French Gulch, Shasta Co.	1 82
Grafe, Gesine	Lorin, Berkeley	8 44	Gunn, Phoebe Deming ..	3815 Pt. Lobos Ave.	8 17
Gray, Luke or Mary Agnes	1512½ Baker St.	5 18	Gulliver, Amelia E. or Amelia E. (Minor) ..	2355 Pine St.	15 57
			Glunz, Maggie	60 Webster St.	4 03
			Gudak, Abraham Jacob	c-o Salvation Army, Ninth St.	1 44
			Gum, John B. or Florence M.	Madison Park Apartments, Ninth & Oak Sts., Oakland ..	1 44

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Gunderson, John	Schooner Monterey, c-o Associated Oil Co., Wells Fargo Bldg.	\$1 54
Gunst, Morgan	Burlingame	17 99
Glynn, Thomas J.	415 Powell St.	6 04
Hafenegger, Mary A.	135 Valencia St.	21 76
Hauge, Lars	343 Mississippi St.	41 34
Havery, John J.	1020 Willow St., West Oakland	2 90
Hayes, Jane	338 Golden Gate Ave.	9 12
Hammar, Gustaf F.	450 Courtland Ave.	14 86
Hammar, Katharina	450 Courtland Ave.	23 69
Hanley, Minnie E.	925½ Mission St.	7 80
Hannon, William P.	c-o American Express Co., Minnesota	10 45
Hanson, Caroline A.	116 Taylor St.	14 65
Harrington, Daniel C.	Silver City, N. M.	8 21
Harris, Margaret *	52 Zoe St.	11 69
Harrison, Benjamin T.	1101 Pine St.	4 57
Harrold, Elizabeth	3481 19th St.	3 76
Hayes, Joseph P. or Sarah J.	1102 Howard St.	8 89
Hanson, Brooks	67 Merritt St.	7 96
Hansson, Elis	1305 Buchanan St.	6 73
Harland, Charles Dun- can or Ann.	513 Shotwell St.	17 27
Hart, Daniel G. or Alice A.	1000 Haight St.	4 96
Harvey, Sophie G.	Burlingame	24 16
Hashagen, William T.	1002 Harrison St.	18 87
Hawes, Laura M. *	527 Capp St.	5 76
Hayercroft, Georgina	623 Howard St.	8 16
Hanagin, Eliza	1713 Jessie St.	7 86
Hatch, Elizabeth A. or Hubbell, Ada E.	916 Market St.	9 91
Hanlon, John	201 Gough St.	8 94
Harnett, Lizzie	834 O'Farrell St.	16 42
Hansen, John	U.S.S. "Maryland"	27 15
Hall, Thomas T.	2008 Union St.	8 36
Hayes, Johanna, or James J.	1701 Seventh St., Oakland; Santa Clara College, San- ta Clara	7 51
Harkin, Catherine A.	2950 Pt. Lobos Ave.	11 45
Harkin, Sarah	2950 Pt. Lobos Ave.	16 99
Harris, Perry	1780 Post St.	10 14
Harrison, Elizabeth or Robinson, Harding E.	428½ Waller St.; 652 7th Ave.	40 49
Hamilton, Frank	2636 Mission St.	1 63
Hamilton, Agnes F.	1341 Pierce St.	6 90
Harney, Katie	88 Walter St.	24 68
Hannan, John W.	Co. "A" 19th Inf. Manila, P. I.	45 03
Haines, Cathrine F.	1309 Steiner St.	10 89
Henderson, Eliza	1211 Octavia St.	2 06
Herlichy, John	202 Florida St.	47 93
Heard, John	Co. "B" 1st Bat. Eng. Ft. McKinley, Ri- zal, P. I.	10 34
Heffernan, John F.	264 Waller St.	19 55
Helgesen, Nels R., or Nilsen, Nelsine	2322 Fillmore St.; Palace Hotel	16 33
Helliwell, Richard, or Hellen F.	108 Stockton St.	25 70
Henderson, Edwin H.	171 6th St.	10 10
Heney, Robert	48 4th St.	5 84
Hergrain, Alma	Mt. St. Joseph's Asyl- um	15 77

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Herman, Walter George (Minor)	Amador	\$24 71
Henderson, Kristoffer	14 Jackson St.	28 26
Herberger, Caroline M.	25 Kate St.	7 14
Hennessey, Miss Mar- garet	Campbell, Box 16	13 82
Heimerl, Emilie *	317 Ellis St.	8 35
Hellenthal, Emmy	2008 Hyde St.	2 97
Heffernan, Michael *	San Francisco	8 39
Hennessy, John	39 Tehama St.	5 73
Hermal, Norbert (Min- or)	28 Bennington St.	26 26
Henderson, Elizabeth G. *	83 Lotus St.	6 09
Hicks, Lydia M.	436 Geary St.	5 03
Higgins, Jane *	Acheson Hotel, East Berkeley	12 68
Higgins, James F., or Emma L.	1132 Dwight Way, Berkeley	6 49
Himmel, Helen E.	627A Stevenson St.	34 73
Hribal, Tena	600 Jones St.	3 78
Hildebrandt, Eliza- beth *	2410 Harrison St.	16 21
Higgins, Edward Leary (Minor)	2nd & G Sts., Benicia	7 39
Hiegel, John J.	644 Carolina St.	1 68
Hogan, William H.	228 12th St.	9 17
Holmberg, Carl Oscar	31 Natoma St.	10 07
Houlton, Katherine L.	404 Turk St.	23 06
Howe, Minnie	13 Moss St.	2 77
Holmes, William	861 Fulton St.	9 08
Hodnett, Anne, or Mary E.	311 17th St.	15 24
Hoffmann, Willmar A. (Minor)	1251 Webster St.	7 09
Hogan, Mrs. Kate E.	115 28th St.	4 08
Holt, Florence M.	121 Guerrero St.	1 97
Howell, Clarence J.	840 Haight St.	8 56
Howard, Esther F.	51 Webster St.	1 40
Hoffman, Caroline	535 Seventh St.	32 96
Howatt, William J., or Lillian B.	Adelaide, South Aus- tralia	7 74
Hunter, William L.	12 Front St.	1 68
Hussey, Nora	2111 Jackson St.	10 65
Hughes, Henry	15 Leavenworth St.	3 16
Hunter, Clair A.	715 Sutter St.	1 40
Hussey, Charlie E.	52 Jones St., Oak- land	7 56
Hussey, Mary	Dawson City, Y. T.	17 29
Hungerford, Jennie I.	528 Silva St.	6 12
Hurley, Annie	706 14th St., Oak- land	7 25
Hughes, Kate	1419 22nd St.	9 97
Hughes, Anna G.	Presidio	20 68
Hurley, Margaret (Minor)	Box 155, Crockett, Contra Costa Co.	7 50
Hulings, Mabel F.	2759 Mission St.	1 45
Hurley, Michael	Cosmopolitan Hotel, 5th & Mission Sts.	34 43
Ingrim, Stella May (Minor)	148 Peralta Ave.	2 29
Janson, Elizabeth T.	1725 Buchanan St.	10 77
Jackson, Franklin W.	6 Liberty St.	4 27
Jannell, Catherine	Cor. Broadway & Du- pont Sts.	45 65
Jansen, Christian T. or Mrs. Nicoline	126 5th St.	5 88
Jamain, Armand	423 Gough St.	11 00
Jacobs, Alex. and Esther	1126 Harrison St.	38 68

*Dead

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Jaeschke, Walter	581 Minna St.	\$2 92
James, Job Elmer	Willows	7 32
Jameson, Charles A.	1224 Railroad Ave.	18 59
Jensen, Carl P.	Bowens Landing, Mendocino Co.	13 23
Jensen, Marie E.	117 Leavenworth St.	2 98
Jesso, Perve	Co. "B" 2nd Regt. Marine Corps, Olongapo, P. I.	14 82
Jess, Willard N., or Gertrude L.	1530 Bush St.	18 87
Johansen, Aagot	9 Oak Grove Ave.	3 01
Johnson, Claude E.	730 Golden Gate Ave.	9 55
Jones, Priscilla A.	2619 22nd St.	1 76
Jones, William J.	51½ Ritch St.	5 28
Johanson, Augusta	5 Treat Ave.	31 29
Johnson, John Edwin	U.S.S. "Mohican"	8 61
Jones, Marcus M.	776½ Folsom St.	7 18
Joseph, Ellis S.	1429 Bush St.	9 39
Johnson, Mary A.	547 Walnut Ave.	12 98
Johnston, William T.	Honolulu, T. H.	9 60
Jordan, Matthew	28 Birch Ave.	1 37
Johnsen, Andrew	San Pedro	47 24
Johnston, Emma, or Alice (Minor)	1471 Fulton St.	45 86
Johnson, Ida	1326 Golden Gate Ave.	8 99
Johnson, Elfrida	1501½ Kentucky St.	1 43
Johns, David H.	1516 Howard St.	1 47
Johnson, Helene	561 Minna St.	5 70
Jordan, George Wash- ington or Ethel	113 Franklin St.	5 96
Johnston, Charlotte	3069 16th St.	1 43
Johnston, A. B. or Mrs. Hortense	310 17th St.	4 75
Johnson, Axel E.	115 Park Hill Ave.	4 19
Johnson, Anna	309 27th St.	1 91
Johnson, Matilde Jo- hanne, or Cecelia Elisabeth (Minor)	Chiwatera La Can- anea, Mexico	7 14
Julias, John M.	13 Polk St.	8 97
Jugovich, Nikola	740 Willow St., Oak- land	14 00
Kahn, Josie	757 McAllister St.	2 98
Kane, Mrs. Rose, or Dougherty, Georgie and Frank and John (Minors)	209 11th St.	7 27
Kraemer, Frederick	5 Market St.	11 94
Kaney, James Bennet (Minor)	Chico, Butte Co.	14 85
Kaney, Thomas Mer- vyn (Minor)	Chico, Butte Co.	14 85
Kane, Charles L.	34 Golden Gate Ave.	8 00
Katten, Helen Frances	3808 Clay St.	22 31
Kelly, Phoeby	47 Homer St.	8 73
Kehr, John	1 Bush Place	17 40
Kerin, Andrew	1060 Kentucky St.	7 04
Keefe, James C. (Minor)	San Leandro	15 10
Kelkala, Fanny	1638 Fell St.	34 99
Kelly, Eliza	210 Hyde St.	6 27
Kelly, Harry J.	1035 Post St.	3 34
Kelley, Mary Agnes	San Francisco	49 61
Kelley, Walter S.	811 Railroad Ave.	15 58
Kemp, Nellie Bridewell	1604 Leavenworth St.	2 82
Kenna, P. J. G. or Ellen	132 Phelan Bldg.	6 67
Kennedy, Elizabeth, or Charles Francis (Minor)	6 Hyde St.	10 64
Kennedy, Mrs. Hanora	32 Willow St.	44 38

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Kenward, Allan Ri- chard (Minor)	2311 Bowditch St., Berkeley	\$29 61
Kelly, Bridget or John M.	1579 Church St.	9 22
Kelly, Bernard or Ben- jamin D.	Carson City, Nev. and Goldfield, Nev.	20 68
Keith, Leo A.	1632 Haight St.	7 77
Kenny, Edward	Commercial Hotel, San Diego	44 38
Keenan, Mollie A.	1408 Guerrero St.	12 19
Kearney, Denis T.	304 Waller St.	2 92
Kelly, Frederick Jo- seph	Tancred, Yolo Co.	3 67
Klein, Lola O.	Hotel Young, Turk & Taylor Sts.	1 83
Kettlewell, Oscar James L.	2 Marye Terrace	2 89
Kelly, Maggie A.	924 Army St.	17 77
Keating, Robert	35 Sanchez St.	5 23
Kinney, Charles R.	c-o Main & Win- chester, 214 Bat- tery St.	28 17
Kilday, Agnes	722 Golden Gate Ave.	24 13
Kilduff, Bridget	2302 Divisadero St.	8 37
King, Hugh	2132 Parker St., Ber- keley	11 56
Kidd, Sarah L.	2514 Market St.	12 67
Kihn, Elisabeth	15 Freelon St. (rear)	13 13
Kinnunen, Anna	11 Hopeton Terrace	17 96
Kirkland, William W.	41 Shrader St.	1 38
Knight, William Don	2508 Bryant St.	7 54
Kriedte, Pauline	790 Elizabeth St.	5 13
Kline, Wilhelmina E.	Taylor	22 84
Kinsman, James W., or Annie	2315 Howard St.	12 85
Kirchem, John	352 10th St.	13 09
Kilkenny, Herbert Ly- don	1873 McAllister St.	8 30
Knights of the Red Branch Hall Assoc- iation, Building Fund	437 Bartlett St., c-o J. J. O'Connor	13 13
King, James P.	3313 Mission St.	5 26
Kiernan, Charles A.	2017 Pine St.	8 70
Kriebel, Charles	1251 Ellis St.	1 45
Kimball, George Clar- ence	413½ Franklin St.	8 59
Kirby, Helen K.	93 De Haro St.	7 98
Knickerbocker, Ralph (Minor)	486 38th St., Oakland	2 89
Kopranovitsch, Fer- dinand	208 Golden Gate Ave.	12 27
Korten, Charlotte	10 Alaska Place	1 78
Knopf, G. T.	925 Greenwich St.	11 43
Krog, Harry N. (Minor)	San Pedro, Los An- geles	30 09
Kyle, Thomas Augus- tus	214 Clipper St.	6 91
Kyler, Edgar Charles (Minor)	1243 Myrtle St., Oak- land	7 33
Lasswell, Edward C. (Minor)	608 5th St., Oakland	7 28
Lasswell, George L. (Minor)	1744 Howard St.	7 15
Lavin, Emilio	Rocklin, Placer Co.	5 21
Lamoureux, Theodore J. or Mary J.	1415½ Folsom St.	5 78
Lane, John	1120 Harrison St.	31 86

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Langley, William Porter	35A Freelon St.	\$5 03
Larkin, John J.	1124 Howard St.	20 71
Larson, Annie	Windsor Hotel, cor. 5th & Market Sts.	2 98
Laur, Christoph	292 O'Farrell St.	15 23
Lacy, Annie	615 Chestnut St.	10 38
Lally, Denis	1918 Folsom St.	17 14
Lacy, Margaret	761 Chestnut St.	47 00
Lavin, Ella J.	405 Fillmore St.	10 79
Lawler, John	Marin Co. Water Works, San Rafael	9 08
Langkusch, Mary	5234 Grove St., Oak- land	8 15
Larson, Anna L.	408 Mississippi St.	7 19
Landsberg, Samuel	U. S. S. "Colorado"	7 51
Lamoureux, Emma L.	1450½ Folsom St.	5 34
Laird, Andrew	60 28th St.	1 88
Laufenberg, Walter P.	29 Elgin Park	2 81
Lawrence, Constance V.	1034 Vallejo St.	16 56
Labagh, Madeline	852 Stanyan St.	4 25
Leary, Tim or Hannah	1892 Howard St.	4 99
Ledyard, Dr. W. E.	128 2nd St.	11 16
Lejon, Stina	116½ Freelon St.	13 04
Lenahan, Edward	Novato, Marin Co.	9 02
Levison, Mary	254 Brannan St.	7 37
Leary, Mary*	Cor. Franklin & Washington Sts.	49 63
Lebau, Miss Louise	1122 Larkin St.	12 63
Leonard, Mary	29 Austin St.	8 61
Leone, Nicolo	4½ Union Place	41 25
Levy, Etta*	1412 Buchanan St.	31 21
Leahey, Elizabeth	Plymouth Hotel, Bush & Jones Sts.	10 33
Leisen, Dora*	Bellevue Station, Santa Rosa	4 34
Leary, Margaret or Johannah	2221 Post St.	11 29
Leahy, Bridget	1320 Florida St.	17 35
Leter, David	633 Ivy St.	7 22
Leahy, Francis W.	4059 19th St.	1 46
Lennon, Milton B.	946 Eddy St.	16 73
Lennon, Michael	310 Richland Ave.	7 58
Leahy, Ellen	2960 Steiner St.	3 18
Leahy, Francis J.	411 Clipper St.	9 79
Levy, Agnes	Hotel Savoy	10 83
Leupold, Armin B.	6 Broadway Court	12 97
Leo, Mary Jane	707A Hayes St.	3 62
Linden, Carl A.*	540 1st St.	19 21
Linderman, James E.	Esparto	7 14
Lieb, Caroline A.	212 Pennsylvania Ave	28 06
Linss, Louis	19 Folsom Ave.	8 35
Lindman, Annie	1546 O'Farrell St.	7 39
Liebig, George H.	1160 Treat Ave.	1 87
Lindholm, Olof J.	2517 Post St.	10 01
Lindsey, Illzaide	227 2nd St.	16 33
Livingston, Ralza Clark (Minor)	843 Franklin St., Oak- land	38 30
Lima, Antonio J.	Selby, Contra Costa Co.	5 81
Lombard, Charles H.	1519 Webster St.	6 30
Lowell, Oliver H.*	2721 Mission St.	30 33
Look, William C.	432 Franklin St., Oakland	1 29
Lowney, Timothy	716 Clementina St.	39 07
Locke, Theresa	1322 Buchanan St.	10 79
Lowry, Sarah	838 Oak St.	7 56
Loftus, Mervyn J. (Minor)	140½ Haight St.	31 75
Low, Alma	401 Clement St.	7 64
Loughran, Evelyn	919 Bryant St.	39 72

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Long, Arthur C.	Presidio	\$1 41
Low, William J.	305 5th Ave.	7 87
Lundberg, August	Pinole	2 95
Lucey, Daniel C.	624 4th St.	6 24
Luke, Elizabeth	National Hotel, San Rafael	7 85
Luke, Elizabeth or Al- fred John (Minor)	National Hotel, San Rafael	9 54
Lyons, Kate Arnoup	2438 Dwight Way, Berkeley	2 82
Lynch, Patrick	207 Minna St.	9 86
Lynch, Patrick	548 Mission St.	23 68
Lyon, John A.	232 Liberty St.	2 30
Lyng, Elizabeth	489 24th St., Oakland	45 47
Lysett, Honar M.	641 Valencia St.	8 35
MacDonald, Margaret Katherine (Minor)	Emeryville	7 00
Madden, Mrs. Bridget*	Howard & 22nd Sts.	14 66
Mainhall, Mary Jef- freys Lewis	California Hotel	9 45
Maitland, Mary	16 Hampton Place	3 53
Mann, Alice	946 Post St.	2 06
Marks, David (Minor)	Lowell, Arizona	29 56
Marsden, Emma H.	1615 Sherman St.	7 30
Matheson, Louis	Ahlborn House	26 85
MacDonald, Gladys E. (Minor)	214 Castro St.	7 13
Mackey, Anastasia	132 Hayes St.	12 21
Machomich, Alden	Truckee	5 93
Manning, James L.	559 20th St., Oakland	7 94
Macauley, Sarah H.	322 Hyde St.	13 78
MacQueen, Elizabeth C.	1049 Mission St.	14 94
Maloney, James	91 Manchester St.	10 66
Mann, Mary	1564 Pacific Ave.	12 91
Manning, David J.	676 Linden Ave.	2 90
Matthews, John*	Wideway, East Berkeley	20 24
Marcus, Louis	951 McAllister St.	30 79
Maydwell, Alice M.	1212 Jones St.	7 61
Macnamara, Mary	1109 Van Ness Ave.	2 44
Macnefert, Nelly	10½ John St.	7 82
Mallos, John	903 Broadway, Oak- land	14 92
Marr, Ellen	597 Oak St.	3 37
Martin, Eleanor F.	Hotel Majestic	30 88
Main, Medora T.	320 McAllister St.	34 90
Marlette, Alice* or Ingham, Emma	324 W. Olive Ave., Redlands; Wilton, Iowa	33 33
Mattner, Ernest H., or Mattner, Louise	631 Van Ness Ave.	45 18
Manuel, Antone	801 Mission St.	7 63
Martin, Leza	124 Ridley St.	5 55
Maloney, John F.	Menlo Park	10 90
Mattson, Mattias	1325 23rd St.	2 56
Maddalena, Clemence or Andrew J.	1641 11th Ave., South San Francisco	6 87
Marsich, Joseph	2627 Mason St.	20 56
Marlin, Michael	U. S. S. California	9 31
Marty, Mary	Box 346, Leona Hts., Fruitvale	22 40
Martin, Mary	1714 California St.	28 94
Meyer, Frank A.	417 Ivy Ave.	11 11
Meyers, Eliza	Elmira	12 20
Meehan, John	Winchester House	3 19
Mehrtens, Rudolph C.	1915 Pierce St.	7 13
Mead, Margaret L., or Mabel L.	650 Fell St.	7 50

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Mendelssohn, Sarah Jane	1244 Jackson St.	\$1 46
Meyer, Aleck	484 Frederick St.	4 33
Milton, Mary or Doherty, Ellen R. (Minor)	25 Oak Grove Ave.	2 87
Middlemiss, Thomas	701 Shrader St.	7 01
Miller, Ida	N.W. Cor. 18th & Missouri Sts.	1 90
Mitchell, Eugenia	31 Harriett St.	14 20
Miller, Frank	Summit	9 73
Mitchell, Mary J.	530 H. St., Marysville	4 17
Miller, Christina	51 Herman St.	28 49
Miller, Margret	12 Clinton St.	26 92
Mick, Frederick J.	421 Laguna St.	6 80
Mockler, John, Jr.	322 Duncan St.	1 50
Monahan, John or John Joseph	454 Bryant St.	5 48
Montijo, Lourella	207 Ellis St.	8 74
Mooney, Peter	Camp Meeker	14 08
Mortier, Miss Ethel	320 Taylor St.	1 98
Mosley, Charles J.	St. Helena, Napa Co.	39 39
Moon, Claire Kathleen (Minor)	1009 Florida St.	7 00
Moon, Mary Julia	1009 Florida St.	7 00
Moore, Frank D.	Troop "E," 15th Cavalry, Bongao, P.I.	18 32
Moore, James A. *	1007 Sutter St.	8 83
Moran, John E.	578 6th St.	1 37
Moran, Thomas P.	390 Shotwell St.	2 97
Mortigia, Matteo A. G. (Minor)	5 Rose Place	7 11
Morgan, Catherine	24 5th St.	17 72
Morrissey, Ellen E.	969 Corbett Ave.	7 54
Morris, Moses	210 North Ave., off Courtland Ave.	10 05
Moloney, Peter	529 2nd St.	35 30
Monahan, Rilla	Tuolumne	12 69
Morse, Virginia D.	2513 Bancroft Way, Berkeley	7 56
Morrison, David J. or Addie E.	2478 Mission St.	8 65
Monte, Rosie	3 Imperial Ave.	2 65
Monahan, Thomas A., or Florence M.	2985 California St.	9 96
Moloney, Catherine	865 Milton St., off San Pablo Ave., Oakland	5 45
Mona, Nora	286 Guerrero St.	4 44
Morrison, Grace G.	1624 Pacific Ave.	5 85
Moran, Maria	279 Bush St.	7 66
Mulkern, Stephen	170 Perry St.	8 72
Muller, William	Eureka	18 84
Muller, Gerhard Peter (Minor)	323A Dore St.	8 96
Murphy, Hannah	1911 Mission St.	13 40
Mullen, Ellen	213 Courtland Ave.	6 80
Mullee, Delia M.	117 Welsh St.	4 55
Murphy, Alice	1219 14th St., Oakland	1 76
Murphy, Joseph A.	1623 Pierce St.	32 59
Murphy, Thomas	Merced, Merced Co.	6 05
Murrell, James G. or Alice	Tracy, San Joaquin Co.; 1516 Vallejo St.	13 64
Mulroony, Mary Ann or James Robert	1306½ Stockton St.	22 89
Munsch, Alphonse or Marie	1312 Divisadero St.	9 52
Murphy, Annie J. or Mary Y.	2320 Larkin St.	11 89

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Murray, James	623 Howard St.	\$15 65
Mulloy, Katherine M.	915 Jessie St.	1 82
Murphy, Eugene B.	1549 Octavia St.	9 01
Mullany, Catherine	833 Alabama St.	8 15
Mulhern, Frank	521 Howard St.	13 58
Murphy, Jeremiah J.	214 1st St.	2 68
Mullen, Theresa	734 Dolores St.	16 93
Munn, Amelia E., or Harold	1291 Green St.	3 55
Murphy, David or Catherine A.	3576A 18th St.	11 18
Myers, Addie Carlson (Minor)	1124 Pine St.	3 18
McAdams, Sarah	431 Ellis St.	11 59
McAllister, Nellie	Brannan St., bet. 6th & 7th Sts.	46 18
McCabe, Ellen	915 Lombard St.	14 44
McCarthy, Charles	118 Welch St.	6 75
McCarthy, Jeremiah	1523 Powell St.	9 74
McDaniel, Geo. T.	San Mateo	2 18
McNally, Emily Faithful	1016 Florida St.	9 19
McAdams, Sarah	29 Elgin Park	30 38
McArthur, Viva B.	767½ Folsom St.	14 87
McAsey, James C. (A minor)	Sonora	5 81
McCaffrey, James	34½ Tehama St.	41 16
McCarthy, Daniel	510 Pacific St.	2 46
McManus, Mary H.	U. S. S. "Manning"	12 98
McPhail, John	2231 Piedmont Ave., E. Berkeley	19 55
McWalters, Mary	2333 Bush St.	13 21
McKain, James W.	Box 61, Watsonville	21 02
McCarthy, Michael	502 Beale St.	40 75
McLaughlin, Edward	98 Fillmore St.	9 33
McCarthy, Mary	1664 Alabama St.	24 24
McCarthy, Jeremiah, or Catherine	1540 10th Ave., South San Francisco	10 26
McLaughlin, Mary Maude	Port Costa	3 29
McNamara, Mary	2913½ Bush St.	5 32
McCarthy, Mary A.	108 Langton St.	1 52
McCann, Alice	431 Clementina St.	1 26
McChesney, Ella	1903 Stockton St.	13 02
McKee, Samuel	109 5th St.	3 49
McSweeney, Michael	2710 20th St.	10 56
McHenry, John	Wadsworth, Nev.	11 18
McKenna, Margaret M.	Baker City, Ore.	7 95
McKenna, Bernard	Willits, Mendocino Co.	34 60
McClelland, James Garfield or Teresa Florence	347 Shipley St.	10 73
McElroy, John, or Bridget	Mill Valley	4 87
McInnes, Ida E.	1611 Gough St.	7 18
McGirr, Margaret	823½ Hayes St.	9 90
McKinnon, Mary	630 M. St., Sacramento	32 43
McMillan, Eloise (Minor)	401 Oak St.	7 89
McDivitt, Mary A.	1503 Washington St.	3 64
McCollum, William J.	1325 Divisadero St.	14 13
McCloskey, Mary	Grand Hotel	6 91
McDonald, Mary	629 Eddy St.	9 02
McGough, Rosa	1623 Atlantic St., San Diego	7 31
McConaughy, Marie E.	437 10th St.	1 48
McCoy, Fred	326 Hickory Ave.	11 70
McDonald, Ronald		

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
McGoldrick, Esther	2748 Harrison St.	\$10 30
McGovern, Edward	c-o Katie McDonell, 907 Howard St.	22 05
McSloy, Thomas*	City & County Hos- pital	43 91
McDonald, Margaret H.	322 Ellis St.	7 74
McGowan, Henry H.*	Seigler Springs, Lake Co.	17 85
McColgan, Eugene	1721 Alabama St.	3 86
McConnell, Cecelia M., or Frank B. (Minor)	4141 20th St.	14 53
McQuillen, John	Randsburg	6 54
McHugh, Bridget	504 2nd St.	8 89
McCue, Annie	1103 Folsom St.	8 28
McGuiggan, Peter	227 East St.	14 32
McGuire, James	476 8th St.	7 85
McHugh, Margaret	2 West Ave.	4 10
McHugh, Owen or Climmer, Lennis (Minor)	710 Baker St.	30 36
McMullen, Rockwell	Fort Bragg	25 62
Nagel, John C.	1531 Sutter St.	5 62
Nash, George, or Jo- anna	1061 Mason St.	10 28
Nathan, Mary	604 Buchanan St.	7 25
Newell, Dorothy (Min- or)	1731 Pacific Ave.	7 00
Neilson, Stephen James (Minor)	442 Guerrero St.	15 95
Nelson, N. S.	Sobranite, Contra Costa Co.	11 67
Neumann, Alfred	130 6th St.	7 37
Neill, Emma L.	613 Bush St.	7 32
Nessler, Henry	410 Francisco St.	11 91
Newman, John C.*	205 E. Lindsey St., Stockton	18 72
Nelson, Leonard	1157 Valencia St.	38 92
Nevitt, William Henry	U.S.S. Milwaukee	1 55
Nelson, Hannah, or Ruby	212 Octavia St.	9 07
Neely, John	417 Minna St.	7 64
Nichols, Harvey B.*	Selby	21 64
Nilson, Nikolai	211 Steuart St.	9 09
Nielsen, Jens Peter	254 Turk St.	9 35
Nilesen, Emilie, or Troleson, Carl (Minor)	318 Folsom St.	13 94
Nicolini, Gian Battista	2444 Bryant St.	14 15
Northrop, Isabella T., or Howard, Montelle D. (Minor)	17 Henderson Ave., Folsom Prison	7 00
Noehl, Carlana Frances (Minor)	28 7th St.	8 81
Norman, Martha	315B 1st St.	7 30
Odland, John O., or Lloyd, Edward (Minor)	326½ 10th St.	49 76
O'Hare, Eugene	818 Hayes St.	7 43
O'Kane, Susanna (Minor)	Kentfield	31 73
O'Callaghan, Charles F.	825 Bush St.	7 44
Oberly, George B.	238 6th St.	2 27
O'Neill, Frances	1028 Bush St.	6 45
O'Neill, Mary, or Re- gan, Annie M.	1631 Mission St., Park Ave., bet. San Jose & Clinton, Alameda	11 16
O'Neill, Francis Felix	865½ Market St.	31 78
Olsen, Julius or Anna	Baden	1 47

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Olsen, Olaf	261 Arlington St.	\$175 00
Owens, Marion B.	1831 Buchanan St.	1 50
O'Neal, Georgia Y., or Elza L.	244 Mississippi St.	12 36
O'Neill, John W.	1169 Mission St.	8 47
O'Reilly, Owen B.*	608 Jones St.	16 76
O'Neill, John	Napa	7 13
Odgers, William S., or Blanche	Soulsbyville, Tuol- umne Co.	15 22
Olesen, Hans	309 Leavenworth St.	3 30
Olcese, Asunta*	1938 Union St.	14 96
Olsen, William	434 Capitol St., Val- lejo	7 29
Openshaw, Mrs. G. R., or Genevieve Irene (Minor)	3241 Encinal Ave., Alameda	3 36
O'Brien, James J.	Elm. Ave., bet. Tyler & Turk Sts., off Scott St.	4 19
Oliva, Teresa	2117 Mason St. (rear)	10 13
Ovitt, William or Annie	1722 Market St.	3 76
O'Brien, Ellen O., or O'Brien, Rosalee (Minor)	Fresno	13 40
O'Brien, Ellen or Eve- lyn (Minor)	Fresno	13 40
O'Brien, James T.	Stent	2 78
O'Brien, Margaret	575 O'Farrell St.	8 16
O'Brien, Thomas W., or William F. (Minor)	1140 Mission St.	17 50
O'Brien, Miss Mar- greth*	2217 Van Ness Ave.	9 43
O'Brien, Catherine C.	279 2nd Ave.	7 93
O'Brien, George (Min- or)	Cor. Broderick & Sutter Sts.	29 27
Ollrich, John F.	215 Ashbury St.	9 31
Olson, Wilhelmina	435½ 29th St.	2 86
O'Connor, Thomas, or Cassie A.	San Quentin	14 06
O'Connell, Abigail Ce- cile	1522 Broadway	8 20
O'Connor, Isabella Emily	2709 Mission St.	2 98
O'Connor, Josie	120 McAllister St.	4 49
O'Donnell, Annie	229 Minna St.	6 26
Olsson, Hilda	49 South Park	17 57
O'Connell, John	Co. B., 30th Infantry	8 43
O'Connor, Michael E.	1020 Mission St.	3 90
O'Connor, William H.	10 Kingston Ave.	1 91
Olson, Olof*	312 11th Ave., Rich- mond Dist.	15 27
O'Connell, Jennie	220 Hartford St.	16 59
O'Laughlin, John	3256 Central Ave., Alameda	10 46
O'Connor, John Fran- cis	Mare Island	41 99
Olson, Marius	1329 14th Ave. & J. St., South S. F.	8 56
Olsson, Kerstin	2230 Mission St.	5 10
Osborne, Ettie	3362 22nd St.	1 54
O'Connell, Daniel	U.S.S. West Virginia, c-o Postmaster	7 14
O'Sullivan, Miss Mollie	1825 Bush St.	11 36
Palmer, Robert, or Dora	10 Anthony St.	8 36
Pannier, Max	Washington	6 25
Prag, Gussie	29 Perry St.	3 29
Painter, Francis S.	1520 8th St., Oakland	7 54

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Parker, Renan	1030 Valencia St.	\$11 89
Pavlicevich, Peter*	11 Priest St.	25 13
Pratt, Edw. W.	110 Market St.	6 87
Pacheco, Francisco, or Elvira	529 Vallejo St.	29 24
Palmer, Mrs. E. G.	225 N. Willard St.	2 85
Pattisson, Edith Chris- tine (Minor)	San Mateo	33 82
Parker, Charles, or Hazel	156 Tehama St.	21 87
Page, William M.	7 Morris Ave.	3 24
Pattison, Bessie Frances (Minor)	San Mateo	34 39
Pesch, Adolph	22 Ash Ave.	1 66
Phelan, Peter or Brid- get	528 Howard St.	10 33
Peach, Ellen	358 Fell St.	3 88
Pearson, Edward, or Mary L.	36 Midway	3 23
Peller, Robert L.	300 Baker St.	5 12
Perigo, Mary	North Point	9 20
Petersen, Christian J.	318 9th St., Oakland	20 67
Pezzolo, Agnes M. (Minor)	2269½ Filbert St.	7 33
Petersen, Peter	78 Dore St.	9 74
Perazzi, Giovanni, or Anna	626 Filbert St.	31 73
Peterson, Martin	528½ Folsom St.	10 80
Petersen, Peter	17th Ave. & M St.	16 77
Penberthy, Thomas, or Annie	Stockton	21 24
Periolat, Amy L. E.	1017 Leavenworth St.	3 83
Peterson, Elizabeth J., or Henry (Minor)	1280 4th Ave.	7 51
Perasso, Angelo P.	448 Scott St.	7 25
Preschong, Lillie	2731 Durant St.	11 80
Prince, Louis A.	831 Webster St.	1 45
Pritchard, Elizabeth	San Leandro	1 83
Pisani, Gisberto	Redwood City	11 60
Pietila, Hulda	11 Hopeton Terrace	25 11
Piper, Arthur L., Ad- ministrator of the estate of Eva Agnes Piper, Deceased	24 Clay St.	3 97
Philpott, Agnes E.	1610B Mason St.	16 58
Prince, Charles J.	23 Stanley Place	9 85
Phillips, Francis Edward	293 Pennsylvania Ave.	7 43
Pistolesi, Rose M., or Reed, Marquette M.	1110 Filbert St.	9 20
Pinneo, Genevieve L.	567 14th St., Oakland	1 76
Power, Richard J.	S. S. Queen	1 97
Poyser, Frank	217 8th St.	8 83
Pouget, Marie Jose- phine	522 Pine St.	28 79
Prongos, James	2117 Fillmore St.	18 68
Pollack, Alfred L.	1909 Ellis St.	12 69
Politowski, Gregory	911½ Harrison St.	8 59
Porter, Fred C.	131 Herman St.	12 87
Purschwitz, Bertha	47 Clementina St.	3 77
Plunkett, Miss Cather- ine	424 Sutter St.	20 64
Quinn, John L., or Anne N.	1392 McAllister St.	1 54
Quinn, Hugh F.	Westley, Stanislaus Co.	32 29
Quarnstrom, Axel	S. S. "Alliance"	7 17
Quinn, Patrick J.	744 Mission St.	34 33
Quigley, Archibald J.	Emeryville	8 13
Rafferty, Mrs. Michael	Menlo Park	8 69
Ramos, Louis	414 Pacific St.	26 27
Rapp, Mrs. Annie*	23 William St.	34 82

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Ransome, Laelia (Minor)	5662 Vallejo St.	\$32 59
Ramsden, Charles T.	310 Sansome St.	30 95
Rattigan, Mary E. J.	1442 Clay St.	9 57
Ransome, Fredrick	2 Market Place	24 86
Ramsdell, Orrin Pal- mer and Susan	U.S.S. Yorktown	1 46
Read, Roby D., or Alice I.	1015 Market St.	10 75
Reddan, Thomas F.	242 Stockton St.	24 83
Redfern, Joseph	432 Turk St.	1 45
Reed, Bertie C.	309 5th St.	2 97
Reeve, Mary Ann, or Allard, Anna M.	57 Octavia St.; 456 Washington St.	14 53
Regan, Patrick	1269 Folsom St.	45 16
Rex, Aaron M.	Emeryville	7 96
Read, Mrs. Maggie L.	Pinole	30 99
Reilly, Margaret	322 Andover Ave.	7 19
Reed, Catherine E.	San Anselmo	7 32
Reed, George H., or Pelagic	1102 Clay St.	15 07
Reddy, Charles F.	1651 15th Ave., South S. F.	25 91
Reilly, Mrs. Annie, or Patrick	649 Pt. Lobos Ave.	8 08
Riley, Nannie	1516 15th St.	2 11
Rice, George B.	Keswick Mines, Shas- ta Co.	4 14
Richardson, Eva	418½ Post St.	12 08
Richardson, Frances	1 Hyde Terrace	7 97
Rial, Guelhermenha	31 Commercial St.	9 03
Rich, William Ran- dolph, or Alice Jose- phine	Zelda, Nev.	9 61
Richardson, Delia	229 8th St.	8 59
Ried, Mary Frederica	768A Harrison St.	26 10
Ritchie, Mary B.	25 East St., San Jose	9 95
Richardson, Mary E., or William G. B. (Minor)	2316 Mission St.	7 51
Rice, Arthur N.	University Club	4 36
Robbins, Ursula J.	105 Ellis St.	7 02
Robinson, Harry W.	U. S. Marine Bar- racks, Sitka, Alaska	1 37
Rose, Frances	Palace Hotel	26 67
Rosenberg, Joseph	1358 Geary St.	6 90
Rowland, Frank H.	Vallejo, Solano Co.	2 34
Roach, Delia	669 Turk St.	1 74
Roberts, Winifred E.	27 Chepultepec St., nr. Cortland Ave.	4 64
Robertson, John D. D. S.	2104 Market St.	35 06
Rodin, Harold Emritz (Minor)	Goteborg, Sweden	7 28
Rodrigas, Antonio	429 Pacific St.	5 31
Rosenberg, Sarah	1896 Stockton St.	38 74
Rothbach, Benjamin	2232 Post St.	7 67
Roach, William M.	50 Waller St.	17 91
Rodgers, George D.	1393 47th Ave.	2 18
Rodust, Marie M.	1711 Polk St.	9 15
Rohdin, Carolina	305 Larkin St.	13 64
Ross, Archibald	U. S. S. "Ohio"	15 37
Ross, Permelia E.	923 Geary St.	9 87
Robinson, Ralph E., or Robinson, Thomas L.*	2110 Central Ave., and Fairfield, So- lano Co.	18 05
Rothblum, Emanuel M.	2127 Railroad Ave., Alameda	3 36
Rothschild, Rebecca*	530 Lyon St.	9 43

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Rodaughan, A.-----	Folsom St., Cor. 28th St.	\$7 46
Roman, Josephine D.-----	703 Geary St.	15 95
Roberts, Emmett C.-----	Co. "E" 1st Regt., U. S. M. C., Olon- gapo, P. I.	15 43
Roberts, Bert A.-----	637 McAllister St.	7 51
Roche, Thomas B.-----	City & County Hos- pital	15 81
Rourke, Charles S., or Charles I. (Minor)-----	177 Noe St.	14 95
Roeder, August E.-----	1337 Church St.	5 24
Roberts, Bennett-----	Taft, Kern Co.	1 43
Robinson, Francis P.-----	Jackson, Amador Co.	12 66
Russell, William-----	Persia Ave., nr. 15 Mile House, Ex- celsior Homestead	20 95
Russell, Charles Wash- ington-----	Tevis St., Fruitvale	7 50
Russell, George Emmet, or Ellen-----	515 14th St., Oak- land	14 87
Russell, Charles-----	1224 Pierce St.	2 23
Rust, Ingemand Mul- grave (Minor)-----	22 South Park	30 52
Rutherford, Miss Jen- nie-----	1002 Van Ness Ave.	6 48
Ruegg, Charles-----	319 Precita Ave.	11 89
Rydstrom, Ina-----	20 Walter St.	4 08
Ryan, John J.-----	Holy Cross, Colma	8 11
Rydman, Johan A.-----	Fort Point Life Sav- ing Station	7 38
Sample, Helen*-----	Coulterville	10 76
Sandquist, Simon-----	739½ Mission St.	1 83
Scharer, Lily-----	502 Mason St.	40 72
Sambuceto, Antonio-----	14 Union Place	7 67
Sampson, Thomas-----	519 6th St.	21 29
Sass, Joe-----	4th Ave., bet. M & M Sts., South S.F.	14 06
Stahle, Lita-----	216 Eddy St.	13 75
Stappenbeck Catherine-----	554 Willow Ave.	7 72
Stavrou, Parascevas-----	606 2nd St.	12 10
Sanchez, Carmela-----	c-o Sisters of Charity South S. F.	1 69
Sanfeliz, Louisa-----	500 Harrison St.	4 97
Schwartz, Marie-----	408 Buchanan St.	5 70
Slavich, Anita-----	249 Pacific St.	14 59
Slavich, Jessie-----	249 Pacific St.	14 59
Sparrowe, Richard A.-----	15 Broderick St.	3 12
Stafford, William F.-----	327 Grove St.	5 90
Staiger, George H.-----	2013 Mission St.	18 08
Stark, Marcus-----	Bodie, Mono Co.	13 89
Slavich, Michael (Min- or)-----	712½ Sansome St.	31 70
Shattuck, Charles A.-----	1025 Regent St., Ala- meda	21 60
Stack, John T.-----	703 Stoywell St.	8 30
Stratton, Worth-----	Co. E., 2nd Regt., U. S. M. C.	7 59
Sanders, Frank-----	c-o H. C. Higbee, Visalia	39 14
Starkey, Verlie Ulde ie, or Francis Joseph (Minor)-----	Williams	49 71
Savich, Kostantin*-----	746 14th St.	30 57
Smart, John-----	2215 20th St.	8 56
Sanderson, Margaret F.-----	1854 Ellis St.	5 23
Small, Simeon F., or Lovernia E.-----	Elmira	19 12
Shaughnessy, Maria.-----	50 Morris Ave.	25 40

Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Slavich, Alice E., or Alice (Minor)-----	721 Davis St.	\$7 25
Sharon, Ellen M., or John J.-----	430 Sanchez St.	36 98
Sharp, James-----	Concord	7 21
Swanton, Robert W.-----	2737 Howard St.	7 65
Sanderson, Catherine-----	413½ Oak St.	4 41
Stanton, John A., or Anita-----	1880 Mission St.	2 09
Skellenger, Maggie*-----	1133 Treat Ave.	1 78
Stebbing, Myrtle L. H.-----	No address	1 52
Steiner, Anna-----	649 Linden Ave.	4 08
Stelman, Martten-----	173 Minna St.	46 57
Stenberg, Emma-----	156 Clementina St.	5 73
Streeter, Caroline L.-----	2220 Van Ness Ave.	7 52
Seager, Harold L.-----	1001 Valencia St.	4 44
Sheen, Mary-----	706 Polk St.	6 16
Sperling, Isabelle L.-----	611 Taylor St.	6 16
Stetson, Stanley Alger- non-----	Lundy	1 80
Steuck, Fred H.-----	1309 Stockton St.	35 59
Stevens, Frances A.-----	717½ 5th Ave.	20 21
Schreiner, Hattie J.-----	263 Bush St.	2 50
Shea, Ann-----	1620 Howard St.	9 35
Shea, Julia-----	1334 Bush St.	2 98
Shea, William H.-----	Irish Flat	11 19
Sherry, Anne-----	3222 18th St.	32 89
Spelman, Patrick-----	78 Clementina St.	9 78
Stewart, George, or Mrs. Mary-----	San Pedro	20 88
Stewart, Thomas A.-----	1210 Mission St.	9 43
Sheehan, Johanna-----	1912 3rd St., Oakland	16 85
Sweeney, James-----	217 3rd St.	15 44
Segurson, George M.-----	499 Dolores St.	10 93
Swett, Charles Eben, or Charles Eben (Minor)-----	2345 Bryant St.	18 31
Sweeney, William John, or Mamie A. J.-----	Stock Yards, West Berkeley	1 89
Stephens, Ruth L.-----	843 Capp St.	3 21
Stream, Sophie-----	1224 Folsom St.	12 74
Sheehy, Jeremiah-----	Eureka	9 51
Sterrovich, George-----	523 Natoma St.	16 51
Steffen, Moses L.-----	2005 Buchanan St.	40 77
Schneider, Mathias*-----	115 Clayton St.	12 91
Sweeney, Daniel C.-----	1140 Broderick St.	13 36
Sherburne, Fanny L.-----	Tiburon	13 92
Simpson, Harrold A. (Minor)-----	67 Norfolk St.	14 13
Shilton, Anne-----	178 Stevenson St.	34 10
Smith, Alba F.-----	Thor's Studio, 826 Market St.	41 63
Smith, Christina-----	808 22nd St.	25 22
Smith, Harry-----	128 2nd St.	4 42
Smith, James Patrick-----	27 Mason St.	2 56
Smith, Rose M.-----	237 Golden Gate Ave.	8 86
Smith, Thomas Booth-----	1169 Dolores St.	1 76
Snider, Jennie-----	Colonial Hotel, Pine & Jones St.	6 23
Spingler, Chas. Peter-----	110 Eddy St.	20 00
Smith, Catherine Louisa-----	312 Mason St.	33 33
Smith, Edward A.-----	418 Natoma St.	6 93
Smith, James, or Katie-----	21 Brady St.	16 05
Smith, Robert-----	San Leandro	13 98
Schmidt, George J.-----	736 Bush St.	46 21
Schnitzer, Abraham-----	1504 Ellis St.	9 73
Shinar, Priscilla B.-----	117 Oak St.	7 84
Sieghold, Henry-----	204 Turk St.	3 65
Simard, Maud A.-----	San Quentin	5 52

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Singleton, Genevra.....	2503 Mission St.....	48 65
Smith, Mrs. Annie.....	1011½ Guerrero St.	4 89
Smith, Catherine L., or David P.....	14 Turk St.; 1 How- ard St.....	14 76
Smith, Julia C.....	2837 Broderick St.....	1 39
Smith, Ellen A.....	2 Clarenc Court.....	1 47
Smith, William J., or Mary A.....	Tiburon.....	7 50
Smith Frederick.....	330 Capitol St., Val- lejo.....	23 27
Skiba, Ignatz.....	Crescent City.....	13 37
Smith, Margaret A.....	265 Page St.....	12 68
Simms, George W.....	Co. "K", 18th Inf., Fort Leavenworth, Kan.....	1 92
Silsby, Mrs. A. T. *.....	1306 Valencia St.....	1 42
Silva, Adeline.....	1666 14th Ave., South S. F.....	1 45
Smith, Curtis Augstein (Minor).....	Elkhorn.....	14 53
Smith, James H.....	Hayes St. Carhouse.....	5 66
Smith, Honora F.....	3642 20th St.....	9 44
Smith, Thomas H.....	1430 10th St., Oak- land.....	8 84
Simpson, Anne.....	1812 Van Ness Ave.....	25 39
Skilton, Ethel M., or Henrietta M. (Min- or).....	1725 Lake St.....	1 40
Schmidt, Frances, or Fredinnick, Joseph.....	1696 Howard St.....	12 15
Stokes, Harry A.....	c-o H. A. Stokes, Col- by, Kit sap Co., Wash.....	11 30
Short, Beatrice S.....	989 Howard St.....	3 49
Schlotham, Henry C.....	731 Shotwell St.....	20 50
Scott, Walter L.....	137 Tremont Ave.....	10 75
Shoebridge, Fanny*.....	402 "B" St., Oakland	14 26
Sommer, Chester W.....	Co. "D," 2nd Regt., U. S. M. C., Olon- gapo, P. I.....	22 27
Sorensen, John.....	212 East St.....	7 18
Scott, Walter Lytton (Minor).....	124 Tremont Ave.....	23 10
Slocombe, Jessie H.....	2901 Jackson St.....	7 43
Storm, William Ernest.....	Fitchburg.....	10 59
Sonnenberg, Millie F.....	1816 Broadway.....	7 75
Schoettler, Louise.....	1630 Webster St.....	15 43
Stollin, Hyman.....	1147 Silver Ave.....	7 59
Solomon, Dee.....	2006 Union St.....	7 98
Scott, Franc M. O., or Thais Madeleine (Minor).....	Bay Farm Island.....	11 90
Schoenborn, Anton J.....	Main House, 614 Kearny St.....	31 22
Sullivan, Cornelius.....	604 Natoma St.....	5 47
Sullivan, George R.....	817 Lombard St.....	7 15
Sullivan, James*.....	109 Turk St.....	19 89
Sullivan, Timothy, or Elizabeth.....	22 Glen Park Ave.....	1 48
Sumner, Theodore.....	829 Howard St.....	13 28
Schuster, William George (Minor).....	30 South 11 Lobos Square.....	7 30
Schuyler, Charles F., or Mary McAdoo.....	365 5th St.....	7 71
Schumacher, August.....	538½ Jessie St.....	23 53
Sullivan, William A.....	466 Clementina St.....	14 95
Symington, John G.....	217 Golden Gate Ave.....	4 56
Sylvia, Mary.....	338 Green St.....	7 61
Styve, Lauritz.....	1315½ Mission St.....	18 82
Taber, May Guild.....	904 Oak St.....	14 83
Tancred, Douglas.....	50A Valencia St.....	6 97

Hibernia Savings and Loan Society, at San Francisco,
California—Continued.

Name	Address	Amount
Trainor, Joseph.....	202 2nd St.....	13 63
Tassell, Edward C.....	3177 Turk St.....	8 82
Takaacs, Joe.....	Co. "L," 19th Inf., Manila, P. I.....	7 21
Treadwell, Grace M.....	Prescott, Ariz.....	13 25
Thelen, Catherine or Joseph Bryant (Minor).....	2419 Clay St.....	37 05
Terwilliger, Mrs. A.....	San Andreas.....	21 28
Tevis, Harriet I.....	1520 Franklin St.....	8 05
Tebbetts, May Stanley.....	823 7th St., Sacra- mento.....	43 80
Tillman, Frank J.....	1916 Larkin St.....	9 51
Tipton, Horace G.....	839 Howard St.....	8 88
Timbs, Mary.....	2340 Washington St.....	8 24
Tighe, Mary.....	1304 Folsom St.....	8 90
Tighe, Johanna.....	1683 Bush St.....	8 65
Tiell, Michael, or Louis Trivett, Margaret M. (Minor).....	2020 Howard St.....	6 28
Tierney, Thomas J.....	574 E. 16th St., East Oakland.....	1 46
Thomas, Addie E.....	1611 Waller St.....	8 72
Thompson, Mary.....	1927 Broadway.....	24 29
Torney, Francis.....	Berkeley.....	41 12
Thomas, Daniel Her- bert (Minor).....	1911 Fillmore St.....	30 39
Toftager, Eilif.....	146 Folsom St.....	10 74
Thompson, James M.....	116 8th St.....	15 38
Thomas, William.....	336 Post St.....	15 56
Thorne, David John.....	Co. "E," 2nd Regt. U. S. M. C., Olon- gapo, P. I.....	46 16
Thompson, Octavia May.....	U.S.S. Washington.....	7 84
Thommen, Edward Henry (Minor).....	73 Diamond St.....	9 33
Thompson, Octavia May, or Mary Oc- tavia (Minor).....	3151 California St.....	11 19
Tomalty, Jennie T.....	1818 Fell St.....	29 81
Tobin, Mary.....	1280 9th Ave.....	2 08
Turley, Catherine E.....	1314 Geary St.....	15 90
Thurber, Herbert E., or Isabella C.....	122 Taylor St.....	7 24
Trump, Louis L.....	720 Sutter St.....	15 76
Truett, Jahanna A.....	232 Perry St.....	8 65
Tully, Thomas.....	San Rafael.....	5 93
Tyrrell, John R.....	409 Oak St.....	1 75
Underwood, Wesley.....	113 Noe St.....	10 47
Underwood, Thomas M., or Alice.....	Mayfield.....	11 75
Valerga, Jessie E.....	1912A McAllister St.....	20 93
Valentine, Mary E., or Hobbs, Mildred A.....	408 Dolores St.....	2 95
Valerga, Claude J., or Lucy A.....	775 O'Farrell St.; 2439 Polk St.....	11 20
Van Tyne, Florence M.....	Boca.....	1 54
Vasquez, Aina.....	72 Portola St.....	7 86
Vanni, Kathleen J.....	1207 Laguna St.....	8 97
Vann, Julia.....	1438 Pacific St.....	8 21
Viera, Antonio.....	531 Turk St.....	28 01
Volarovic, George.....	569 Fell St.....	31 48
Van Soosten, Henry, or Helen.....	Woodside.....	47 53
Wade, Frederick James (Minor).....	415 Laguna St.....	5 27
Wallace, Ida.....	105 8th St.....	6 84
Walton, William, or Caroline.....	1079 Howard St.....	1 76
Walsh, Joseph A.....	22 Silver St.....	10 25
Walsh, William T.....	33 Stuart St.....	14 90
	20 M St.....	7 09

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Hibernia Savings and Loan Society, at San Francisco, California—Continued.			Hibernia Savings and Loan Society, at San Francisco, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Watson, Georgiana			Williams, Hermelinda	870 Franklin St., Oakland	\$1 55
Emma	35 Williams St.	\$15 98	Wilson, Albert A.	118 Newman St.	15 66
Waldrop, Oza	736 Ellis St.	1 73	Wilson, Clara	775 Mission St.	6 94
Wallace, John, or Hanoria	58 Harriet St.	21 20	Wilson, Edward Reed	1113 Treat Ave.	6 56
Walldorf, Philip, or Mary	Greenwich bet. Montgomery & Sansome Sts.	7 24	Wilson, Frederick	222½ Elm Ave.	1 81
Ward, Joseph E.	Pvt. Co. "D," 2nd Regt. U. S. M. C., Olongapo, P. I.	14 75	Wilson, Mrs. Maud	24 6th St.	8 11
Warren, George J.	U. S. Marine Barracks, Olongapo, P. I.	22 84	Winberg, Per	Novato	39 60
Walbridge, Isabella*	307 Pine St.	14 96	Winther, Benthin, or Marie	826 Hampshire St.	14 55
Walker, David	Bryant St., near 14th, Fruitvale	13 13	Wilson, August	1261 Florida St.	11 73
Walls, Emma G.	1363 Webster St.	6 63	Willey, Raymond W.	107 Turk St.	15 73
Wallenstein, Caroline	1709 Geary St.	8 04	Wright, Thomas W.	328 Adeline St., Oakland	38 14
Ward, Walton Harold	Tuolumne	8 53	Widell, Julius	377 38th St., Oakland	2 95
Walker, George	International Hotel	5 22	Wilson, Henry or Julia	329 Connecticut St.	2 80
Wall, Edward M.	2934 21st St.	38 45	Wilson, Alice C. (Minor)	8th Ave.	7 58
Watson, William	U. S. S. McCollough	1 46	Williams, Roy Alfred	U. S. S. "Preble"	7 25
Walsh, Mary E.	501 Haywards Ave., San Leandro	11 74	Williams, Joseph S.	169 Green St.	4 19
Waters, Richard T.	1103 Wood St., Oakland	1 90	Wilkes, Charles R.	Glennville	1 68
Watkins, Alonzo A., or Mabel A. (Minor)	1302 Laguna St.	15 41	Winter, Alice M.	415 10th St.	2 37
Walker, Clara, or Annie M.	331 Octavia St.	20 30	Wood, William J.	Vallejo	5 25
Walters, Marea	2201 Fulton St.	3 91	Wohltmann, Rose	25 Isis St.	20 82
Waters, Patrick	2164 Reeves Ave., Ogden, Utah	45 47	Wold, Peter J.	526 Harrison St.	40 46
Walsh, James	1736 Hearst Ave., Berkeley	16 76	Wolff, Charles (Minor)	1431 Steiner St.	30 93
Wells, Josephine E.	1228 Market St.	2 81	Wood, Harry B.	2507 Pine St.	6 94
Wellsford, Joseph	827 Pine St.	3 35	Wonzor, Mary Lucian	225 Ellis St.	1 83
Wenderoth, John H.	Truckee	11 66	Wonx, Isabella	166 Turk St.	7 32
Weis, Barbara	2939 16th St., Oakland	2 22	Wood, Nelson S.	Weed	7 21
Wells, Anna E.	1093 5th St., Oakland	24 80	Woods, Charles L.	1669 Sutter St.	6 24
Wendt, Christina	910 O'Farrell St.	28 23	Wynne, Mary A.	2656 Folsom St.	7 20
West, Frank J.	1 Freelon St.	7 65	Wynne, Mary, or Agnes	Vallejo; 1026 Folsom St.	4 71
Westmoreland, Mary*	Valley Springs	25 34	Yeatman, John Andrew	415A Fillmore St.	12 62
Wheeler, Frederick S.	Lundy's Lane	9 03	Young, George Milton	Mare Island	14 33
Webster, Louisa	967 Mission St.	7 19	Young, Henry H.	508 Powell St.	10 69
Webster, Mary	636 Baker St.	6 25	Zahn, Marie M.	1114 Minnesota St.	3 22
West, Aphra R., or Mary Hoadley (Minor)	711 Fillmore St.	25 07	Zebley, Newton P.	Detachment U. S. M. C., Cavite, P. I.	29 23
Wetzel, John F.	813 Van Ness Ave.	5 02	Zennegg, Carrie	820 O'Farrell St.	4 88
Wheeler, Mrs. E. J.	26 Dearborn Place	1 94	Zennegg, Emilie	712 Mason St.	10 97
Webster, James A., or Anna	2034 Scott St.	7 75			\$138,102 00
Wren, Carla V.	133 Bank St.	8 63			
Wegis, Eugene	416 Folsom St.	7 78			
Wentworth, Harry E.	1937 McAllister St.	2 87			
Welby, Walter F.	145 Hampshire St.	8 08			
Wiklund, Emil	Steamer "Washtenaw"	1 43			
Whitaker, Mrs. Nora	1101 Geary St.	5 09			
Williams, A. E.	660 Howard St.	2 38			
Williams, John	Bisbee, Ariz.	15 41			
Williams, Rosanna L.	34 Sheridan St.	1 67			
Williams, Stephen	Cherry Creek, Nev.	8 47			
White, Eliza Jane	1918 Pacific Ave., Alameda	21 58			
Willard, Nina D.	Arbuckle	22 15			
Wilson, Annie	1506 Leavenworth St.	8 96			
Wilson, May	701 "H" St., Modesto	6 55			

Humboldt Savings Bank, at San Francisco, California.

Savings Dept.		
Ackerman, Carl E.	114 Geary St.	\$6 17
Alexander, Ethyl B.	745 Mason St.	1 88
Altenburg, Florentine		
E.	722 Union St.	2 75
Anderson, Elmer	1563 Octavia St.	1 48
Anderson, Martin	Gen. Delivery	1 44
Anderson, Rudolf	6 Stockton St.	15 23
Anderson, W. F.	347 Vienna St.	6 02
Ayres, Mrs. B. W.	406 Locust St.	1 44
Bamstoff, Chas.	188 4th St.	5 84
Barnum, Eliz. E.	Manx Hotel	1 48
Bebergall, Ruben	551 Natoma St.	2 56
Bell, Edenna G.	2078 Geary St.	2 74
Bentz, Geo. J.	721 Montgomery St.	2 95
Bigler, Cesar	Pleasanton	15 17
Blomquist, Gust	1263 10th Ave.	4 31
Bockmann, J. R. B.	1606 Haight St.	6 18
Boyd, Robt. L.	333 3d St.	1 39
Berello, August	534 Green St.	1 67
Bray, A.	533 Clayton St.	1 61
Britton, Ray M.	1072 Ellis St.	1 40

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Humboldt Savings Bank, at San Francisco, California—
Continued.

Name	Address	Amount
Brockmann, John C.	Seal Rock House, Ocean Beach	\$2 53
Broderick, Lawrence	63 6th St.	1 44
Brown, B. B.	494 Haight St.	2 12
Brown, Elsie	371 Noe St.	1 44
Brown, Gusta	1418 10th St.	1 48
Brownstone, Louis H.	1888 Pine St.	1 39
Burn, Anna Margaret	2442 Bush St.	5 86
Byrne, Mary E.	1712½ Church St.	1 87
Campbell, E. E.	Sausalito	1 48
Card, Harold A.	Argus Hotel	1 40
Carey, J. E. W.	200 Utah St.	2 89
Carruthers, Malcolm M.	3155 Steiner St.	1 51
Casaciola, Marcioco	789 Broderick St.	19 71
Clark, Norma G. Lynch, Tr.	1034 Adeline St., Oak- land	86 33
Claussen, John	5 Buena Vista Ave.	13 58
Clifford, Frank	1224 1st Ave.	1 70
Coffee, May Bailey	3594 California St.	14 07
Colbrandt, Irwin K. and Mary E.	No address	3 00
Connolly, Gertrude H.	165 Central Ave.	2 74
Conway, Margaret	No address	2 47
Cort, Chas. B.	1615 Broderick St.	2 25
Cowan, Robert E.	867 Treat Ave.	5 72
Crowell, Mr. and Mrs. Herman M.	1139 Shotwell St.	3 49
Davis, L. C.	1532 Waller St.	13 57
Debban, Marie	Union Square Hotel	1 38
De Brie, Miss Gertie	1546 Dolores St.	2 77
Decker, P.	766 8th Ave.	2 00
De Velesco, Henry P.	Presidio	1 07
De Veuve, Gardner	Hitchcock Milt. Acad- emy, San Rafael	1 98
Disney, K.	Winchester Hotel	1 42
Dissmeyer, Maria	4338 Army St.	5 17
Dolan, James W.	522 Fell St.	1 43
Dougherty, Ralph W.	Clyde Apts.	1 38
Doyle, Ed.	165 3rd St.	1 80
Drucker, Geo. J.	8 Taylor St.	10 82
Durston, Glenn A.	1651 Larkin St.	1 88
Edsberg, Chas. E. and Isabel	San Rafael	1 03
Edwards, R. L.	Alta Hotel	1 40
Epperson, Lucille	406 Telegraph Ave., Oakland	1 50
Etienne, Jos. M., or Mary	14 Sherman St.	1 42
Euphrat, Maurice L.	156 Central Ave.	18 36
Evans, Maggie	New Commercial Ho- tel	1 44
Fay, Edward	No address	1 40
Feagen, Mrs. Alta M.	119 Esmond St.	1 38
Feinstein, Fredor B.	No address	1 44
Field, Andy	American Hotel	2 72
Fitch, E. M.	385 7th Ave., Rich- mond	7 15
Folboeuff, P. J.	1377 Folsom St.	1 81
Franklin, Mrs. Lena	311 10th St.	68 25
Frass, Anton	Mill Valley	8 08
Fuhring, Charles H.	1445 Ellis St.	2 84
Fulthorp, F. S.	Kearny & Francisco	6 05
Garcia, Peter	89 Broadway St.	4 18
Gardiner, Lena	722 Golden Gate Ave.	1 41
Garfield, Chas.	810 Buchanan St.	1 60
Gates, I. R.	Cadillac Hotel	1 43
Geiffuss, Carl, Trustee	835 Treat Ave.	7 87
Glynn, Mary E.	1533 McAllister St.	8 32
Goeppert, Wm.	Larkspur	2 47
Graef, Wm.	S. S. San Pablo	1 15

Humboldt Savings Bank, at San Francisco, California—
Continued.

Name	Address	Amount
Graham, Honora,* Trustee	1123 Sutter St.	\$25 71
Grienie, J. Henry	No address	21 49
Est. Ferdinand Grimm	306 Clementina St.	16 72
Gunn, Bertha	No address	1 41
Gustafsson, Axel	579 O'Farrell St.	4 19
Hage, Gus L.	919 Sanchez St.	1 47
Hagerty, John F.	9 Geary St.	17 91
Halk, Margaret	2708 21st St.	2 42
Hall, John	482 East St.	1 88
Hall, W. J.	c-o Western Fish Co.	1 97
Hammer, Gerda S.	15 Ware St.	8 24
Hanna, W. J.	Gilroy	26 65
Hansen, Lewis Theo., Trustee	San Bruno	9 31
Harrington, Thos. F.	1731 Castro St.	7 23
Harrity, John	62 Folsom St.	2 36
Hartmann, Mrs. M.	217½ 9th St.	448 84
Hastings, W. B.	Calif. Ranches	1 82
Haunstein, G. R.	No address	1 37
Hector, Robert, Trus- tee	319 Grant Ave.	7 09
Hefferman, Mary Katherine, or Mc- Cabe, Ellen	718 Guerrero St.	4 48
Henne, John A.	2716 Sacramento St.	1 47
Hicks, L. D. or S. M.	26 O'Farrell St.	1 20
Hixon, G. W.	750 Pacific St.	2 08
Hoadley, Geo. W.	1222 Sacramento St.	7 08
Holstein, P. A.	Sausalito	5 56
Horst, Daisy B.	31 Presidio Terrace	64 06
Houston, Emma	650 Jackson St.	1 41
Jaccard, F. A., Trustee	2011 Webster St.	4 05
Jacobson, C. J.	Hotel Carona	11 26
Jenzen, John	1309 Stockton St.	1 99
Jobst, Mathias or Ce- celia	130 Beulah St.	3 06
Johnson, Edna L., Gdn.	906 Devisadero St.	1 06
Johnston, Amedu B.	1817 Baker St.	1 41
Jones, F. J.	No address	1 63
Jorgensen, Julius	2219 Sutter St.	1 20
Kai Ng	816 Sutter St.	13 15
Kaiser, Jane B.	1624 Turk St.	1 51
Kissel, Alex.	6 Howard St.	1 85
Kinney, Bert	1333 Bush St.	1 67
Kirchoff, Edward	386 Stevenson St.	1 75
Kirk, Eleanor H.	154 DeLong St.	54 52
Klemlein, Hans	2210 Piedmont Ave., Alameda	7 39
Koehler, Ethel, Trus- tee	545 Turk St.	18 75
Koehler, M. Rudolph	1480 Willard St.	1 43
Kohnke, P. F.	2220 Berkeley	3 57
Kurtz, Dorothy	Scott & Lombard Sts.	2 24
Lacey, Edgar E.	31 Parker Ave.	2 09
Lalor, Stephen P.	350 Stockton St.	1 40
Ledden, Amelia F.	557 3rd Ave.	1 80
Lee, Andrew E.	Johns Hopkins Hos- pital, Baltimore	14 41
Leffer, Meig.	Pioneer House, 143 3d St.	1,485 78
Lerner, Margaretha	1121 McAllister St.	2 13
Leslie, Elizabeth	517B Shotwell St.	1 42
Leslie, Mary E. Ce- celia	517½ Shotwell St.	2 52
Lewis, G. W.	71 4th St.	1 40
Lindsay, Mina	1732 Fell St.	8 32
Litchfield, J. H.	2 Alta Vista Ave.	1 60
Luchsinger, J. J.*	902 Sultan St., Vallejo	23 63
Lynch, E. P.	Lick House	1 52
Lynch, John	7 Market St.	2 20
Lysett, Honor	No address	3 01
Mahan, Clara	No address	1 40

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Humboldt Savings Bank, at San Francisco, California—
Continued.

Name	Address	Amount
Mahan, Hugh	2422 Mission St.	\$1 40
Malfante, Joseph, Jr.	1123 Larkin St.	3 16
Marko, Frank	3381 Mission St.	1 47
Marshall, W. H., Trustee	Kelseyville	63 20
Martin, A. S.	Hotel Stewart	1 42
Masson, Roy F.	336 Pennsylvania St.	1 59
Mastin, Henry A.	12 Ellsworth St.	1 44
Maston, Fred	58 Elizabeth St.	1 09
Miller, Annie	2 Harrison St.	7 06
Miller, Chas. F.	1448 Hyde St.	3 80
Miller, F. J.	2000 Dwight Way, Berkeley	2 13
Miller, Mrs. Lulu	108 4th St.	1 38
Miller, M.	802 McAllister St.	1 42
Miskel, James	2965 Harrison St.	8 91
Mitchell, M. D.	1740 Steiner St.	2 45
Morey, C. H., Jr.	340 O'Farrell St.	1 44
McCormick, Margaret J.	1216 Haight St.	9 09
McDonald, E. G.	No address	1 37
McGraw, D. F.	No address	19 66
McKean, Ora	352 Geary St.	1 91
McKenny, Wm. F.	2672 Folsom St.	20 51
Nelson, Lizzie W.	1912 Clay St.	2 35
Newark, Genevieve B.	3635 Army St.	1 40
Niven, M. B.	1336 Fell St.	2 49
Norquist, Hulda and Carl Worth	1028 Ellis St.	2 80
O'Brien, E. F.	Box 588, Eureka	91 21
Olsen, H. W.	252 Tehama St.	1 39
O'Neil, Nora	No address	414 09
Oscar, Osearia and George	623 Baker St.	9 09
Paddock, H. L., Trustee for Jane Blake	No address	1 91
Pearson, J. A.	2816 Sacramento St.	1 93
Patterson, J. E.	3323 23d St.	1 42
Perini, Felix A.	500 Berlin St.	5 71
Peters, J. H., or Margarettha Sophie	Petaluma	2 28
Peters, Susan H.	1314 Grove St.	1 48
Phillips, Birdie E. or James	2210 Filbert St.	2 84
Piller, Mattie	No address	7 14
Pomponio, Annie	1223 Eddy St.	2 29
Powers, Mildred F.	60½ Clipper St.	4 04
Pyne, John	Riverbank	4 01
Quigley, Doris E.	303 Bush St.	1 64
Radius, Mrs. J. I.	3980 Clay St.	2 83
Reimers, Archie T.	1326 Howard St.	4 39
Richardson, Chas. E.	38 Eddy St.	1 52
Riley, John	9 Enterprise	24 38
Robinson, Minnie R., or S. H.	440 4th Ave.	1 76
Roemer, Oscar	Mill Valley	1 73
Romer, John	Drytown	1 63
Rossi, Mrs. H.	2850 Steiner St.	9 72
Runcie, Wellesley	1375 Hayes St.	3 03
Sahut, Mrs. Nathalie	119 Bartlett St.	1 57
Sandin, Henry	No address	1 66
Schaeffer, Anton W.	1223 Mission St.	2 14
Schenkel, John J., Tr.	No address	36 33
Schroeder, Anna S.	23 Palm Ave.	7 59
Schroeder, Mary C. and Henry C.	651 Vallejo St.	6 23
Schull, F.	Bush & Laguna Sts.	7 11
Scott, Elsie M.	24 5th St.	11 75
Seager, Albert L.	450 7th St.	1 40
Seidel, Anna	San Mateo	3 99
Sharp, Mary M.	Los Gatos	7 72
Sharp, Mrs. Mary M.	Los Gatos	3 09
Sheeby, Pat. J.	2599 Howard St.	1 29

Humboldt Savings Bank at San Francisco, California—
Continued.

Name	Address	Amount
Siggins, Alice or Nicholas	17 Latham St., San Rafael	\$33 68
Simon, Edward C.	Wells Fargo & Co.	1 02
Smircich, Peter	2033 Folsom St.	190 74
Smith, Una Marie	Lane Hospital	5 76
Spinks, Wm. A. and Clara A.	614 Taylor St.	50 72
Spiehl, Gus	143 3d St.	1 36
Spitzer, N. H.	572 Eddy St.	3 03
Standler, A.	No address	2 64
Sullivan, Hannah A. and John	No address	18 95
Sweeney, James S.	14 Montgomery St.	31 93
Tamm, John	327 Halloway Ave.	1 38
Taylor, Louise M., Trustee	1215 17th St.	34 94
Taylor, Forrest W.	1655 Golden Gate Ave.	1 03
Taylor, Louise M., Trustee	1215 17th St.	11 66
Thall, Charles M.	No address	13 57
Thimmesch, Matt	120 Washington St.	1 55
Thompson, Kate C.	No address	13 36
Thompkins, Nellie H.	Stratford Hotel	5 80
Tresch, Johann	336 3d St.	4 58
Tunterlake, Lulu	650 Jackson St.	3 45
Tychson, Amelia	1541 California St.	1 42
Uchida, S.	501 Pacific Bldg.	2 80
Wadding, Mrs. Lulu	43 Tehama St.	3 50
Waites, Geo. R.	Los Altos	2 45
Walker, Tillie	219½ 29th St.	1 96
Walters, H. G.	578 East 16th St., Oakland	1 36
Warren, Arthur	185 Crescent	1 44
Welch, Stanley T.	20 Kearny St.	66 79
Weyland, E. L.	133 Pierce St.	24 34
Wilander, Mrs. A. and Karl	324 7th St.	2 67
Wilson, Claude R.	3670 16th St.	11 82
Wolf, Helen	152 Lexington Ave.	19 40
Wright, Tahoe D.	1186 Ellis St.	6 05
Yee, Lan (Chinese)	No address	141 47
Zangg, Otto	574 3d St.	1 35
Commercial Dept.		
Alexander, J. E.	Unknown	1 50
Baines, F. H.	Unknown	2 80
Baron, Nathan	511 Humboldt Bank Bldg.	1 19
Bartlett, E. L.	Coalinga	2 00
Bloom, C. and Glasser M.	10 De Boon St.	2 30
Boes, E.	1160 Grant Ave.	1 23
Boyer, G. A.	408 Golden Gate Ave.	19 60
Brehm, A. J.	1181 O'Farrell St.	1 10
Burns, H. E.	1107 Chronicle Bldg.	5 50
Burns, M. E.	Unknown	2 45
Claues, W.	14 Folsom St.	5 00
Coles, J. F.	Unknown	2 47
Donlon, R. A.	Unknown	3 40
Dunn, Allan	2301 Polk St.	2 19
Elmore, S. B.	1126 O'Farrell St.	1 70
Ferry Adv. Co.	Unknown	12 50
Fesler, Gray	111 N. Montgomery St.	2 22
Fink, F. H.	2053 Sutter St.	1 77
French, Edw. L.	Unknown	1 40
Galindo, H. A.	1272 Market St.	5 64
Hartnett, J.	Unknown	5 00
Hayden, T. E.	1388 O'Farrell St.	3 64
Helmer, Schaad	Mills City, Nev.	3 61
Hengman, H.	Unknown	1 25

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Humboldt Savings Bank, at San Francisco, California—
Continued.

Name	Address	Amount
Holmes, A. C.	Folsom & Stuart Sts.	\$4 50
Hoyle & Co., M. F.	Unknown	1 65
Kennedy, Geo. E.	355 Grant Ave.	6 00
Larrimore, G. B.	Unknown	10 00
Lindsay, Frank	157 Henry St.	2 22
Los Solitas Min. Co.	645 Mission St.	2 50
Matthews, L. C.	257 Miramar Ave.	1 29
Mullins, M. J.	Unknown	17 00
McCormick, A.	Unknown	1 27
McImes, D. F.	1821 "I" St.	7 80
McInnis, Joseph	Unknown	1 65
McIsaac, H. J.	498 Du Boce Ave.	1 38
Nunes, Ed.	1256 Green St.	3 75
Nunmacher Elec. Co.	Unknown	5 00
O'Connell, Anna	1838 Green St.	8 48
Parmilee, J. E.	1402 Polk St.	1 30
Payne, H. M.	Unknown	1 30
Pope, M. J.	Pacific Bldg.	9 45
Peatt, W. J.	Unknown	4 95
Priddle, Arthur	74 N. Montgomery St.	1 76
Red Wing Mining Co.	907 Fillmore St.	9 66
Roberts, J. A.	4600 San Bruno Ave.	10 00
Royal Garage	1639 Oak St.	3 66
San Francisco Printing Co.	Unknown	9 26
Schoultens & Co.	Unknown	10 05
Shenson, I.	Unknown	11 55
Sow, R.	Unknown	1 75
Stevens & Agar	357 Potrero Ave.	6 15
Stolz, H. F.	1377 Haight St.	1 42
Suckow, Chas.	1453 Broderick St.	17 63
Swiber, Chas. A.	Unknown	1 47
Taylor, A. L.	1546 Market St.	7 66
Tebbetts, Jas. A.	550 Golden Gate Ave.	2 00
The Inside Inn	Unknown	2 25
Triebers, Fine China	213 Pacific Bldg.	1 39
U. S. Hospital Assn. (Attached)	West Bank Bldg.	2 59
Von der Mehdn, J. L.	Unknown	53 90
Wallis, S. C.	316 8th Ave.	1 77
Wright, J. W.	1380 Union St.	1 12
Zenner, Chas.	915 Van Ness Ave.	1 60
		\$4,770 92

Italian American Bank, at San Francisco, California.

Abello, Costanzo	Unknown	\$488 95
Ah Hong	Unknown	48 09
Alberti, Domenico	626 Front St.	17 69
Angeloni, Nazzareno	2 Lick St.	18 17
Batistich, Domenico	22 Clay St.	6 29
Belli, Caterina	Unknown	22 15
Bertetta, Giuseppe	Colma	92 21
Bianchi, Girillo	6 Telegraph Place	8 26
Boicelli, Mary	1753 Greenwich St.	866 06
Browne, Henry W.	Unknown	95 92
Calegaris, Elvira	259 Devisadero St.	17 93
Ciechi, Ireneo	427½ Broadway	4 56
Corruccini, Adolfo	Asti	22 12
Costa, Adele	Unknown	138 92
Figoni, Lorenzo	1411 Kearny St.	14 33
Friedman, Mollie	2140 Post St.	6 17
Gaiey, Biagio	Unknown	168 87
Galli, Cecelia	2021 Polk St.	170 93
Garibaldi, Maria	1918 Vallejo St.	378 35
Gauld, Geo. G. Tr. for M. Gallo	1815 Powell St.	40 96
Gazzaneo, Giuseppe	1608 Devisadero St.	24 80

Italian American Bank, at San Francisco, California—
Continued.

Name	Address	Amount
Ginesi, Carlo	Unknown	\$16 11
Grimaldi, Francesco	818 Sansome St.	10 55
Johnson, Avalin E.	987 Valencia St.	7 94
Lafranco, Simone	1237 Grant Ave.	14 37
Leonardi, Louisa	San Jose	664 14
Likely, Barney	Unknown	637 19
Mangini, Agostino	700 Cambridge St.	727 09
Mantegazza, Ettore	Greenbrae	14 52
Maresca, Michele, or Amalia	827 Pacific St.	110 75
Marraccini, Giovanni	Bente	3,217 88
Mazza, J. B.	Denny	18 18
Minetti, Antonio Per- elli	Unknown	87 20
Mino, August	818 Sansome St.	13 95
Minoggio, Frank	Livermore	921 73
Moravino, Pietro, or Rosa	848 Gough St.	2,287 12
Murphy, Annie	850 McAllister St.	7 56
Neppert, Julien P.	2862 Howard St.	3,379 80
Oderda, Spirito	Unknown	74 00
Oelrich, W. J. F.	2301 Geary St.	7 57
Osorio, Ramon	816 Jackson St.	927 52
Parravicini, Antonio	Unknown	11 38
Pieretti, Alibrando	Sherman Island	22 50
Pellegrini, G.	Unknown	22 70
Quinn, Marcella E.	Amador City	57 94
Quinn, T. D. M.	Amador City	26 16
Ragghianti, Angelo	Isleton	33 25
Revelino, Maddalena	Angels Camp	1,473 24
Tassi, Giorgio	772 Vallejo St.	782 51
Traversa, Giacomo	Fulton	8 40
		\$18,234 98

**Mercantile Trust Company (formerly Savings Union Bank
and Trust Company), at San Francisco, California.**

Academic Athletic League of Cal., Her- bert Hansen, Treas.	408 Montgomery St.	\$14 68
Aguar, Miss Laura	136 East St.	1,183 52
Aguiree, Louis M.	344 Jones St.	57 64
Ahlers, Herman	1077 Alabama St.	4 37
Aiello, Julia G.	419 Oak St.	8 54
Alabakon, Andrew	139 Townsend St.	284 19
Alexander, Miss Agnes	2422B Polk St.; Can- delaria, Nev.	17 35
Alexander, Wm. J.	S. E. Cor. Baker & Greenwich St.	7 78
Allen, Jos. L.	c-o Pioneer Mine, Fowle	4 40
Allen, Waldo F.	1243 Fulton St.	1 60
Alumni Fund, Ch. Div. School of Pac.	441 S. 10th St., South S. F.	4 53
Alverson, P. G., by P. H. Brooks*	c-o S. J. Allen, 845 Monadnock Bldg.	66 81
Anderson, Niels	657 Howard St.	245 97
Anderson, Axel J.	1273 Pacific St.	1 92
Anderson, Emauel, Tr. Geo. Swanson	76 Pond St.	2 65
Anderson, John A.	314 Third St.	3 17
Andrade, Miss Guada- lupe or Catalina (sis)	1597 Pacific Ave.	13 46
Andrews, Frank, by A. D. W. Snyder, Trustee	141A Dove St.	1 63
Antunovich, John	Amador City	11 47

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Antz, Fred J., Trustee for Kathryn Antz	1362 Broadway, Alameda	15 83
Ardaraz, Miss Expectacian	419 Green St.	21 14
Armanino, Antonio	12 Mile House	96 56
Arnald, Victor L.	1001 California St.	2 45
Arnold, Chas. H.	Paso Robles	7 75
Ash, Robert, Trustee*	4093 17th St., or 430 Montgomery St.	2 17
Atkinson, Mrs. Delia	440 Brazil Ave.	7 20
Atkinson, Mrs. Joanna A. or Rita (dau.)	1577½ Market St.	5 83
Auld, Miss Frances	608½ Leavenworth St.	1 63
Austin, David C.	7 Lester Ave., E. Oakland	4 90
Azevedo, Domingos A.	65 Jackson St.	18 41
Bacovich, Steve	501 Davis St., or 27 Vallejo St.	6 18
Bailey, Mrs. Laura E.	27 Franklin St.	1 80
Baker, Mrs. Elise	1224 6th St., Alameda	335 25
Baker, Robert J. A.	1414 California St.	55 09
Bakken, Ole K. C.	28 Sacramento St.	5 32
Balch, John	67 Scott St.	11 31
Baldwin, John G., by Jesse E. Baldwin (mo.)	2900 Devisadero	166 30
Bancroft, John S. W., or Fannie W. B.	Concord	1 46
Banks, J. F. Estate, W. G. Leale, Executor	2266 Vallejo St.	114 99
Barber, Wm., Trustee	320 Sansome St.	13 40
Barbour, John H.	1524 California St.	1 20
Barnard, Lee H.	Selby	12 01
Barnes, Chas. A.	S. W. Cor. Howard & 24th Sts.	38 61
Barnes, Joshua D.	4522 Geary St.	23 68
Bartlett, Elizabeth D.	Sausalito	2 03
Baum, Mrs. Loulu S.	Bay St. & San Antonio Ave., Alameda	7 29
Bautovich, Baldo M.	1919 Dupont St.	7 01
Baxter, Edward F.	1179 Pine St.	6 00
Beach, Mrs. Emma L.	8 Hill St.	3 21
Bechtel, Fred P.	685 6th Ave.	3 18
Beck, Edwin L.	1339 Alice St., Oakland	16 92
Beck, Rollo H.	3219 Briggs Ave., Alameda	11 02
Beck, Rollo H.	R. F. D. No. 21, San Jose	16 13
Beckers, Mrs. Margaretta A.	Brooklyn, Wash.	22 65
Belknap, Marion	Sausalito	20 44
Bell, Dickson G.	209 Post St.	6 04
Benefit Fund N. B. R. E.	211 Parrott Bldg.	7 36
Benson, Otto	148 6th St.	236 41
Bentley, Mary C.	1168 18th St.	1 84
Bequette, Julian P.	732 Geary St.	2 77
Berg, Mrs. Melvina M.	1750 Fillmore St.	13 52
Bernardi, Frank L.	411 Grove St.	1 19
Bernhard, Herbert J.	Hotel California, Fresno	156 67
Berry, Gustia S.	1006 Bush St.	2 49
Berry, Joseph	1123 Guerrero St.	3 84
Bevier, Miss Mabel N.	1606 14th Ave.	97
Bevier, Miss Margaret G.	1606 14th Ave.	97
Bigley, Mrs. May E.	1563 California St.	386 42

Name	Address	Amount
Bingham, Henry	1501 Golden Gate Ave.	49 00
Bishop, Allen	Mill Valley	2 40
Black, Walter	Palo Alto	2 32
Blake, Mrs. Teresa H.	37 Carlton St., Brookline, Mass.	3 22
Bly, Leander A., or Phoebe M. (wife)	730 8th St., Oakland	110 86
Boas, Miss Fannie	228 Frederick St.	3 19
Begisich, Mrs. Stela	2365 Pine St.	11 57
Bereugh, Randal W.	1316 Dolores St.	1 48
Borzzone, Eugene, by Emile Borzzone (father)	2107 Jones St.	21 31
Botsford, Mrs. Mary E.	807 Francisco St.	21 78
Bourne, Wm. and Mary	436¼ Clementina St.	4 58
Bowman, Albert M.	1418 Leavenworth St.	17 31
Boyd, James T.	1207 Gough St.	4 01
Boyle, Mrs. Carmelita N.	No address; c-o Mr. Parsons	56 53
Bradfield, Richard and Clementina (wife)	405 Geary St.	3 95
Bragdon, Miss Celia	1300½ Stockton St.	5 83
Brandt, Mrs. Belle	San Andrews	2 84
Brandt, Mrs. Rose M. F.	2002 Geary St.	1 92
Brennan, Helen	3174 23rd St.	15 55
Brewer, Harry	118 Shotwell St.	2 74
Brewer, Harry	118 Shotwell St.	9 23
Brewster, Miss Alta L., Trustee for Irma Cushman	22 Post St.	27 35
Brier, Mrs. Helen M.	Betteravia	10 75
Briggs, Mrs. Matilda A.	148 Noe St.	2 08
Bristol, Mrs. Celia S.	1141 11th St.	1 78
Britsekgi, Josef	4 Adnor St.	9 73
Brown, Albert L.	33 Noe St.	1 56
Brown, Mrs. Amelia E.	726 14th St.	20 68
Brown, Chas. H.	309 Natoma St.	53
Brown, Edward W.	9 5th Ave.	9 21
Brown, Gordon M.	426 10th St., Oakland	1 77
Brown, Miss Marguerite W., now Mrs. Rodda	Box 109, Madera	3 09
Brown, Miss Pleasant B.	1310 Laguna St.	99
Browne, Miss Francis	2049 Alameda Ave.	6 30
Brownell, H. M., Adm. Estate Emily A. V. B.	Hayward	197 00
Bruggman, Gustav	Leesville	22 22
Brusco, Mrs. Assunta	1050 Montgomery St.	19 26
Brusco, Mrs. Assunta	1050 Montgomery St.	17 85
Bryan, Charles H.	302 Scott St.	1 41
Bryce, Archbald	362 3rd St.	65 94
Buchanan, George	Mineral Hill, Eureka Co., Nev.	14 57
Buchner, Mrs. Lettie K.	122 Sedowa St.	1 57
Buckley, Mrs. Adelaide F.	675 Bush St.	5 37
Buckley, Mrs. Annie C.	1303 Rhode Island St.	5 34
Buckley, Mrs. Mary A.	San Anselmo	8 57
Buechner, Paul G. E.	1062 Wood St., W. Oakland	2 72
Bull, Martin R.	8 Middle St.	1 85
Burghardt, Henry	1540 Washington St.	1 81

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Burke, Mrs. Hettie T.	828 38th St., Oakland	\$2 33
Burkhart, John A.	2740 Harrison St.	3 05
Burks, Leslie E., or Elizabeth A. (wife)	Mills Bldg.	3 25
Burns, Minnie E., Trustee for Jessie B.	1428 21st St.	16 03
Burtwell, Henry J.	207 Montgomery St.	48
Burtwell, Henry James	207 Montgomery St.	63
Bussew, Andrew	Adelaide	1 91
Butler, Mrs. Annie	2002 Larkin St.	2 12
Butler, Mrs. Emma G.	c-o Madison & Burke	3 85
Butler, Wilfred E.	Napa	1 91
Byrne, John T., or Margaret E.	2913 25th St.	6 91
Byrnes, John E.	265 Central Ave.	6 73
Byxbee, John F., Executor estate of Mary S. Kimball*	355 Alma St., Palo Alto	1 55
Cahill, George W.	2777 Broadway	3 80
Calari, Augustine*	4024 Broadway, Oakland	14 26
Calegaris, Mrs. Elvira	12 Union St.	16 76
Cameron, Miss Emily, or Mary Owens (sister)	2914 Fillmore St.	1 38
Canavan, Bart	107 4th St.	57
Cannell, Robert	324 McAllister St.	1 95
Carlen, Gust	956 4th Ave., South S. F.	13 33
Carmany, Cyrus, Trustee for Larabee	Unknown	44 46
Carrera, Edward	305 Capp St.	11 02
Carrera, Edward G.	305 Capp St.	20 01
Casser, Mrs. Elizabeth	21 Brosnan St.	6 18
Catechi, Nicholas C.	29 East St.	21 90
Cella Carlo	251 Pacific St.	4 21
Chadbourne, Wm. M.	37 Madison Ave., N. Y.	29 72
Chaffer, Henry C.	Araret, Victoria, Australia	32 99
Chandler, Mrs. Evelyn M.	Centerville	4 35
Cheney, Mrs. Elsie E., Trustee for Wm. C. (son)	c-o W. P. Lamb, 1840 4th Ave., Oakland	2 04
Cheng, Tse, Mrs., Trustee for Lee Back Wo	6 Fish Alley	20 02
Chiocchie, Loreto	815 Montgomery St.	99
Christiansen, Hans H.	360 Elizabeth St.	18 73
Christensen, Mrs. Caroline D.	Post & Madison Sts., Alameda	2 76
Chubbuck, Chas. I.	121 19th Ave.	1 45
Church, Mrs. Mary J.	1306 Leavenworth St.	3 48
Ciphers, Sylvia M.	1851 Champa St.	9 55
Clark, Mrs. Amelia B.	851 Jackson St., Oakland	4 74
Clark, George	Winchester Hotel	2 84
Clawiter, Mrs. Annie G. or Grace B. (dau.)	Mount Eden	4 37
Clifford, Edward	446 Clementina St.	16 44
Clough, David E.	3553 20th St.	74 61
Coggeshall, John	Roycroft, 305 Turk St.	91
Coghlan, Graham	327 Locust St.	22 61
Cole, Miss Lillie E.	1128 Pine St.	1 79
Coleman, Alfred T.	504 3rd St.	6 29
Collins, Benjamin	Hyde & California Sts.	1 85
Compton, Elmer S.	369 25th Ave.	1 85

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Compton, Elmer S., or Mary W. (mother)	369 25th Ave.	\$1 94
Comstock, George	708 Pine St.	12 83
Conner, Pauline, Trustee for Jimmie	324 Crocker Bldg.	14 94
Connolly, Mrs. Mary, Admin. Estate Festus O'Donnell	1744 18th Ave., South S. F.	77 19
Conrad, William	13 Glen Park Ave.	9 92
Coombs, A. L.	545 Powell St.	42 50
Coonley, Mrs. Hyla Brand	300 Page St.	4 02
Cooper, Albert F.	Eureka	7 13
Corcoran, Thomas C.	217 Turk St.	302 11
Corde, Frank J.	Bodie	37 47
Cottle, Mrs. Hepsa, or Mrs. E. F. Evans	500 Cole St.	4 72
Coulter, Mary E.	1289 9th Ave.	9 31
Court Prosperity No. 8923, A. O. F.	102 O'Farrell St.	2 35
Crane, Miss Caroline M.	Ipswich, Essex Co., Mass., Box 289	36 13
Cripps, Harry P., or Mary S.	2914 Fulton St., Berkeley	11 94
Crowell, Mrs. Ella	816 Fulton St.	3 31
Crowley, John E.	1704 Fulton St.	2 76
Cruza, Frank J.	1708 3-4 San Carlos Ave.	2 04
Cullinan, Miss Winifred	1433 7th Av. So. S. F.	2 53
Cunningham, Ellen V., or Roman Catholic Orphan Asylum	Bay View St.	9 56
Cupples, Leslie R.	14 6th Ave.	1 41
Cureton, John E.	Pinole	2 17
Curlich, Mitchell L.	Gwinn Mine, Calaveras Co.	49 64
Curry, John	31 Presidio Ave.	2 33
Cutting, Chester E., or Myrtle S. Cutting	Niles	20 04
Daly, Mrs. Jane, Exec. Es. Mary McKenna*	1212 Larkin St.	284 94
Daviner, Mrs. Elsie M., or Jos. A. Daviner (husband)	c-o Cal. Bean Growers' Assn., 120 Battery St.	2 80
Davis, Arthur E.	130 Ridby St.	1 78
Dawson, Miss Maggie	9th Ave., nr. R. R. Ave., Hunters Pt.	73
Day, Francis M.	2017 Polk St.	6 14
Day, Henry	510 Van Ness Ave.	1 67
Decker, Wm.	75 W. Santa Clara, San Jose	2 26
Delafield, Robt. H., Trustee Mary	2012 Baker St.	1 90
Delafield, Robt. H., Trustee R. H. D., Jr.	2012 Baker St.	1 90
Delaney, Wm. M.	422 Front St.	72
Delger, Ed. F. or Maggie, Tr. for Pearl (daughter)	3740 25th St.	7 08
Del Monte Townsite Co., a-c 2, c-o Geo. Phelps and J. H. Lewis	46 Kearny St.	19 55
De Martini, Pio	1152 Kearney St.	2 52
Dement, Ed. D.	833 Market St.	38 54
Deming, Miss Inez F.	Niles	79 11

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
De Motte, Mrs. Kate R.	442 33rd Ave.	\$3 62
Denegri, Disme M.	910½ Vallojo St.	8 17
Denke, August R., Trustee for Frank	1343 Oak St.	13 92
Dennery, Pauline	1421 Webster St.	4 98
Denny, Mrs. Emily E.	1211 Broadway	5 53
Derby, Oscoe E., Guar. Mrs. Sarah Webster (insane)	Fruitvale	260 53
Dever, James	903 Battery St.	22 62
Derrick, Mrs. Martha	10 John St.	3 42
Dewey, Daniel L., Trustee for Daniel, Jr. (son)	Masonic Cemetery	15 04
Dewey, Daniel L., Trustee for Fernando O. (son)	Masonic Cemetery	9 95
Dewing, Mrs. Edna K.	141 Third Ave., Richmond	2 74
Dick, Frederick S.	215 E. 15th St., Oakland	11 14
Dickey, James F.	"Dickeys" 6th Ave. & Fulton Sts.	35 27
Dickinson, Wm. G.	2134 Pierce St.	1 40
Dickson, Adam T.	459 Bryant St.	14 17
Dieren, Mrs. Sarah J.	3112A 4th Ave.	11 20
Dietz, Mrs. Lizzie A.	2115 Scott St.	20 97
Deane, Susanna E.	650 Bush St., c-o Doane Realty Co.	70 16
Dodd, Adams	1325 Guerrero St.	10 43
Doering, Frank L.	819 Bush St.	4 16
Donnellan, Mrs. Catherine, H. A. Byrnes, Exec.	271 Monadnock Bldg.	1 40
Dorsey, Mrs. Florence	1316 Dolores St.	8 29
Dorsey, Mrs. Mary J.	6071 Bush St.	12 48
Dotter, Albert L., Trustee Philips A.	1225 Schrader St.	14 67
Dougherty, Dave	Cuprite, Nev.	18 86
Douglas, Ernest, or Louise D.	1070 Clay St.	90
Dow, Lloyd W.	1730 Larkin St.	22 79
Downing, Mrs. Clara P., Trustee Dorman (son)	Suisun	9 87
Downs, George F.	Sutter Creek	20 96
Dowsett, Mrs. Eliza, Guardian F. Pilgrim	c-o Rev. Francis Nash, 2247 Central Ave., Alameda	98
Doxey, Hawthorne	704 Ashbury St.	3 69
Dresser, Mrs. Malina C.	830 Post St.	8 29
Drew, Chas. A.	S. S. "Hilonian," Matson Nav. Co.	7 19
Duncan, David, Trustee	340 Sansome St., Room 210	9 92
Dunn, Mrs. Elizabeth G., Trustee Bessie Dunn	88 Frederick St.	10 28
Dunn, Miss Mary L.	1218 Hyde St.	25 54
Dunn, Ritchie L.	c-o Amer. Bis. Co., Battery & Bdwy.	31 74
Dunn, Ritchie L.	c-o Amer. Bis. Co., Battery & Bdwy.	21 13
Dunne, Mrs. Mary A., Trustee for Agnes Dunne	239 Clara St.	7 28
Dunne, Mrs. Mary A., Trustee Catherine	59 Chesley St.	13 03

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Dunne, Mrs. Mary A., Trustee Francis H. D.	59 Chesley St.	\$18 24
Dunne, Mrs. Mary A., Trustee Margaret (daughter)	239 Clara St.	6 48
Durbin, Mrs. Helen B.	2228 K St., Sacramento	9 76
Durst, Mrs. Jennie L.	945 Post St.	7 97
Dye, Milo E.	615 Taylor St.	1 01
Ebright, Hiram, Trustee for Charles	Milbrae	4 01
Edwards, Miss Mary A.	3709 Broderick St.	3 54
Elliott, George W.	1712 Post St.	2 17
Elliott, Miss Mary A., or Tom E., Jr. (Brother)	San Rafael	16 67
Ellsworth, Trustee for Joy Bogar, Sec.	Boys and Girls' Society	8 99
England, Mrs. Mary D.	299 Douglas St.	3 63
English, Margaret	c-o Wm. A. Magee Co.	98
Enos, Almira N.	20 Portland Ave., E. Oakland	32 37
Etchegoin, Miss Marie	1458 Franklin St.	4 51
Evans, Miss Lilla H.	1606 Vallojo St.	38 28
Fagan, Harold J.	2329 Franklin St.	4 21
Faget, Paul M.	354 Pine St.	2 69
Faithful Followers	Third Congregational Church	18 55
Falk, Mrs. Cora D.	Lincoln	1 60
Falkenberg, Miss Consuelo	1444 Green St.	6 66
Farjeon, Miss Emma I.	St. Lukes Hospital	9 40
Farley, Mrs. Flora F.	638 Valencia St.	46 71
Farley, Mrs. Hugh	1208 A St., Tacoma, Wash.	9 54
Farnsworth, Silas B.	Willits	242 96
Farrell, Mrs. Frances H.	473 Vernon St., Oakland	4 98
Farren, John	400 Visitation Ave., South S. F.	2 36
Farren, Miss Sarah E. C.	2246 Fulton St.	3 51
Fauve, Desire	537 Broadway	20 06
Fearnside, Leslie G.	3473 Washington St.	10 17
Felt, Mary Cornelia	1224 Magnolia St., Oakland	11 56
Ferrari, Wm.	c-o D. H. Bill, Mill Valley	05
Fetherstenhaugh, Miss Charlotte H.	1103 Van Ness Ave.	7 36
Figone, Antonio	622 Broadway	20 01
Finn, Miss Mary*	No address	9,131 23
Firth, James K.	3473 Washington St.	65
Fischer, Mrs. Julia, Guardian	No address	7 62
Fischer, Michael	909 Kearny St.	315 20
Fitch, Frederick J.	Loomis	7 93
Flanders, Mrs. E. G.	1896 Broadway	2 45
Fleet, Mrs. Elizabeth	Long Beach	3 54
Fletcher, Mrs. Anna M., or George W. F. (husband)	St. Nicholas Hotel	4 54
Fletcher, Miller	120 Post St.	72
Flick, Philip and Mary, Trustees for Barbara	Virginia City, Nev.	17 88

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Flick, Philip or Mary, Trustees for Violet R.	1314½ Jessie St.	\$20 29
Flint, B. P., Guardian Agnes	No address	10 50
Forsyth, Edward W. *	c-o J. W. Goodwin, Admin., Grand Hotel	11 48
Forster, Miss Florence C.	2901 Pacific Ave.	7 11
Fortune, Mrs. Maude E.	Port Costa	78 17
Foster, Mrs. Anna, Trustee	Ruk, Caroline Islands	7 42
Foster, Gustaf	Schooner "Harvest Queen"	13 11
Foster, Mrs. Nellie M., Trustee Rufus R.	16 and 18 Sacramento St.	7 23
Foulk, Henry Douglas	2432 Milvia St., Berkeley	5 37
Foulks, Geo. H. *	53 Nevada Block, Verdi, Nev.	5 47
Fox, Edwin B.	Redwood City	2 92
Fox, Mrs. Lillian A.	Redwood City	1 36
Fox, Robt. L.	Redwood City	9 10
Franklin, Thomas	11 Hineckley Place	2 39
Franzinelli, Angelo	645 6th St.	4 56
Freiermuth, Geo. H.	1632 Steiner St.	8 88
Frisbie, Russell W.	1743 Pine St.	9 19
Fry, Mrs. Louisa F., or Solomon (husband)	2404B Mission St. S. F., or Scotia	6 15
Fuhrman, Julius A.	421 2nd St.	11 34
Futter, Mrs. Rebecca	Sutter Creek	65 48
Gaffney, John C.	987 Lombard St.	2 80
Gaitsch, Ernst F.	635 Broadway and Dupont	1,032 18
Gallego, Ventura	Unknown	197 20
Galpin, Philip G.	1915 Gough St.	2 33
Galpin, Philip G.	1915 Gough St.	6 03
Garden, Carl S. F.	162 Tehama St.	75
Gardner, Thos. U.	401 California St.	128 79
Gardner, Thos. U.	401 California St.	10 69
Gardner, Mrs. Sade	3501 Clay St.	14 83
Garin, Gertrude V., or Etienne A. Garin	1849 Page St.	19 18
Garratt, Mrs. Sadie L.	Alameda	12 58
Garrison, Miss Eunice, Trustee Carlton Threlfall	1502 Mission St.	3 35
Gates, Mrs. Grace	1026 Hyde & Lombard	59 08
Geiger, Louisa	Pt. Lobos Ave.	836 16
George, Mrs. Laura E.	Humboldt, Nev.	3 26
Giersch, Otto	3255 Briggs Ave., Alameda	1 90
Gill, John	32 Silver St.	4 49
Girvin, Richard, Trustee Robert Girvin	c-o N. W. Halsey & Co.	29 67
Givens, Mrs. Mary J.	1034 53rd St., Oakland	2 80
Glassman, Jacob A.	Unknown	15 49
Glau, John	Playto	1 97
Glover, John F.	173 Eureka St.	8 86
Glunz, Wm. A.	1626 Pacific Ave., Alameda	27 84
Goldsmith, Gaston, or Agnes	1862 Sacramento St.	2 73
Goldsmith, Meyer or Fannie, Trustees for Evelyn	1623 Vallejo St.	1 97

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Goldsworthy, Margaret, Trustee Beryl G.	70A Sanchez St.	\$1 46
Goldwater, Lemuel	Benson, Ariz.	26 66
Goodall, Samuel E.	c-o Edwin T. Cooper, Crocker Bldg.	4 03
Goodall, Samuel E.	24 Market St.	11 52
Gothie, Miss Nina	1326 California St.	1 74
Gottsche, Wm. A.	San Pedro	346 08
Gould, Alexander, or Isabelle F.	1225 E. 24th St., Oakland	8 14
Graham, Adam S.	877 14th St.	202 92
Graham, Miss May G., or Catherine H. Smith	3806 22nd St.	7 61
Granville, Jos. O.	182 Hartford St.	4 37
Grant, Mrs. A. Maude	2419 Bush St.	4 52
Greenfield, Mrs. Johannah	1416 Howard St.	26 23
Greenwood, James A.	Vallejo	9 77
Gregory, Mrs. Sarah H., Trustee Donald G.	3209 Clay St.	21 06
Gregory, Warren C.	Merchants Ex. Bldg.	15 19
Green, Mrs. Jessie	1450 Sanchez St.	2 08
Gresty, Albert	1213 Kearny St.	6 58
Gross, Alfred G.	c-o "The Guide," 532 Commercial St.	4 27
Gross, Mrs. Louisa	2334 Greenwich St.	11 34
Grossman, Frank	4322 Mission St.	87 58
Grotefend, Chas. W.	508 Folsom St.	11 13
Grunberg, Siegfried	1102 Tennessee St.	1 64
Guilbert, Wm. J., Trustee for Edith G.	2 Elver Place	65
Guilfoyle, John J.	3547 21st St.	32 00
Guirey, Miss Eva L., or Fred	1775 11th St., Oakland	5 47
Gusmani, Mrs. Mary, Admin. Es. Severino	1 Hineckley Alley	1 21
Gusmani, Mrs. Mary	2325 Leavenworth St.	169 11
Guthrie, Miss Grace A.	Mill Valley	1,569 64
Hale, Mrs. Anita Wieland	Tahoe	2 74
Haley, Justice U., or Nellie B.	Winslow, Wash.	28 94
Hall, James W.	202 3rd Ave.	1 08
Halstead, Jesse S.	914 Broderick St.	1 43
Hamilton, Helen		
Hammond, Mrs. Ruth U.	2252 Broadway	14 76
Hansen, B. H.	31st St. and Treat Ave.	2 34
Hansen, Johannes	138A 4th St.	1 24
Hanson, Isaac W.	P.O. Box 46, Astoria, Ore.	1 83
Hanson, Wilfrid J.	3032 California St.	65 33
Hard, Mrs. Lennora, Trustee Cordelia	41 Hill St.	26 67
Hardiman, Miss May	3431 Sacramento St.	76
Harding, Margaret M. G.	1415 Taylor St.	1 44
Harley, Geo. T., Chas. K. and M. B.	2626 Broadway	40 81
Harrigan, Miss Emily U.	415 W. Kala Ave., Kalamazoo, Mich.	1 50
Harrington, Ed. C.	2 Desoto Ave.	11 35
Harrison, Zelda T.	Sausalito	1 45
Hartloff, Emil	452 Natoma St.	26 07
Harvey, Mrs. Sarah E.	1005 Clay St.	4 37
Haseltine, Chas. W.	1260 Masonic Ave.	45 92

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Hatch, Robt. D., Trustee Miss Helen M.	Cosmos Club	\$6 85
Hawkes, John	3933 24th St.	3 13
Hatfield, Henry R.	2633 Le Conte Ave., Berkeley	21 37
Hathaway, Miss Georgina or Mrs. Ethel R.	Unknown	2 78
Hayes, Miss Agnes E.	1224 Buchanan St.	6 93
Hazlewood, Bert	R.F.D. Moravia, Ia.	303 82
Healey, Benjamin, Administrator Estate Mary, A. C. Moran	Unknown	20 14
Healey Miss Nellie L.	201 Franklin St.	11 35
Heiman, Mrs. Louise	2023 Sacramento St.	22 11
Henderson, Miss Jennie B.	421 Hyde St.	15 22
Henderson, Mrs. Mary S.	Unknown	10 76
Hendy, Mrs. Emma J.	Mareschal Niel Hotel	240 51
Herbert, Wm. or Winifred	1027 San Bruno Ave.	29 43
Herbst, Frank	11 Davis St., Santa Rosa	130 80
Hess, Charles, Jr.*	Unknown	6 88
Henck, Mrs. Fanny H.,* Executrix a-c Pacific Surety Co.	Unknown	2,035 20
Hick, George H.	Bodie	5 16
Hill, Miss Annie A.	Fruitvale, E. Oakland	27 05
Hill, Mrs. Mathilde A.	646 Clayton St.	1 77
Hill, Samuel	622 Hayes St.	6 58
Hillard, Mrs. Anna L.	507 Baker St.	83
Hilton, W. H.	916 Geary St.	2 17
Hindes, Mrs. Saretta B.	2519 Broadway	5 71
Hinton, Wm. M., Jr.	2056 Grove St.	8 88
Hirschberg, Miss Bertha F.	414 Vernal Ave., Piedmont	2 09
Hittman, Miss Anna, or Miss Charlotte Dunblade.	658 5th Ave.	4 75
Hjul, James H.	681 Market St.	7 59
Hoffheimer, James	212 Sansome St.	61
Hoffman, Miss Amanda	1547 Larkin St.	1 09
Hofmann, Eleanor May	1319 Walnut St., Berkeley	1 38
Hofmann, Eleanor M., Trustee Harry L.	1319 Walnut St., Berkeley	1 38
Hofman, Eleanor M., Trustee Neill W.	1319 Walnut St., Berkeley	1 38
Hogerton, Leon	413 Stockton St.	93
Holcombe, Miss Emma A.	1915 Sacramento St.	13 00
Holliday, Miss Lottie	106 Clara Ave.	61
Hollzer, Marie	1208 Buchanan St.	1 14
Holm, Mrs. Isabella	Larkspur	2 32
Holmes, Wilfred	556 Jones St.	3 71
Holzheiser, Mrs. Stella H.	202 3rd Ave.	13 42
Hoo Gam You	Reclamation	18 76
Hoogkamer, Wm. G.	Potrero, Opp. Jackson St. Park	9 58
Hooper, Harry G., or Pearl J.	1622 Devisadero St.	2 64
Hooper, Mrs. Jessie, Trustee Susie	278 San Carlos Ave.	1 41
Hopps, Mrs. Ellen A.,* c-o R. Hopps	341 Sansome St.	7 27
Horan, James	8th & Howard Sts.	882 35
Horner, Mrs. Inez A.	719 Hyde St.	8 35
Horton, Mrs. Elnor E.	1037 Ellis St.	5 70

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Horton, Mrs. I., Trustee Robt. Freeman	1002 Pine St.	\$8 57
Howard, Miss Katherine I.	2907 Fillmore St.	18 46
Howard, Nellie	702½ McAllister St.	11 81
Howell, Mrs. Annie	747½ Tehama St.	18 40
Howitt, Richard I.	Unknown	108 58
Huber, Miss Lavinia	125 Ellis St.	8 77
Hubbard, Miss Bertie B.	Woodland	9 72
Hughes, Frank	610 Geary St.	22 05
Humphrey, Omar J.	2037 San Jose Ave., Alameda	15 43
Humphreys, Mrs. Paula W., Guardian Matilda M.	Unknown	1,510 83
Hundley, Miss Kate T.	1203 Sutter St.	80
Huntington, Ralph A.	351 1st St.	6 64
Hurlbut, Mrs. Elizabeth A.	Berkeley	3 77
Hutton, H. W.	821 Market St.	7 50
I. O. O. F. Trustees Mission St. lot	Unknown	12 74
I. O. R. M. Gen'l. Committee S. F. Tribes	Unknown	3 19
Irving, Alexander	645 Market St.	97
Ishida, Teiji	2525 Cedar St., Berkeley	2 28
Iversen, Nels or Louisa	Point Arena	3 36
Jackson, Eugene H.	1032 Clay St.	4 97
Jacobs, Maximilian	930 Pacific St.	7 08
James, Arthur G., by Arthur R. James, Trustee	2843 Fillmore St.	1 58
James, Hannah E.	522 Chestnut St.	73
Jancovich, Mrs. Nelia, Trustee Olga	3060 Buchanan St.	5 82
Jeanneret, Chas. A.	348 Waller St.	12 26
Jenkins, Miss Carrie W., or Sarah B.	490 Geary St.	2 12
Jenkins, Miss Sarah B., or Carrie W.	490 Geary St.	1 65
Jennings, John S.	1513 Geary St.	58
Jensen, Christian E.	41 Delano Ave.	4 74
Jensen, Henry	10 St. Charles Place	161 30
Jessup, Mrs. Ida B.	305 Eddy St.	5 16
Johansen, Mrs. Adelaide	Lorin P. O., Harmon Tract, Berkeley	1 93
Johansen, Christian	1417 Washington St.	8 56
Johansen, Carl A.	2119 Greenwich St.	3 25
Johannesen, Wilhelm, or Marthine	130 Parker Ave.	5 64
Johns, George	Chinese Camp	7 48
Johnsen, Hans J.	4173 23rd St.	2 76
Johnson, C. F.	Point Arena	8 39
Johnson, Dena	1640 Union St.	8 81
Johnson, Ellsworth E.	Mountain View	8 50
Johnson, Henry	416A Natoma St.	212 00
Johnson, Henry P., and Amorette	1123 Union St., Alameda	6 14
Johnson, Miss Hilda A.	811 Guerrero St.	2 99
Johnson, Mrs. Jennie M., Guardian W. H.	2504 Washington St.	7 77
Johnson, Lucian	29 Johnston Ave.	9 49
Johnson, Peter H.	1062 Dolores St.	431 37
Johnson, Erik	6 Howard St.	17 01
Johnston, John Martin	152 Noe St.	21 58
Jolly, Albert	Fort Bayard, N. M.	1,099 16
Jones, John H.	880 Shotwell St.	25 08
Jones, Mrs. Marie C.	3044 Pine St.	2 32
Jones, Robert C.	453 Devisadero St.	11 68

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Jory, Edward E.....	150 Hawthorne St. . .	\$0 77
Judy, Mrs. T. B.	Sonora.....	2 08
Kapranovitch, Ferd- inand.....	1325 Steiner St.	13 27
Kaufmann, Chas. F., Trustee Anna L.	801 Pine St., Omaha, Neb.....	3 73
Keane, Mrs. Mary J., Trustee Marguerite* ..	340 Page St.	10 95
Keane, Mrs. Mary J.* ..	340 Page St.	3 50
Kecovich, Vaso.....	9 Wittmore St.	3 02
Keech, Mrs. Belle K. .	Honolulu, T. H.	2 25
Keeler, Mrs. Cora M. .	1809 Euclid Ave., Berkeley.....	56 03
Kelley, Otis W., or Annie A.	2 Sixth Ave.	5 45
Kellogg, Leon C.	Crockett.....	2 52
Kelly, Bernadette, Minnie A. Kelly, Trustee.....	191 Leland Ave.	1 66
Kelly, Wm. H., or Mary E.	545 Oak St.	7 05
Kennedy, Patrick Ahl- born.....	House Grant Ave. & Bush Sts.	6 89
Kenny, Mrs. Kate S. .	1247 McAllister St. .	5 01
Kent, R. W.	c-o T. B. Inch.....	5 24
Kerruish, Thos., Ad- ministrator.....	4060 25th St.	1 81
Kilburn, Carroll or Liz- zie.....	476 Chestnut St.	13 25
Kilpatrick, Mrs. Lillie A.	Gilroy.....	5 59
Kimball, Wm.	Olema.....	5 41
King, Mrs. Eliza T.	1501 Van Ness Ave. .	16 60
King, Herbert B.	1759 Post St.	40
King, John A.	530 Noe St.	26 79
King, Joseph.....	1029 Sixth Ave., Oak- land.....	124 97
King, Prince.....	Sacramento.....	5 45
Kirkland, Miss Cor- delia S.	Unknown.....	33 09
Kneas, G. W.	42 Walter St.	12 93
Knoke, Johanna, or Louis H. Turner.....	2017 Durant St., Berkeley.....	2 20
Koehler, Mrs. Marie W., Trustee Rudolph ..	1480 Willard St.	1 07
Kolling, John G. F. .	743½ Tehama St.	2 44
Kornell, Mrs. Maria A., or John A. Em- merich, Trustees, Jo- sephine Kornell.....	Childs.....	36 29
Krasilnikoff, Constan- tin.....	262 7th St.	15 77
Krile, Baldo.....	1318 10th Ave.	5 24
Kruse, Joachim.....	Alms House No. 3. .	6 84
Kruse, Mrs. Katarina .	337 Day St.	19 60
Kruse, Minna.....	232 Tremont Ave. .	4 59
Krutmejer, Gustave B. or Anna H.	212 Chesley St.	7 58
Kumjaciach, John.....	Goldfield, Nev.	3,966 59
Kvetensky, Miss Mary ..	2515 Octavia St.	7 21
Labarthe, Antoine.....	Goldfield, Nev.	15 56
Lackmann, John.....	Alameda.....	119 38
Lacy, Miss Anne.....	2298 Vallejo St.	15 95
Lafferty, Mary.....	Berkeley.....	147 27
Lammers, Flip.....	Front St.	8 60
Landale, Frank H.	1224 Bush St.	8 41
Lang, Henry J.	4 Berceles Place.....	15 16
Langhorne, James P. .	806 Hobart Bldg.	231 23
Larsen, Lauritz.....	66 Oregon St.	6 77

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Larsen, Peter A., Trus- tee Alice L.	Unga, Alaska.....	\$7 18
Larsen, Peter A., Trus- tee Gracie.....	Unga, Alaska.....	7 18
Larsen, Peter A., Trus- tee James L.	Unga, Alaska.....	14 57
Larsen, Peter A., Trus- tee Siene.....	Unga, Alaska.....	7 18
Latham, Milton S.	22nd & Howard Sts. .	1 40
Lathrop, Mrs. Ida M. .	1511 Larkin St.	2 95
Lawler, James.....	Police Judge.....	17 90
Lawrence, James H. C. .	1312 Mason St.	3 30
Lawson, Wm. S.	208 Jones St.	70
Leahy, Daniel.....	3124 25th St.	2 12
Le Breton, Chas.	821 Dolores St.	43 29
Lee, Arthur.....	810½ Hyde St.	4 57
Lee, Edward.....	417 Kearny St.	207 42
Lee, Sue.....	367 9th St., Oakland.	7 34
Leib, Thomas N.	424 Broderick St.	32 57
Leigh, Alice J.	815 Shotwell St.	6 66
Lewis, Mrs. Blanche S., Trustee Edna.....	3284 24th St.	13 35
Levy, Henry.....	Burlingame.....	6 38
Levy, Samuel.....	1321 Mission St.	6 42
Lindauer, Elizabeth.....	534 Capp St.	297 00
Lindberg, Miss Hilda, Trustee Maria C.	141 6th Ave.	6 21
Linde, Mrs. Alma P. .	711 Stockton St.	1 04
Lindstrom, Johan.....	446 East St.	6 82
Lintrup, Chas. L., and Mary.....	1011 Tevis St., Fruit- vale, E. Oakland.....	8 98
Little, C. C. N.	c-o J. C. Johnson.....	7 16
Lloyd, Horatio N., or Mrs. Mary.....	1536 Arch St., Berke- ley.....	50 25
Locke, Mrs. Sabrina M.	125 Tyler St.	1,027 55
Loeb, Miss Laura L. .	c-o Mrs. R. Gordon, 220 Eddy St.	2 21
Lofland, Harry.....	1434 7th St., Alameda	1 52
Logan, Clifford H.	1104 Van Ness Ave. .	1 20
Logan, Ella M.	Port Orford, Ore.	15 12
Long, Jane.....	San Francisco.....	22 15
Long, Nicholas L.	23 Montgomery Block	7 86
Loughran, Lizzie.....	St. Catherine's Home.	43 07
Loughran, Richard H. .	2106 Devisadero St. .	4 11
Loustaunau, Michel.....	144 27th Ave.	28 47
Lovett, Mrs. Mary.....	550 Fell St.	2 05
Low, Bothia.....	17 Polk St.	1 37
Lowell, Walter R., Trustee Clayton W. .	1626 Oxford St., Berkeley.....	14 32
Lowengrund, Samuel.....	3340 Jackson St.	2 05
Lucy, John T.	330 Golden Gate Ave.	2 20
Lundstrom, Mrs. Anna W.	Ross Valley.....	5 36
Lynch, Mrs. Elizabeth .	305 Golden Gate Ave.	10 58
Lynch, Miss Margery .	1236 Sherman St., Alameda.....	13 01
Lysett, Mrs. Honor M. .	641 Valencia St.	13 89
MacBeth, Alexander..	1009 Howard St.	64 66
Macintosh, Miss Mary L.	1203 Sutter St.	7 85
MacLennan, Miss Anne G.	2545 Baker St.	1 90
Machado, Manuel S. .	422 Drumm St.	7 27
Macphie, Mrs. Mar- garet C.	241 9th Ave.	11 34
Macsorley, Henry.....	109 Rose St.	3 57
Main, Mrs. Medora T. .	323 23rd Ave.	3 48
Maison, Mrs. Mary T. .	1109 Bush St.	13 41
Mallen, Miss Mary.....	1245 Leavenworth St.	98

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Malm, Gustave.....	413 Harrison St.....	\$8 22
Mangini, Irene M., by Louise Mangini, Trustee.....	318 Lombard St.....	59
Mangles, Mrs. Isabel W., Exec. Est. of Samuel W. Hawx- hurst.....	2821 College Ave., Berkeley.....	194 66
Manley, Warren.....	130 Locust St.....	1 20
Manley, Warren.....	523 45th Ave.....	3 33
Mann, Harold R.....	341 Sansome St.....	844 73
Marsh, Harry C.....	3781 17th St.....	6 96
Martin, Mrs. Annie, Guardian Constance Ruddell.....	1220 Waller St.....	2 56
Martin, George H.....	1380 Sutter St.....	13 09
Martine, Henry P., or Florence.....	1402 High St., Ala- meda.....	13 88
Martini, Giovanni.....	Unknown.....	4 82
Marvin, Mrs. Maye K.....	1222 Pine St.....	2 74
Marwedel, Chas. W., or Frederica.....	76 1st St.....	24 87
Mathews, George M., Trustee William V.....	3027 Fillmore St.....	1 42
Mathieson, Mrs. Ger- trude L.....	c-o Mrs. A. Marks, S.W. Cor. Haight & Pierce.....	5 80
Matson, Neis T.....	6 Howard St.....	10 79
May, Ed., Guardian Josephine B.....	1680 Fell St.....	136 55
McAllep, Wm. I., Trus- tee Warren McChes- ney.....	Edenvale.....	17 77
McAllep, Mrs. Jessie K., Trustee Carol.....	Edenvale.....	61
McClinton, Ray.....	941 Valencia St.....	1 03
McCormick, Wm. H., Trustee E. L.....	17 City Hall Square.....	8 16
McDermott, Thos. J.....	1447 Clay St.....	1 13
McDevitt, James E.....	1632 Dolores St.....	9 72
McDonald, Kate.....	110 Turk St.....	2 28
McEvers, Greg S.....	1780 Turk St.....	1 83
McGladery, Miss Mary.....	491 31st St.....	2 56
McHenry, John, Jr.....	2210 Ellsworth St., Berkeley.....	1 60
McInnis, John S., or Annie D.....	314 Clay St.....	9 01
McKee, Mrs. Annie A.....	4517 18th St.....	3 55
McKee, Miss Jane.....	905 Chestnut St., Alameda.....	3 49
McKenna, Mrs. Ther- esa.....	Fisks Mill.....	4 27
McKenzie, Miss Mar- garet.....	520 W. 46th Ave.....	23 24
McKenzie, Philip.....	Battery & Jackson.....	1,054 01
McLaughlin, Owen D.....	Adeline St., Oakland.....	916 57
McLaughlin, Wm. J.....	225 Langton St.....	10 51
McLenathen, Chas. H. and Ida L.....	Carlsbad, N. M.....	161 12
McLeod, Frank.....	413 22nd St.....	10 05
McMullen, Rockwell.....	Fort Bragg.....	3 38
McNab, Stewart.....	2320 Broadway.....	3 27
McNicol, Daniel.....	Montana House.....	1,595 19
McPherson, Mrs. El- mina.....	1608 Polk St.....	14 27
McPike, Lillian M.....	Unknown.....	70 49
Mead, Chas.....	Petrified Home Farm, Calistoga.....	1 84

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Melone, Howard D., or Mrs. Clara L. Allyn.....	Scotia.....	\$61 47
Mendell, Ed. D., Trus- tee E. C. McLaugh- lin.....	2716 Grove St., Berkeley.....	29 62
Mendell, Edward D., Trustee.....	San Leandro.....	83
Merrill, Eugenie T.....	643 Oak St.....	3 30
Metcalfe, J., or Annie C.....	2301 Scott St.....	17 21
Menssdorffer, Arthur H.....	936 Clayton St.....	150 54
Mihan, John A.....	553 California St.....	28 19
Mihan, Leo B.....	553 California St.....	28 19
Mihan, Wm. J.....	2140 Hyde St.....	5 65
Miller, Carleton W.....	13 Stockton St.....	1 46
Miller, Frederick R.....	1552 8th St., Oak- land.....	1 00
Miller, Laura A.....	767 22nd St., Oak- land.....	69
Miller, Marion C.....	Sausalito.....	1 74
Mileslavich, Antun V.....	Stockton.....	8 93
Mindham, James.....	333 Beale St.....	2 41
Minturn, Mrs. Edith, Trustee Lloyd*.....	Unknown.....	132 22
Mitchell, Geo. W., or Mary.....	831 35th St., Oakland.....	361 12
Mitchell, Samuel.....	236 Noe St.....	2 01
Moeller, Mrs. Theresa.....	447 Jersey St.....	5 07
Mohere, Mrs. Martha J. D.....	45 Thorn St., Ocean View.....	1 67
Moller, Louis.....	838 McAllister St.....	1 01
Montell, Henry H.....	1636 Webster St.....	6 65
Montgomery, Miss Florence E.....	2210 Chapel St., Berkeley.....	3 86
Moore, Mrs. Frances J. or Mrs. Annie Rowland.....	2225 Filbert St.....	1,485 78
Moore, Neale.....	2050 San Jose Ave., Alameda.....	47 19
Morey, Mrs. Della M.....	828 S. Flower St., L.A.....	24 80
Morgans, Morgan & Sarah (M. P. Mor- gans, Executor).....	Unknown.....	4,900 79
Moron, Benjamin, or Domenice Fabris*.....	1601 38th Ave., Oak- land.....	8 64
Morris, Harrie C.....	Mill Valley.....	2 17
Morris, Jr., James B.....	1122 Pine St.....	1 72
Morrissey, Jos. G.....	1210 Masonic Ave.....	6 03
Morrissey, Thos. E.....	259 W. 69th St., New York City.....	7 57
Mortimer, Ernest.....	San Pedro Hotel.....	1 12
Mortizia, Nicholas.....	235 O'Farrell St.....	4 49
Morton, Howard E.....	"Examiner," Los An- geles.....	3 39
Mostow, Jeane S.....	Mill Valley.....	1 90
Muir & Symon.....	1009 Battery St.....	40 35
Mulholland, James.....	Tesla.....	53
Muller, Adolf.....	909 Kearny St.....	5,323 87
Munfrey, Bruce.....	Unknown.....	2 94
Munroe, Audrey B.....	236 Cole St.....	3 44
Munroe, Glendon M.....	299 Cole St.....	3 43
Murphy, Mrs. Anna J., Executrix Est. John M.....	1297 Weber St., Ala- meda.....	14 09
Murphy, James E.....	1623 Pierce St.....	7 70
Murphy, James R.....	Burlingame.....	67 08
Murphy, Mary A.....	1000 Powell St.....	1,475 17

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Murray, Mrs. Sylvia G.	2500 Broadway	\$3 49
Musen, Mrs. Anne	Unknown	8,757 50
Nathan, Abraham C.	428½ Tehama St.	5 20
Nathan, Leslie	716 Filbert St.	2 07
Neagle, Mrs. Nannie, Trustee Gordon P.	Seattle, Wash.	10 71
Nelson, Adolph J.	505 Mason St.	49
Nelson, Mrs. Alette S. or Chas. J. Lucky	911 Trent Ave.	69
Nelson, Nels.	35 Alvarado St., San Jose	9 10
Nesbitt, Mrs. Mary A.	6 Maiden Lane	136 23
Newbert, Miss Martha E.	34 Powell Ave.	1 39
Newbert, Wm. A.	34 Powell Ave.	1 49
Newman, Harry T.	435 Fourth St.	7 86
Newmark, Abraham	1638 Baker St.	24 98
Newmark, William C.	Benicia	77
Newton, John I.	809 Mission St.	1 83
Nickel, Mrs. Nellie M., Trustee George W.	Menlo Park	112 41
Nilsen, Ole or Hulda S.	109 Perry St.	2 21
Nixon, Cornelius H.	Yerrington, Lyon Co., Nev.	12 44
Norregaard, Frederick W.	1413 Guerrero St.	77
Norton, Geo. A.	1641 Washington St.	1 99
Norton, Henry L.	Little Lake	8 71
Norton, Mrs. Maud H.	San Anselmo	59 21
Nourse, James R.	Palo Alto	6 17
Nunes, Antonio N.	San Rafael	65 87
Nyman, Mrs. Malin	1320 Pierce St.	24 36
Oetli, Alois or Mary	1287 Dolores St.	4 88
O'Brien, Mary J., Trustee Robt. R.	111 Chumalia St., San Leandro	98 23
O'Connor, Mrs. Margaret	1733 Page St.	16 40
O'Connor, John F.	737 Mission St.	332 42
O'Connor, Luke	212 Eighth St.	6 38
O'Connor, Mrs. Mary	New Monterey	4 75
O'Donoghue, Mrs. Mary E., Guardian John W.	c-o Brown & Power, 418 Sansome St.	8 05
Ogilvie, Alexander L.	419 Golden Gate Ave.	5 82
Ogeline, Miss Josephine	c-o Clara Bowman, 324½ Brannan St.	24 65
Oliver, Chas. A. K.	2811 Howard St.	6 02
Oliver, David or Sarah L.	2811 Howard St.	7 65
Oliver, May E.	2811 Howard St.	6 02
Olsen, Charles or Nellie	723A San Jose Ave.	2 82
Olsen, Une C.	371 Noe St.	9 04
O'Neill, Jesse W.	2535 Channing Way, Berkeley	1 38
Ostheimer, Henry J., or Ida	628 Lombard St.	5 86
O'Sullivan, Miss Mary E.	2059 Santa Clara Ave., Alameda	14 67
O'Sullivan, Patrick J.	1626 Dolores St.	4 34
Olson, Victor	Jamison	17 58
O'Shea, Wm. E.	1020 Bryant St.	1 82
Ovens, Miss Jane P.	387 Geary St.	3 24
Ovens, Miss Jane P.	387 Geary St.	1 08
Packham, Thomas	Elmhurst	18 05
Page, Mrs. Letitia B.	801 Schrader St.	130 47
Palassou, Pierre	Pierce St., near Lombard	6 15

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Palmer, John	Cairo, Greene Co., N. Y.	\$2 24
Palmer, Mrs. Louise	2618 California St.	10 49
Parco, Mrs. Annie	1603 Webster St.	36 21
Parmelee, Mrs. Marguerite	Michigan Bluff	1 92
Pattarga, James	1511 Powell St.	23 67
Paul, Miss Grace	1523 17th Ave.	3 70
Payson, Holland S.	2010A Francisco St., Berkeley	1 98
Peake, Mrs. Florine E.	2033 Rose St., Berkeley	2 91
Peard, Sidney	Nevada City	22 64
Pearson, Henry F.	Veterans Home	72 83
Peart, Mrs. Sophia E., Trustee Madeline R.	3149 Lewiston Ave., Berkeley	3 03
Penny, Albert E.	674 Hayes St.	1 49
Penny, Mrs. Martha H., Trustee Norma E.	700 Jones St.	2 37
Perry, Mrs. Mary A.	1404 Larkin St.	3 45
Persons, Charles R.	600 California St.	1 57
Phillips, George W.	4956 Broadway, Oakland	2 12
Phillips, J. K.	1815 Webster St.	3 57
Phillips, Robt. B.	346 San Carlos Ave.	7 28
Phillips, Wm. J.	252 6th St.	3 18
Pierce, Robert	812 Kearny St.	28 71
Pilgrim, Mrs. Eliza	c-o Rev. Nash, 2247 Central Ave., Alameda	98
Pilkington, Walter T., Executor Est. C.	1316 Stockton St.	4 16
Wakeman	306 Noe St.	11 39
Pilster, Dietrick		
Plunkett, Wm. A., Adm. Est. Mary Gray	617 Mills Bldg.	53 89
Pomroy, Chas., Level White, Cashier, Trustee	Armitage Orphanage, San Mateo	10 28
Popovich, Anton	249 Stevenson St.	5 05
Porter, Mrs. May L.	Murphys	14 32
Power, Harold	Bullion	18 27
Power, John	c-o S. S. "Sierra"	172 64
Power, Mrs. Mary E.	232 Devisadero St.	39 59
Powers, Geo. H., Trustee R.	1822 Pacific Ave.	23 27
Pratt, Marguerite	324 Merchants Exchange	1 88
Preston, Miss Elsie I.	828 Broderick St.	19 13
Price, Ben	226 Mission St.	52
Prince, Chas. J.	313 York St., Vallejo	9 19
Probasco, Geo. H., or Nancy	2973 Clay St.	99 58
Prosek, Mrs. Emma	1461 Page St.	53 23
Quayle, Mortimer P.	S. F. National Bank	7 93
Quigley, George F.	Hotel Menlo, Oakland	10 95
Quinn, James A.	730 Fell St.	1 36
Rablen, Twila B.	Rablen	17 24
Rabelli, Pietro	2 Turk Alley, bet. Greenwich & Filbert	20 83
Rahwyler, Mrs. Bertha	2206 Pine St.	1 75
Railton, Mrs. Josephine S.	1030 Dolores St.	14 10
Rainey, Mrs. Jane H., Trustee George H.	433 Linden Ave.	67
Rathbun, Thirza	San Andreas	2 92
Ray, Mrs. Alice	2½ Auburn St.	2 00

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Ray, James	1668 Mission St.	\$20 53
Rea, Lloyd A., by L. A. L. Rea	San Francisco	8 00
Reed, Miss Emma L.	345 N. Penn St., Indianapolis, Ind.	59 86
Reese, Harriet	12 Bartol St.	44 23
Regamey, Chas. P.	763 Bush St.	2 59
Rehnberg, Charley	148 6th St.	177 04
Regas, Pantelis	26 Sacramento St.	6 90
Reid, Wm. J.	3326 20th St.	81
Rice, Mrs. Sarah H., Trustee Leland S.	800 Hayes St.	83
Rice, Mrs. Sarah H., Guardian W. H.	834 Haight St.	1 84
Richards, Jacob C.	543B Frederick St.	5 93
Richardson, Hezekiah	Angels Camp	28 46
Ricketts, Miss Virgie	617 Bush St.	6 63
Rierdon, John C.	1281 Broadway	30 08
Rito, Martin and Adelaide	3311 Washington St.	1 28
Roberts, Wm. F., Trustee Gladys	2853 California St.	93 17
Robertson, Geo.	Point Arena	2 45
Robinson, Mrs. M. A.	Unknown	6 97
Robson, Mrs. Geraldine C.	2325 Vine, North Berkeley	2 12
Rodgers, Henry C.	433 California St.	42 32
Rodriguez, Manuel	c-o M. Lewis, 243 7th St.	5 34
Roessler, H. E.	c-o Chas. Adams, 743½ Sanchez St.	7 80
Romaine, Miss Florence	2919 California St.	2 21
Roper, Norman B.	808 Van Ness Ave.	1 40
Rose, Miss Victoria	1105 Van Ness Ave.	48 85
Rosener, Henry	H. and 20th Ave., South S. F.	116 16
Rosner, Mrs. Dora	408½ O'Farrell St.	3 01
Ross, Angus	1018 H St., Sacramento	5 51
Ross, Mrs. Emma	Larkin & Post	7 42
Rowand, Clarence	Langham Hotel	1 74
Rudolph, George C.	36 New Monte Vista, Oakland	7 58
Ruppert, Wilhelm	722 Howard St.	9 50
Russell, Francis	362 Minna St.	692 24
Russell, Mrs. Ida E., or Alex. R.	42 Sacramento St.	14 58
Russell, Miss Mary C.	2526 Ocean Boulevard	18 48
Sagehorn, Chas. H., Jr.	1033 Sutter St.	4 34
Sanders, Cassimiro	7 Zoe Place	40 41
Sandford, Mrs. Louise	1350 Franklin St.	28 05
Sandstrom, Mathias	Merrimac	11 23
Sass, Mrs. Anna	1200 Green St.	11 70
Saunders, John	8 Sacramento St.	1 95
Saveria, John	624 20th St.	19 70
Sawyer, Miss Charlotte R. J.*	335 Clement St.	7 09
Sawyer, Mrs. Mary E.	R.F.D. No.3, Box 388	15 12
Sawyer, Mrs. Mary E.	North Yakima, Wash.	682 69
Schaar, Lizzie	706 Larkin St.	22 19
Schatt, Frank	1523 Guerrero St.	3 56
Schladitz, Chas.	519 Bush St.	5 00
Schmitt, Milton L.	1501 Gough St.	2 74
Schmitz, Charlotte	1747 Greenwich St.	56 47
Schroeder, Henry	Villa Terrace, Burlingame	2 48
Schuhl, Ferne	N. E. Cor. Bush & Laguna Sts.	6 39
Schumann, Hugo A.	917 Larkin St.	3 17
Schuyler, Philip, or Mrs. Fannie K.	1334 Clay St.	98

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Schweitzer, Chas., Trustee Fred O. Wolf, Jr.	1303½ Polk St.	\$13 67
Schwardt, Mrs. Annie	1104 Fell St.	5 17
Scott, James W.	Union Trust Bldg.	4 66
Scott, Miss Minnie L.	1104 Taylor St.	11 70
Seaman, George B.	La Jolla	4 19
Sebbelow, Walter E., or Mrs. Betzy Maes	Knoxville	6 41
Seegelken, Diedrich J.	1602 Bush St.	9 37
Sequine, Miss Belle	152 Potrero Ave.	2 56
Selby, Miss Coralie P.	545 27th St., Oakland	18 40
Setencich, Peter S.	919 Jackson St.	1 76
Shafer, Mrs. Caroline E.	Burlingame	36 78
Sharpstein, Kate C., Trustee John L.	1545 Benton St., Alameda	5 30
Shaw, Mrs. Eva J.	El Tacola	201 12
Shaw, Virgil F.	2758 Union St.	24 77
Sheetz, Oliver or Annie	2116 Bush St.	20 00
Shelden, Edwin R.	51 West Clay Park	20 69
Sherman, Mrs. Bessie, Trustee Doris	23 Laurel St.	58 07
Sherwood, Miss Helen	344 Stockton St.	6 29
Shone, Bertha L.	3011½ Buchanan St.	39
Silva, Mrs. Maria	Reed Station	6 82
Silveira, Jose F.	89 Jackson St.	8 44
Simpson, Mrs. Aby L.*	59 Tehama St.	28 88
Sister Anna, Trustee Leonie Lehman	Maria Kip Orphanage	3 24
Skaaland, Christian J.	North German Hotel	2 35
Smith, Charles A.	229 San Jose Ave.	2 52
Smith, Mrs. Elizabeth A.	462 Tehama St.	8 81
Smith, Frank H.	San Rafael	6 92
Smith, Geo. O. and Minnie B., Trustee Ormond	2628 Etna St., Berkeley	12 77
Smith, Geo. W., Jr.	6 Bond St.	18 30
Smith, James	450 Joost Ave.	6 37
Smith, Mary C.	Redwood City	76 12
Smith, Thomas	1801A Ellis St.	1 77
Smith, Thomas W.	37 Sanchez St.	1 61
Smith, Vincent C.	453 Guerrero St.	15 37
Smith, Wm., or Sadie	112 Fair Oaks St.	4 20
Smyth, Wm. Clinton	3015 San Jose Ave.	1 96
Soderlund, Olof S.	304 3d St.	827 34
Sorensen, Peter	Atlantic House	4 43
Spaulding, Mrs. Mae B.	2312 Gough St.	1 12
Spelman, Mrs. Arnie, or Alice	Vallejo	28 37
Spencer, Wm. F.	Balls Ferry	90
Spooner, Reed E.	Vallejo, U. S. S. Oregon	81
Staahtgren, Karl A. A.	816 California St.	78
Stanley, Mrs. Anna P.	Commercial Hotel	67
Stanley, Carl	Albion	180 60
Stanley, Frederick R.	1633 Bush St.	3 23
Stanley, Joseph P. and Samuel B., Executors, or T. C. Judkins, or J. Hutchinson	Unknown	5 68
Steenberg, Gertrude, Trustee J. S. Steenberg	535 Page St.	1 48
Steffen, Bernard H.	213½ Clara St.	2 64
Stevenot, Ferdinand G.	1429 Mason St.	67
Stevenson, George	1422 45th Ave., Oakland	1 02
Stiocich, Save	517 8th St., Oakland	16 12

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
St. John, Chauncey	510 Battery St.	\$2 72
Stone, Arthur L.	Mexico	7 53
Stone, Fred P.	2305 Howard St.	1 89
Stone, Nathan P.*	2305 Howard St.	1 11
Stone, Miss Olive E.*	2305 Howard St.	1 11
Stowe, Beecher	1671 Greenwich St.	1 46
Stowell, Miss M. E., and Mrs. R. A. Knight	West Fairles, Vt.	579 65
Stubbe, George F.	714 Guerrero St.	2 51
Stults, Chas. W.	220 Sutter St.	51
Sudden, Mrs. Antonette	Lompoc	5 40
Sullivan, Ellen	1405 Buchanan St.	6 14
Supple, David F.	246 Montgomery St.	1 85
Sutter, Miss Ella	1705 Gough St.	5 27
Swain, A. P.	1322 10th Ave., E. Oakland	4 77
Swain, Luther F.	1505 10th Ave., E. Oakland	1 93
Swain, Mrs. Minnie V., Trustee Elvira	526 Oak St.	3 61
Swanson, Thomas	1322 Mission St.	12 19
Sweeney, Edward B. and Mary V.	1578 9th Ave.	4 73
Switzer, Mrs. Margaret R.	1440 Jessie St.	2 99
Swortfigner, Edgar G.	St. Helena	1 69
Taylor, Charles, or Henry A. Kuns	Gilroy	11 40
Taylor, Miss Emily E. S.	24 Rue Francois Ier, Paris, France	79 39
Tebben, Fred	531 Merchants Ex- change	82 53
Teichman, Miss Helen H.	2413 California St.	10 89
Tennant, Richard E.	184 6th St.	2 78
Terrill, Thos. or Margaret F.	Alms House	9 42
Thayer, Miss Edna C.	2943 Steiner St.	6 45
Thomas, Mrs. Frances	1012 E. 16th St., E. Oakland	1 79
Thomas, Miss Helena A.	2628 Folsom St.	56 29
Thomas, Mrs. Helen F.	Sausalito	75 89
Tiffany, Wm. Z.	Empire Theatre Co.	4 02
Tilly, Bernard A. B.	34 Hubbard St.	1,231 70
Titus, Frank H.	c-o S. O. Titus, Ports- mouth, Ohio	18 77
Todd, James J., Trust- tee Alice A. Cavanagh	"The Stuart," 431 Ellis	6 56
Tomney, John J.	1511 E. 16th St., L.A.	2 25
Tonini, Mrs. Antoniet- ta	1921 Vallejo St.	8 65
Tonini, Mrs. Antoniet- ta	1921 Vallejo St.	19 93
Toohy, Mrs. Lena, or John T.	1217 Devisadero St.	62
Toohy, James J.	1211 Union St.	3 67
Tourtlotte, Wm. E.	325 Bartlett St.	5 36
Townsend, Lee	700 Broadway, Oak- land	4 21
True, Miss Eliza W.	2035 Oak St.	3 45
Tryon, Mrs. Mary	Melrose	4 92
Tschauner, Chas. L.	162 Tehama St.	8 40
Turner, Annie	460 25th St.	2 68
Turner, Louis R.	2017 Durant Ave., Berkeley	1 54
Tyler, Mrs. Martha L.	1886 McAllister St.	93 15
Tyson, Joseph	1613 Lyon St.	1 21
Uzuay, Mrs. Frances	868 Waller St.	9 87
Valmadre, Giovanni, or Benedetto	Sierra City	4 51

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Van Der Naillen, Ed- mund L. and Mar- garet	280 4th Ave.	\$3 71
Vander, Joseph	539A Natoma St.	42 33
Vannersecke, Miss Rose	1603 Santa Clara Ave., Alameda	5 47
Veitch, William	Central Hotel, 530 Third St.	4 20
Venker, Frederick H.	128 Langton St.	1 82
Victor, Gustav or Leah	3168 23rd St.	7 39
Vincent, Wm.	221 Front St.	36 43
Vogel, Miss Agatha	San Anselmo	4 19
Wadsworth, Mrs. Em- ma	1223 York St.	2 26
Wagner, Chester P.	2025 Mission St.	1 84
Wagner, Miss Jule, or Mark J. Platshek	606 Sutter St.	11 20
Walker, Cecil J.	Quinn Mine	1 25
Walker, James G., Jr.	511 Balboa Bldg.	1 41
Walmsley, Robert	1046 Folsom St.	283 58
Walters, Mrs. Sarah	711 Broadway, Oak- land	8 23
Walton, Adam G.	221 Sansome St.	2 33
Walton, Jesse or Miss Alice	1222 Treat Ave.	1 65
Ward, Mrs. Mary A.	1162 Washington St., Oakland	4 64
Wardwell, Ralph W.	Klamath Falls, Ore.	20 86
Warnecke, Ludwig H., or Anna C.	1st & Broadway, Oak- land	3 39
Warren, Mrs. Ada	2215 Van Ness Ave.	76 66
Warren, Charles	Vallejo	10 35
Warren, Clarence H.	1316 Mason St.	5 16
Waters, James U., Jr.	Freewater, Ore.	14 02
Watson, Everard	318 California St.	1 09
Watt, Mrs. Jennie T., u-c Rolla B. Watt*	2836 Filbert St.	3 73
Webb, Mrs. Lena	207 Jones St.	1 37
Webster, Frederick W.	516½ Fell St.	29 38
Welch, Isabella A.	434 Fremont St.	1 52
Welch, Oramenta, Trustee for Katherine	381 5th Ave.	2 04
Weir, Charlotte S.	2619 Pine St.	6 73
Welch, Willard C.	2325 Sutter St.	1 76
West, Marguerite	904 Van Ness Ave.	88
Wetherspoon, John	808 Mission St.	25 10
Wetmore, Harry E.	1113 Turk St.	1 82
Wheelan, Albert P.	Flood Bldg.	1 36
Wheeland, Samuel, or Wm. R.	329 Montgomery St.	10 49
Wheeler, Warren P.	828 Chestnut St., Oakland	7 66
Wheeler, Wm. H.	1730 Sanchez St.	7 04
Whistler, Sanford L., Trustee for Donald	755 Market St.	1 13
White, Mrs. Elizabeth E.*	156 E. 12th St., Oak- land	2 82
White, Horace G., Jr., or Mabel T.	454 California St.	5 27
White, Richard	1312 Union St.	6 28
White, Wm. J. H.	912 Bush St.	7 60
Whitehead, Mrs. Blanche M. H.	1770 Pacific Ave.	3 99
Wiggin, Mrs. May A., Trustee Philip	1300 Grand St., Ala- meda	30 47
Wilbur, George	Eldridge	2 83
Wilckens, Claus	Pacific & Stockton	4,042 61
Wilkins, Edward E.	116 South Park	61
Wilkinson, Jos. S.	95 Stuart St.	18 74

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company (formerly Savings Union Bank and Trust Company), at San Francisco, California—Cont.

Name	Address	Amount
Williams, Gertrude	803 Call Bldg.	\$1 03
Williams, Joseph R.	Clark, Nev.	11 01
Williams, Miss Lizzie D., Trustee Alice Maxwell	964 Sixth Ave., Oakland	47 46
Williams, Miss Zoe G.	2627 Channing Way, Berkeley	1 98
Williston, Mrs. Amanda J.	46 Elgin Park	1 64
Willmott, Harry C.	Scotia	2 08
Wilson, Allan K.	901 Bush St.	1 66
Wilson, Eudoras J., Geo. H. Morrison and John R. Cassidy, Trustees for Erick O. Leermee	632 Ellis St.; 2312 Bryant Ave.; 845 Devisadero St.	3 68
Wilson, Mrs. Irene	320 Pennsylvania St.	65
Wilson, Mrs. Josephine J.	365 Hobart St., Oakland	10 72
Windhaus, Bernard	626 McAllister St.	7 45
Wolff, Charles S.	Box 1953, Angels	5 97
Wolters, Robert	Fort Miley	341 11
Womens Afro-Amer. League	Unknown	3 15
Wood, Mrs. Elizabeth P.	St. Nicholas Hotel	1 87
Wood, James W., Jr.	Riverside, Pinal Co., Ariz.	3 84
Woods, Mrs. Josephine G.	2000 California St.	46 67
Woodward, Mrs. Douglas	2323 Fillmore St.	91
Woodworth, James*	125 Lexington Ave.	72 13
Woodworth, Mrs. Rose	2331 Dwight Way, Berkeley	3 80
Worn, Mrs. Marjorie, Trustee George A.	Mound House, Lynn Co., Nevada	39 27
Worth, Edmund L.	223 Capp St.	2 29
Wright, Miss Fannieta H.	149 Sixth Ave.	6 76
Wright, K. Jean	276 Turk St.	1 64
Wylie, Mrs. Emily L.	San Luis Obispo	22 54
Young, Mrs. Alice O.	650 3rd Ave.	3 50
Young, Clement C.	276 Post St.	1 68
Yucinich, Todar	1246 Leavenworth St.	8 03
Yuen Sow Lee (Chinese)	118 Prospect Place	3 86
Yuma Mill & Mining Co.	Unknown	13 10
Zammitt, Sarah A.	832 Douglas St.	1 43
Zimmerman, Miss Annie C., or Mrs. Marie Marcy	426 Sherman St., Oakland	17 62
Zwicker, Mrs. Elizabeth and Miss Kate	927 Ellis St.	5 67
		\$80,007 79

The Mission Bank, at San Francisco, California.

Ames, S. R.	S. E. Cor. Haight & Fillmore	\$3 64
Atchison, Mill	3624 19th St.	9 14
Beyer, E.	3227 22nd St.	11 05
Bitzer, A.	3318 Mission St.	2 69

The Mission Bank, at San Francisco, California—Continued.

Name	Address	Amount
Champion, M. X.	750 14th St.	\$4 79
City Decorating Co.	237 Precita Ave.	13 75
Davis, Simon E.	3176 Clay St.	4 25
Del Carlo & Co., J.	924 Valencia St.	5 34
Del Monte Grocery Co.	250 Noe Street	3 76
Frohman & Priester	2635-45 Mission St.	6 53
Jones, Ellis J., or Lloyd	506 14th St.	5 18
Kelly, Walker V.	19th & Harrison Sts.	6 77
Koch, John	1100 Valencia St.	10 54
Lahaney Drayage Co.	17th & Texas Sts.	13 75
Lincoln & Sutherland, Inc.	550 Valencia St.	2 52
Lowney, D. P.	Unknown	2 69
Madden, Pat H.	1527 10th Ave., South S. F.	13 22
Mark, H.	1176 Valencia St.	3 85
Nonnemnam, Al. H.	694 Shotwell St.	5 11
O'Connor, E. F.	331 Alvarado St.	2 58
Pottosian, W. J.	Unknown	13 80
Pickard, Chas.	3452 18th St.	2 90
Powis, Abbi A.	116 Laidley St.	4 60
Schaubel, H.	484 8th St.	4 49
Scully, P. F. and Elizabeth C.	3434 21st St.	2 55
Smith, Grant M.	824 Ashbury St.	5 58
Smith & Wolf	16 Camp St.	9 60
Stearns, Gus.	15 Sharon St.	4 05
Webb, Frank R.	2879 Mission St.	3 68
Withers, Mrs. W. S.	417 Fair Oaks St.	2 76
		\$184 16

The Mission Savings Bank, at San Francisco, California.

Adolfsson, Oscar R., Trustee of Harold S. Sjoberg	532 39th St., Oakland	\$15 69
Boger, Freda	1390 Utah St.	1 44
Cheetham, Annie M.*	1001B Guerrero St.	4 67
Denyven, Luther	30 Prospect Ave.	1 69
Haldane, Frank B.	436 Bartlett St.	1 51
Haslett, Rachael A.	San Bruno	1 92
Hemphill, Della E.	3364 17th St.	1 44
Jansen, Oscar K.	131 Fillmore St.	7 30
Linden, John	947 Hampshire St.	1 48
MacMurray, Jesse F.	227 Flood Ave.	1 45
Moore, John	1284 9th Ave.	1 55
Nelsen, H.	703 Potrero Ave.	1 57
Nilsen, Singdahl S.	21 Folsom St.	4 93
Petersen, Helen, Trustee of Otto Petersen	3541 20th St.	7 58
Rector, Emogene M.	101 Holly St.	4 81
Rickard, Joseph	522 Precita Ave.	2 26
Schmidt, Mathilda	811 Treat Ave.	4 24
Smith, Catherine	1361 San Bruno Ave.	1 50
Snell, Olive M.	118 Eugenia Ave.	85
Supple, J. P.	2540 Mission St.	1 41
Thompson, F. F.	1405 Guerrero St.	1 79
Thompson, R. and-or Emma	3122 25th St.	3 27
Williams, J. G.	2810½ Pine St.	1 47
Williams, Ray P.	4169 17th St.	155 50
Wilson, Alexander and-or Margaret	76 Prosper St.	5 20
		\$236 52

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Portuguese American Bank of San Francisco, at San Francisco, California.

Name	Address	Amount
Avellar, Caetano L.	Pt. Reyes	\$135 24
d'Azevedo, Manuel Pereira	Winters Island	1,355 79
Bettencourt, Joseph	San Leandro	39 57
de Borba, Julia and J. A.	Vallejo	15 99
de Coito, Joao Homen	Novato	19 71
de Freitas, Jose Jacintho	Merced	23 47
Garcia, John	Niles	349 34
Oliveira, Antonio Gomes	77 Jackson St.	4 36
Pimentel, Jose Jacintho	175 Jackson St.	3 79
Salvador, Jose	33 Clay St.	109 46
Silvia, Jose	San Rafael	3 00
da Silva, Jose Joaquin	Nicasio	9 19
de Silveira, Francisco Ignacia	75 Jackson St.	161 05
de Souza, Francisco A.	San Rafael	04
Teixeira, Domingos Souza	Point Reyes	45 48
Teixeira, Joao de Souza	76 Jackson St.	12 87
Valladeres, Augusto	748 Vallejo St.	416 46
		\$2,704 81

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Brown, Friederich W.	Transient	\$573 09
Bruhns, Adolph C.	430 Chestnut St.	8 85
Cain, Chas. F.	15 Willow Ave.	9 36
Cambais, Louis	R. R. House, Pacific St.	18 86
Carlson, Ludwig	117 Drumm St.	8 67
Carroll, Emma	2524 Clay St.	10 54
Christensen, Erik C.	115 11th St.	7 71
Churchill, Margaretha	2727 Folsom St.	40 66
Clarke, Frank E.	Niles	10 30
Clausen, Fritz	S. E. Cor. Battery & Vallejo Sts.	16 80
Claveau, Louis	California Hotel	15 71
Cleary, P., Trustee for Julia F.	San Francisco	18 89
Cohen, Sarah	20 Russ St.	2,346 10
Cowins, Randall	186 Bard St., Brooklyn, N. Y.	34 56
Crowley, William	Ash Fork, Ariz.	10 14
Cummings, Mary S.	102 Dora St.	21 92
Daly, Bridget	2116 Bryant St.	8 75
Dempsey, Mary	1809 Sutter St.	39 68
Dexter, Otto	290 East St.	37 71
Dode, John	Harbor View	46 21
Dolles, Emma	San Francisco	11 02
Dorey, Peter	20 Stockton St.	32 03
Doscher, Heinrich	Cor. Rich & Natoma St.	15 70
Dudley, W. C., Trustee	114 O'Farrell St.	9 83
Eby, E. W.	Vallejo	21 45
Eckert, Julius M.	No address	11 66
Eickhoff, J. F.	c-o Kohler & Chase	9 30
Eisenrath, Wilhelm	San Francisco	8 14
Estlimbaum, Jacob	810 Clay St.	49 63
Evans, Warren	7th & Townsend Sts.	9 30
Felthouse, George	Bonanza House	49 61
Fischer, Lina	110 Ellis St.	50 61
Fiske, Loretta O.	Room 804, Call Bldg.	142 93
Flanders, Lizzie G.	896 Broadway	18 87
Folsom, Ann	11th Ave., nr. R. R., South S. F.	10 14
Forbes, Theresa	9 Pearl St.	11 34
Friedman, Max	Hotel Rhein	8 79
Friedrich, Conrad, Trustee for Conrad, Jr.	245 8th St.	16 30
Fries, Elizabeth	921 Post St.	11 35
Frost, Wm. H.	408 Bryant St.	6 42
Gately, Julia C.	718 O'Farrell St.	26 39
Gauchet, Edward	149 3d St.	7 97
Gerhardy, Wilhelm, or Pierre Assils	512 Howard St.	42 03
Gerken, John	946 Valencia St.	10 55
Gilbert, Robert	Ukiah	13 01
Giblin, Michael	Mission St.	55 60
Girard, F. P.	San Francisco	15 26
Goetsch, C.	San Francisco	12 59
Green, Thomas W.	118 Main St.	14 68
Gruschwitz, Carl	German Hospital	116 84
Grussel, Hermann	No address	23 97
Gutmann, Moritz	Victoria, B. C.	19 48
Habersang, Chas.	Yreka	1,669 84
Hagedorn, Elise	906 Lombard St.	2 43
Hagemann, Caspar	Petaluma	31 04
Hagemeister, Johan	1007 Battery St.	41 60
Hagerty, John F.	124 12th St.	14 98
Halpin, John	967 Harrison St.	7 70
Hambley, Mary D.	38 Fair Oaks St.	14 04
Hansen, Albert	c-o U. S. McArthur	16 05
Hansen, Andrew	c-o U. S. McArthur	16 25
Hansen, Elise	Belmont	9 04
Harris, William	25th St.	9 65

The San Francisco Savings and Loan Society, at San Francisco, California.

Ackenheil, Edward	1368 15th Ave., East Oakland	\$17 49
Ahlers, J. D.	Silver City, N. M.	31 30
Albersdorfer, Theresa, or Gretchen	605 Dolores St.	11 48
Anderson, Rasmus	New Atlantic Hotel	11 61
Anderson, Andrew, or Augusta	256 Page St.	31 25
Anderson, J. E., or Mary, Trustee for Thelma	Isleton	14 94
Ardin, Chas. A.	Second St.	3,921 43
Asmussen, Aug. H. P.	Fifth St.	236 86
Bauduin, Olivier	512 Bush St.	20 98
Baumeister, Herman	1 August Alley (off Green St.)	5 24
Becker, Robert	1416 Ellis St.	1,745 77
Beger, Fritz	26 Steuart St.	385 25
Benjamin, Benny	San Jose	7 98
Benjamin, Rachel	San Jose	21 44
Bernardini, Andrew	Occidental Hotel	13 91
Betge, Robert J., or Augusta	San Francisco	10 74
Bingham, Nellie, Trustee	1501 Golden Gate Ave.	10 30
Bittorf, Geo. W.	German Hospital	10 56
Blöbel, Paul	112 4th St.	16 05
Boehm, Adolph	636 Commercial St.	38 85
Boessel, August	Tulare	14 99
Bonde, Jorgen	N. E. Cor. Kearny & Broadway	12 73
Borngce, Ernst	Martinez	11 83
Bowen, Frank E.	c-o Western Union Tel. Co.	9 64
Bowers, Joseph	417 Bush St.	22 14
Brandes, Anton	Ferndale	10 54
Brefin, John	American Exchange	4 44
Briggs, Juliet A.	West Berkeley	31 70
Brown, Frankie	Portland	3 20

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Harriss, Henry	What Cheer House	\$4 62
Hart, James D., or Angie	138 McAllister St.	7 20
Hastings, Horace M.	San Francisco	15 73
Havens, H. B.	Occidental Hotel	17 03
Havens, Louise L.	321 18th St.	14 39
Hawes, Emmily	1636 Market St.	11 02
Heinze, Emma A.	3257 Mission St.	19 36
Helmken, Frederick	67 Everett St.	10 76
Henier, Henry	Fort Bowie, Ariz.	23 65
Henrich, Annie or Joseph	1 5th St.	638 87
Hild, Joseph, or Mary	Mission & 3rd Sts.	31 97
Hinckley, Emily M.	c-o Hinckley & Neumann	7 89
Hinricks, H. Wilhelm	Howard & Main Sts.	30 83
Hintmann, Chas. W.	2400 Larkin St.	9 17
Hinshaw, F. Edythe	320 Taylor St.	10 04
Holland, Emma G.	Tomales	7 82
Holt, Harry E.	Stockton	5 27
Horstmann, B. J.	Los Angeles	33 05
Hurlbutt, J. M.	San Francisco	26 24
Illemann, Frederick	Newark	13 95
Jacobs, Bettie, Trustee for Sadie	822 Turk St.	5 17
Jensen, Julius P. R.	26 Steuart St.	23 13
Jobmann, Julius	730 Vallejo St.	15 80
Johnson, Henry	Transient	61 13
Johnson, Peter, Trustee for Agnes Berntson	727 Treat Ave.	26 18
Jordan, A. D.	Noe & 25th Sts.	13 90
Jungesbluth, Wilhelm	Commercial Hotel	42 30
Kaiser, P. J.	San Francisco	33 32
Kamena, Bernard	c-o Isthmus House	7 60
Kaup, Simon	Helvetia Hotel	264 11
Kelley, Maud C., or C. P. Moore	141½ Moss St.	17 61
Kessler, Friedrich	321 Ellis St.	20 13
Kimme, William G.	252 Spear St.	133 52
Kleiner, Frank, Trustee for Barbara Wohlgemuth	Vallejo	57 07
Klenger, Joseph	210 Montgomery St.	1,689 01
Klose, Philip	32 Turk St.	12 27
Klose, Philip, or Wilhelm Hillenbrand	32 Turk St.	44 18
Koch, Samuel G.	San Francisco	41 21
Kolling, George	228 5th St.	16 39
Koop, Margaret	128 Langton St.	23 09
Kothe, Chas., Dr.	258 8th St.	11 42
Kramer, Johanne	613 Fulton St.	10 36
Kroehle, Jacob	Visalia	11 87
Kuhn, Ewald	263 East St.	17 49
Kunz, Emil	960 Grove St.	48 07
Labesque, Amy	739 Folsom St.	21 59
Landenburger, Amalia	N. E. Cor. Lombard & Leavenworth Sts.	22 74
Lambert, Flore	701 Ashbury St.	17 23
Lancaster, A. L.	Vallejo	53 05
Lanckau, Adolph	Transient	297 86
Landsborough, James	Ross	8 33
Larson, Ludwig	Towles	13 16
Lawrenz, Albert	Commercial House	526 13
Ledy, Thomas	Reno House	104 45
Lee, Nicholas	447½ Natoma St.	9 84
Lee Yick, Sam	Hotel Mirabau	8 42
Lehman, Gustav	117 Olive St.	9 22
Leland, Elizabeth	519B 19th St.	8 90
Less, Risel, Trustee for Louis L.	928 Eddy St.	9 29
Lorenz, Louise*	776 Folsom St.	266 08

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Luhrs, Emma	2617 Central Ave., Alameda	\$26 31
Lund, Joanna	701 Golden Gate Ave.	14 51
Luttringer, Nanette*	428 Broadway	14 57
Mahaney, Jenny J.		
Wade	626 Sacramento St.	31 44
Mandler, Katharina	1072 Howard St.	32 03
Manetara, Harry	128 3rd St.	13 25
Matthias, Christian	Benicia	42 41
Matz, Oscar	Atlantic Hotel	280 14
Mayberry, Annie	1704½ Leavenworth St.	2 56
McColl, Hugh A.	915A Golden Gate Ave.	9 50
McEwan, Andrew	Jersey, Noe & Castro Sts.	
Meehan, Hugh E.	3105 Geary St.	10 15
Mescha, Johan	Commercial Lodging House	25 46
Meyer, Ernst G.	33 Glen Park Ave.	1,808 95
Meyers, Albert	Peralta Park, Berkeley	21 51
Mickel, Thomas	413 Powell St.	7 81
Middleton, Minnie S.	1330 Jackson St.	12 42
Miller, Lillian M.	Merced	8 62
Minear, Wm. C.	Jackson	17 99
Minges, Joseph	San Francisco	20 46
Mohrmann, Annie G.	20 Pierce St.	140 85
Moore, C. P., or Maude C. Kelley	Unknown	10 24
Moore, Z. W., or Hannah	2207 Buchanan St.	
Morris, Julius S.	1728 Sutter St.	8 55
Muller, Carl	1619½ Leavenworth St.	9 31
Muller, Charles	49 Steuart St.	18 64
Murphy, Mary	25 9th St.	102 36
Murphy, Nicholas R.	German Hotel, 656 Howard St.	14 65
Nelson, Elizabeth A.	8 Essex St.	26 48
Nelson, John	Potrero	111 27
Nicholl, Ruth A.	San Pablo	168 66
Nickels, Christian	New Castle	19 24
Nikolai, Margaretha	1808 Gough St.	62 08
Nilson, Charles	153 Steuart St.	45 05
Nithey, Walter H.	1025 Washington St.	237 55
Norton, Katherine	205 Post St.	47 03
Noungnes, Cecilia	518 Jones St.	22 37
O'Connor, Edward, Jr.	12½ Madison Ave.	12 48
O'Connor, Minerva	124 McAllister St.	3 89
Ostrum, Lina	290 Hayes St.	17 46
Pancoast, George E.	Sausalito	239 33
Peipers, Richard P.	1043 Folsom St.	50 82
Peters, Albert	421 Mission St.	25 68
Peters, Julius	421 Mission St.	17 46
Petersen, F. M.	506 Battery St.	19 11
Petri, Katharina	908 Van Ness Ave.	44 10
Petterson, Par August	No address	30 43
Pickersgill, John	36 Clay St.	48 81
Plath, Fritz	1322 Pacific St.	418 25
Platt, Louis	922 Battery St.	54 58
Platt, Louis	922 Battery St.	10 74
Prince, A. H.	Coso House	10 74
Prugh, Henrietta, Trustee for Abbie Morey	708 Taylor St., Alameda	7 83
Rainey, Ella C.	2013 Broderick St.	2 86
Raymond, Fred	3 Mary Lane	8 50
Renner, Mathias	Prescott House	66 50
Reynolds, Ada M.	2329 Fillmore St.	11 99
Risdon, Carrie A.	Olema	12 43
Robertson, Johannah	Mt. Eden	10 60
Rogers, Adele L.	325 Hill St.	16 36
		14 72

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Rose, J. William	721 Folsom St.	\$7 87
Rozier, Alphonse, Trustee for Mary	1057 Wood St., Oakland	10 53
Ryrie, Thomas	435 Walnut St.	55 52
Samsreither, Katharina	No address	15 15
Sandmann, Helene	1605 Scott St.	16 23
Santorlasci, Basilio	c-o Lippi Bros.	21 55
Schaber, Chas.	Ellsworths, Nev.	48 08
Schaer, Caesar	San Francisco	55 33
Schmenkel, Robert	South Pacific Hotel	43 67
Schoberth, Adam	240 Sutter St.	12 75
Schoen, Alois	c-o Hackmeier's Hotel	12 80
Schultz, Marie	Holly Park	10 15
Schultz, William	Hornbrook, Siskiyou Co.	2 20
Seamann, Mary	1320 California St.	7 57
Seekamp, Henry	235 2nd St.	143 40
Seymour, Henry	Main & Mission Sts.	27 52
Shea, Mamie J.	928 Dolores St.	15 11
Simpson, Eva A.	1570 Telegraph Ave., Oakland	18 30
Spencer, J. D.	729 California St.	13 75
Steffan, Henry	308 Clementina St.	579 12
StegELITZ, Franz	620 Washington St.	11 67
Strauss, Bernhard	1142 Mission St.	4 27
Stuart, Wm. A., Executor	1104 Larkin St.	20 39
Stuck, Georgiana	c-o California College, Oakland	13 98
Stuhlmacher, Catherine M.	212 Townsend St.	16 02
Sturm, Rudolph	Komorow, Germany	25 58
Svensson, John Edward	6 Howard St.	48 17
Sweeney, George J.	Park Hotel	10 33
Taylor, Amelia M. J.	907 Bryant St.	75 69
Taylor, Laura M.	1368 Webster St., Oakland	50 03
Teunissen, H. John*	22 Turk St.	14 04
Thormahlen, Heinrich	1st & Howard Sts.	54 38
Thropp, Florence E.	17 Grant Ave.	8 80
Thurber, George	1934 Broderick St.	11 92
Timm, Amanda	Vacaville	21 44
Trimble, Mary	25 13th St.	38 13
Turner, Paul A.	Santa Rosa	7 60
Vance, William G.	Eastern Hotel, Pine St.	2 27
Vielitz, Hermann	912 Larkin St.	19 24
Vitonato, Joseph	c-o Great Western Mine, Lake Co.	11 14
Voss, Anna	33 Turk St.	2 81
Wheeland, Samuel and Wm. R. Wheeland	California & Montgomery Sts.	28 53
Wheeler, Mark	International Hotel	4 20
Widmer, Barbara	1808 Mason St.	30 07
Wieger, Helene	1300 Octavia St.	12 07
Williams, Agnes S.	3309 Clay St.	55 17
Wilson, Eliza J.	1109 Broadway	22 29
Wolff, William	1308 Steiner St.	10 02
Wolter, Edgar	New York	12 64
Wong Lung	710 19th St.	16 51
Wright, William Y.	317 Eddy St.	2 75
Young, Dorothea	Alameda	54 30
Zocker, Helene, Trustee for Walter	1803 Stockton St.	9 42
Zurmuhlen, August	213 Clara St.	21 07
Abram, Martin	113 Oregon St.	11 18
Ackermann, A. H., Trustee	3419 Washington St.	16 88
Adams, Margaret	1524 Ellis St.	14 81
Adler, Mararetha	2293 Geary St.	22 42

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Ahern, Philip	525 Sacramento St.	\$128 00
Airey, H. J.	2307 Jackson St.	15 82
Aitken, Julia	1168½ Church St.	2 01
Allen, William C.	c-o Wells Fargo & Co. Express	7 09
Anderegggen, Rudolph	336 3rd St.	6 43
Anderson, Aksel G.	323 Tehama St.	6 57
Anderson, Lars Alfred	508 Pacific Ave.	35 70
Anderson, Sophia	2618 Pacific Ave.	19 80
Aoustin, Ernest	544 1st St.	16 44
Anthony, Edward A.	407 Commercial St.	13 41
Armstrong, A. H.	c-o McCullum Fish-ing & T. Co.	72 76
Arras, Adam	64 Alpine St.	10 24
Asbell, Wm. A.	Belle Vista	6 06
Bachmann, Henry	Sonoma	297 11
Bailey, Josephine L.	878 Union St.	463 77
Barker, Frieda	241 5th St.	15 44
Bedgood, William P.	1607 Castro St.	6 65
Bellmer, Johann	Turk & Larkin Sts.	12 76
Benninger, Anna	Ross Valley	8 37
Benson, Patrick	2018 Bush St.	106 59
Berg, Charles	919 Union St.	8 15
Betterton, T. H.	22 Reed St.	9 62
Betty, Paul	245 Steuart St.	6 56
Bregel, Maude A.	2031 Linden St., Oakland	7 07
Bietenholz, John P.	712 Kearny St.	33 25
Block, John F.	2001 Powell St.	8 12
Boger, Anton	31½ Zoe St.	29 50
Bollinger, Henry	266 Tehama St.	8 24
Bowcher, Mary A.	2161 Central Ave.	10 77
Bowden, John F.	20 East St.	2 87
Bowmann, Jennie H.	109 Taylor St.	9 64
Boyd, Emma M.	No address	6 24
Boyle, Sarah E., Trustee for Hugh A.	Mill Valley	11 76
Boynton, Florence E.	1720 Eddy St.	19 21
Brano, Carlos	2006 Dupont St.	7 69
Bridges, Clara O.	823 Turk St.	120 16
Brown, Theodore A. P.	Los Ostates, Chihuahua, Mex.	7 56
Brown, Edna	Andersonia	13 93
Brown, Henrietta M., Trustee	1227 4th Ave.	7 44
Browning, William	771 Folsom St.	3 00
Brusse, Eugenius F.	344 4th St.	9 84
Bryant, George W.	Benicia	123 45
Buerren, Dora	3 Harriet St.	3 84
Buettner, Erwin	649a Folsom St.	3 80
Burkhardt, William	Potrero	186 07
Burns, Rodney	Reno House	43 43
Burturee, Henry J.	207 Montgomery St.	1 96
Byrnes, John F.	265 Central Ave.	25 25
Callnon, John W.	579a Bryant St.	12 42
Canning, John	Reno House	29 09
Carlson, Carl A.	900 Michigan St.	459 95
Carlson, Gustaf A.	222 Minna St.	345 14
Carlsson, Johannes, or Wilhelmine	1045 Mission St.	25 44
Chelew, Dina F.	808 Kearny St.	3 02
Chisholm, Annie, Administratrix	Petaluma	280 76
Clapp, Josephine E.	302 Van Ness Ave.	8 39
Clarke, Emma	43 Van Ness Ave.	16 72
Clarke, Lillie E.	937 Guerrero St.	31 69
Clarke, Richard	Sailors Home	22 52
Clausen, Frederick W.	New Washington Hotel	11 18
Coad, Jane M.	1082 Washington St.	3 29
Coad, Jane, or Elizabeth A. Smith	1108 Powell St.	7 46
Coady, Peter	3290 Mission St.	1 21

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Cohen, Rose, or Esther Levy	614 Taylor St.	\$200 74
Cohn, Aimee	1516 Jackson St.	336 79
Cohn, Elsie	303 Octavia St.	14 12
Coleman, Mollie	3391 18th St.	7 14
Conroy, Edward	217 3rd St.	616 45
Cooper, Elizabeth	Mill Valley	1,890 41
Copper, Samuel A.	Vallejo	16 02
Coppersmith, Theo. F.	105 5th St.	6 44
Cordes, Anna, or Henrique	26th & Valencia Sts.	8 45
Cornell, May B.	No address	8 05
Costa, Louis	528 Pine St.	27 85
Crocker, Frederick	1828 Post St.	10 91
Cronan, Thomas	36 Clay St.	162 26
Cronin, Hannah	25th St.	8 40
Crosby, Wm.	Livermore	47 53
Cullen, Frank	10th & Market Sts., Oakland	327 92
Cullen, William	405 Clement St.	7 01
Curry, Margaret E.	Corbett Rd., 24th & 25th	4 73
Dahlhoff, Gustav	5 Washington St.	3 18
Daly, Bridget	2116 Bryant St.	8 75
Davies, Margaret I.	942 Howard St.	7 55
Davis, George H., Trustee for Fannie	211 Pine St.	27 35
Day, Fannie, Trustee for Thorwald Christensen	836 Greenwich St.	32 18
Dean, Mary, or Benjamin L.	230 Lee Ave.	24 85
Delaney, Marie H.	524 Schrader St.	6 30
Delmon, Louis	c-o Legallet Tannery, 6th Ave.	7 28
Demmon, Minnie	Vallejo	27 79
Dever, John F.	Pinogrand	13 78
Dochkin, Gabriel	739 Rhode Island St.	9 63
Doerr, Wilhelm	8 Billings Place	181 17
Doherty, Joseph	546 4th St.	16 52
Doherty, Rebecca, Trustee for Murthlin Brown	1216 York St.	6 97
Dolan, John and Catherine	5 Alameda St.	28 29
Donnelly, Martin	664½ Howard St.	492 82
Donovan, Margaret	Santa Clara	48 76
Dorn, Augustina, Trustee for Otto Hoffmann	1222 Kearny St.	15 20
Dornbier, James	Sausalito	1,566 86
Dorr, Christian	Schweizer, Heimath	6 44
Dougart, Fannie C.	1630 Pacific Ave.	1,572 74
Douren, A. L.	1210 Masonic Ave.	71 77
Dowling, Margaret	218 Noe St.	9 80
Doyle, Thos. B.	Burlingame	4 57
Ducker, Caroline, or Mathilde	412 Lombard St.	4 84
Duffy, Julia, Trustee for Frances M. Isaksen	465 Mississippi St.	92 48
Duhmen, Henry A.	726 3-4 McAllister St.	4 73
Dulinkis, George	281 Shipley St.	7 22
Dunn, Mary L.	1218 Hyde St.	27 39
Dunn, Thomas	Honolulu, T. H.	280 76
Dunez, Alvise E.	143 3rd St.	13 95
Duvensee, Albert	233 4th St.	9 09
Dyer, Mary	1336½ Natoma St.	15 48
Edwards, Mary E.	4030 Howard St.	27 29
Enright, James C.	1758 Turk St.	11 90
Entenmann, Karl	760 Howard St.	29 00
Erikson, Emil	241 Steuart St.	43 70
Evans, John J.	Searchlight, Nev.	18 97

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Evans, John R.	21 Silver St.	\$19 37
Everson, Peter	529 Sacramento St.	617 35
Farrens, Maybelle I.	413 Octavia St.	5 81
Fay, Margaret	Corte Madera	5 96
Felt, Christine, Trustee for Eveline L.	33 Dame St.	16 25
Felthouse, George	Bonanza House	49 61
Ferrera, Giovanni	Colma	242 68
Fischer, Lina	110 Ellis St.	50 61
Fischer, Marie H.C.J.	208 19th St.	5 17
Fisher, George	Benton	248 46
Flanders, Lizzie G.	896 Broadway	18 87
Flynn, Jos. L., or Minnie E.	113½ Bernard St.	6 17
Folsom, Ann	11th Ave., nr. R. R., South S. F.	10 14
Foley, James	1103 Vallejo St.	44 98
Forrest, Lillian	37 O'Farrell St.	7 07
Foss, Virginia	San Jose	555 87
Foster, Edward	Livermore	10 15
Frace, John	433 Geary St.	4 56
Frankel, Richard	Winchester House, 3rd St.	7 71
Fratus, Joseph P.	65 Jackson St.	53 60
Frazzini, Eliodora	Hayden Hill	12 11
Freeman, Clarence W.	126 Ellis St.	3 70
Freese, John H.	22 Sacramento St.	559 49
Freitag, Elizabeth	Usal, Mendocino Co.	7 23
Frey, Frank	Fresno	13 53
Friedman, Sophie	2766 Mission St.	26 88
Fritsch, Julius	260 O'Farrell St.	3 36
Frost, Henry	412 Ringgold St.	752 26
Frydenthal, Christian	West Berkeley	56 25
Fuhlendorf, Olga	Sonoma	8 28
Fuhringer, Robert	726 Washington St.	232 80
Fulton, Adelaide M.	48 Portola St.	8 50
Furger, Melchior	c-o Jos. Tresch, Pacific & Sansome Sts.	54 92
de Galicia, Jesus V.	870 Grove St.	2 53
Garbutt, Margaret B.	St. Nicholas Hotel	4 25
Gelbke, Thilo C.	Concord	16 22
Gellich, Johann J. G.	271 East St.	236 96
Ghezzi, Filippo	419½ Filbert St.	10 31
Giesse, Carl A.	Soledad	3,021 90
Giblin, Michael	Mission St.	55 60
Gilbert, Frank, or Hat-tie	516 Van Ness Ave.	3 28
Gilbert, Robert	Ukiah	13 01
Gleason, Michael	International Hotel	19 66
Goetze, Wm., Trustee Paul W. Baumeister	31 Guerrero St.	30 80
Goodwin, Marcus K.	Camden, Canada	3 63
Goldstone, Hannah	2259 Geary St.	6 79
Goldt, John	2001 Powell St.	10 30
Gommerson, Johann	c-o Sailors Union	7 00
Gommo, Katherine L.	1009 Diamond St.	21 38
Grabner, Emma A.*	670 East 16th St., Oakland	72 64
Graeber, Edith M.	933 14th St.	17 65
Grafe, Gesina	101 Prospect Place	7 60
Graham, Susanne	2208 15th St.	5 20
Graham, Virginia	St. Helena, Napa Co.	11 20
Griffith, John James	1534 Howard St.	11 97
Grogan, Laura	San Francisco	26 17
Groth, Christiana	1814 Devisadero St.	5 24
Gutzzeit, Paul	321 Taylor St.	4 21
Guzmann, Thomas	723 Broadway	3 85
Hagemann, John	1043 Broderick St.	1 69
Hagerty, John F.	124 12th St.	14 98
Hahn, Elisabeth, or Eleanora Howell	1610 Pacific Ave.	8 14
Hahn, Joseph O.	131 Montgomery St.	4 52
Haldorsen, Haldar J.	Central Hotel, 3rd St.	11 24

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DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Hall, Elizabeth	Oakland	\$24 17
Hall, William C.	614 Folsom St.	4 71
Halloran, Denis	Mayfield	14 71
Halvorsen, Halder	Rockpile	132 94
Ham, Helene	Eddy near Gough St.	2 34
Hambley, Mary D.	38 Fair Oak St.	14 04
Hamman, John	Discovery, B. C.	80 83
Hansen, Carl Andreas	c-o Sailors Union	7 53
Hansen, Reinhold	872 Fulton St.	8 64
Harbine, Hardy R., or Eugenia A.	Deadwood	3 68
Harrington, Johanna F., Trustee	919 Green St.	8 64
Harrison, Thomas	22 Oak Grove Ave.	3,158 59
Hartje, Henry	22nd & Treat Ave.	33 99
Hasbagen, Chris	2800 21st St.	11 30
Haumann, Arthur	Jamestown	10 26
Hayden, John L., Trust- tee for James L.	Presidio	24 23
Hayes, Ellen	335½ Broadway	4 19
Hayes, Mary E., Trust- tee for Lolita G. Boardman	2009 Pine St.	14 31
Heilmann, Adolf	202 Brannan St.	21 62
Henderson, Adeline	823 Pt. Lobos Ave.	7 25
Henderson, John C., or Jennie	715 Hampshire St.	3 56
Henion, Lillian	San Mateo	2 79
Hennings, Wilhelm	1600 Bush St.	155 42
Henseler, Arnold	Swiss Hotel	126 76
Herdmann, Jane S.	43 6th St.	17 81
Hess, Karl	127 5th St.	7 40
Hess, Lena	1918 Jackson St.	66 17
Hewitt, Hattie R.	15 Carit Ave., Grand Rapids, Mich.	29 33
Heyburn, John B.	Juneau, Alaska	21 38
Hintmann, Chas. W.	2400 Larkin St.	9 17
Hodgkins, Wm. P.	419 Locust St.	6 25
Hirschfeldt, Ernst	c-o Ship "Emily Reed"	329 15
Hoffman, Max	725 Fulton St.	25 61
Hofman, Mary E.	1247 Bush St.	9 59
Holling, Mathilde	1123 Geary St.	1 37
Holmberg, Sara S.	67 Natoma St.	80 82
Hopen, Ove M.	506½ 2nd St.	169 34
Hoppe, Christian	Dixon	14 21
Hops, John	1001 Valencia St.	20 27
Horowitz, Morriss	914 O'Farrell St.	5 93
Hoover, Anna F.	1220 Park Ave., Ala- meda	13 41
Howard, Mary	1906 Mission St.	8 43
Howe, Ada L.	9a Chatanooga St.	10 08
Howie, May	923½ Mission St.	8 08
Huber, Matthias	Stockton	96 94
Hunn, Emil	26 Turk St.	433 70
Ingaard, Christian	935 Santa Clara Ave., Alameda	1,827 86
Israel, Annie	625 Octavia St.	26 63
Iversen, Emilie M.	Monticello Way	324 28
Jackson, Andrew	615 Mason St.	15 88
Jacobs, Carl	Bakersfield	7 28
Jensen, Christie	Transient	1,027 02
Jensen, Hannah	1736 Golden Gate Ave.	4,426 46
Jensen, Hannah, Guar- dian	1736 Golden Gate Ave.	512 73
Johann, John	240 East St.	7 79
Johnson, Anders, or Lizzie	2958 24th St.	5 16
Joller, Bernhart	Chicago Hotel	100 95
Jordan, Christine, Trustee for Wilhelm J. H. Krauter	237 4th St.	14 13

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Jordan, Frederick M.	Belevedere	\$7 82
Judge, Mary	1325 Ashby Ave., Berkeley	15 53
Jungkind, Joseph	331 4th St.	7 58
Justice, Darice	326 Mason St.	7 28
Keefe, Thomas	Reno House	327 09
Kellermann, Albert	677½ Mission St.	321 74
Kelly, Catherine	408 McAllister St.	17 56
Kelly, J. T. M., or Isabella	928 Sacramento St.	7 95
Kelsey, Mary	132 6th St.	6 45
Killberg, Peter O.	Overland House	195 84
Klotz, Bernhard J.	1054 Post St.	7 66
Knauer, Marie	950 5th Ave., Oak- land	5 67
Knibb, Henry, Execu- tor of John Taggart	1022 Bush St.	73 76
Kohnke, George	40-42 Prospect Place	7 22
Kolling, John	260 5th St.	8 15
Koster, Harry W.	926 Grove St.	5 80
Kramer, Johanne	613 Fulton St.	10 36
Krap, J. M., or Ada	28½ Coe St.	12 35
Kruger, August, Trust- tee for Charles Oman	Moore Gulch, Santa Cruz Co.	103 42
Kumpf Peter	Richmond	12 41
Kydd, David P.	213 Perry St.	65 46
Kyne, Patrick J.	Keswick	314 56
Ladd, Ann Sarah	2309 Jackson St.	4 87
Lancaster, A. L.	Vallejo	53 05
Landsborough, James	Ross, Marin Co.	8 33
Lannes, Jean	No address	38 03
Larsen, Fred Christian	Adams House	35 15
Larsen, Jens	2134 Folsom St.	37 51
Latch, Kate	454 Third Ave.	22 07
Lawrenz, Albert	Commercial House	526 13
Lavigne, Joseph	11 Harlan St.	7 44
Lay, Bertha E.	1621 Sherman St., Alameda	9 18
Leale, Annie M.	720 O'Farrell St.	8 43
Lefler, Meig	1309 Stockton St.	3,793 52
Lehman, Solomon	500 Eddy St.	1 66
Lehmann, Gustav	117 Olive Ave.	9 22
Levers, Fred	242 Taylor St.	31 52
Levin, Robert A.	257 San Carlos Ave.	8 62
Levins, M. H.	1627 Turk St.	7 08
Levy, Rebecca	1516 O'Farrell St.	15 90
Lewellyn, Mary A.	145 12th St.	9 36
Lieb, Oran S.	212 Pennsylvania Ave.	5 86
Lightsey, Levian	2509 Bush St.	7 39
Lindermann, Janet E.	719 The Grand, At- lanta, Ga.	14 63
Lind, John C.	Crescent City	8 48
Lippert, Lisette	Port Angeles, Wash.	97 03
Littlefield, Frank	Livermore	3 37
Local No. 12, Federa- tion of Miners	Paloma	120 81
Louis, Frank	Fruitvale	156 73
Lucas, Jennie	1757 Mission St.	535 13
Lund, Nancy J., Trust- tee for Hugh C. Mac- donald	Cor. Oak and Stan- yan Sts.	314 32
Lynch, Alexander	1003 Market St.	8 88
McCarthy, Mary	2734 Benvenue Ave.	26 68
McClure, A. B.	Ukiah	3 98
McCurdy, Chas. A.	715 Howard St.	7 34
McCusker, Mary	873 Mission St.	25 28
McDonald, David S.	c-o Schooner "Noyo"	1 78
McEldowney, James, or Ellen	1224 Railroad Ave.	10 49

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
McEwan, Andrew	Jersey St., Noe & Castro	\$10 15
McFadden, Katie M.	1607 Turk St.	12 63
McGinniss, Delia	1362 Market St.	9 65
McGowan, Anna S., Trustee Louis A. Palmtag	711 Polk St.	6 66
McInnis, Annie D., or John S.	314 Clay St.	14 30
McKean, James E.	415 1st St.	16 34
McKenzie, Alexander	Winchester House	2,223 64
McKeown, George, Trustee for Geo., Jr.	595 Fell St.	6 85
McKinley, Clarence D.	Foresthill	10 20
McManus, Bridget and Mathew	Vallejo	17 80
McMullin, Rockwell	Fort Bragg	15 47
McNamara, James	17 Grey Place	47 55
Madell, David	4200 23rd St.	8 06
Maguire, Elizabeth	1456 5th St.	13 49
Mahkovz, Louis	879 Jackson St.	50 19
Maloney, Mary L.	1753 Howard St.	8 49
Marquardt, George	Richmond	146 68
Marchalk, George H.	4th & Bryant Sts.	14 83
Marti, Maria A. J.	79 Shipley St.	62 26
Martin, Curtis A.	127 10th St.	834 31
Martin, Leo. H., or Elizabeth J.	St. Helena	1,182 71
Martin, Leza	2134 Mission St.	27 37
Marty, Anton	179 Shipley St.	26 18
Marx, Elizabeth	1203 O'Farrell St.	15 95
Masson, James B.	Elmhurst	7 54
Mattfeldt, F. Wm., Trustee for F. Wm., Jr.	22nd & Kentucky Sts.	22 67
Mattson, Leonard	204 East St.	18 54
Medefind, Max, Jr.	188 4th St.	1 04
Meisel, Sophia, Trustee for Edna Apple	1509 Sacramento St.	11 49
Mersch, J. B.	1113½ Kearny St.	36 33
Methmann, Diedrich	499 Haight St.	7 87
Meyer, John, or Bertha M.	238a Perry St.	1,596 93
Meyer, Louie	109 Gerard St.	15 92
Meyer, Louise K.	2856 Vallejo St.	74 02
Meyers, Chas. J.	560 Howard St.	88 48
Meyers, Valerie	Grand Hotel	208 18
Michovilovich, Anton	242 East St.	8 13
Mietrasch, Richard	San Rafael	14 59
Miguelgorry, Dominico	Newman	37 48
Milani, Fivorante	917 Jackson St.	12 43
Miller, John	Mill Valley	15 26
Miller, Lillian M.	Merced	17 99
Miller, Otto	Tracy	4 11
Moller, Auguste P., or Nicolai	110 Berry St.	10 46
Moore, Z. W. or Hannah	2207 Buchanan St.	8 55
Morrell, Mare	No address	15 75
Morris, Joseph, Trustee for Charles J.	811 Lyon St.	6 88
Morton, Janet	280 San Jose Ave.	22 53
Mortz, George	800 Montgomery St.	20 89
Mueller, A. H. G.	22 Mission St.	7 06
Muller John K., or Fred Boll	Mill Valley	7 16
Muller, Louise	802 Indiana St.	2 82
Murray, Geo.	Brooklyn Hotel	25 77
Murray, Thomas	510 Davis St.	34 80
Nelsen, Aksel	43 Hardy Place	10 74
Nelsen, George	106½ 14th St.	37 33
Nelson, Anton	Berkeley	5 67
Nelson, Henry	26 Eddy St.	8 38

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Nelson, Nels	35 Eldorado St., San Jose	\$6 05
Ness, Albert P., or Marie L.	12 Howard Court	8 19
Neumann, Alfred, Trustee for Arthur	502 Fulton St.	16 72
Neumayer, John	Sacramento St.	556 71
Newrth, Marie A.	2629 Pacific Ave.	8 50
Nielsen, Th. A., or Hans P.	Central Hotel	8 39
Nilson, Clara	244 Natoma St.	1,494 04
Nugent, Michael	825 Battery St.	24 00
Olsen, James	What Cheer House	13 89
Olsen, John	Transient	9 34
Olsen, August	11 Telegraph Place	8 48
Olsen, Albert	228 Brannan St.	11 46
O'Kane, James D.	Menlo Park	10 57
Orford, Chas. E.	22 Jefferson St., Berkeley	15 22
Ortner, John J., Trustee for Fred H.	City and County Almshouse	11 68
Oswald, Albert J.	San Jose	6 88
Oswald, Annie	533 Geary St.	10 24
Padilla, Marcelano	Keswick	5,008 61
Page, Adda M.	1511 Steiner St.	7 16
Pahl, Frank	243 Steuart St.	16 54
Pattison, George, or Mabel C.	1516 Castro St.	8 66
Paulson, Wallace, or Rose C.	2 Delong Ave.	5 42
Paweska, Rudolph	160 Church St.	14 74
Pearce, John J.	Benson, Ariz.	141 33
Pedersen, Niels B.	182 Pacific St.	3 45
Pedrini, Felix	430 Pacific St.	13 61
Pallascio, Peter	266 Brannan St.	15 89
Perroset, Francois	2660 Bush St.	10 49
Perry, Italia, Trustee for Eleanor E.	Los Banos	12 69
Person, Elma	667 Waller St.	14 52
Person, Gustaf	Eureka	54 99
Peter, Jacob	Rodeo	13 94
Peters, E. D. W.	242 Harriet St.	6 79
Petersen, Christ	22 East St.	212 65
Petersen, James	Lodi	3 69
Petersen, Niels M.	41 Natoma St.	5 36
Peterson, Anna	1316 Adison St., Berkeley	98 30
Peterson, George A.	800 Kearny St.	25 91
Peterson, Lillie	823 Hyde St.	7 96
Phillips, Chas. W.	Needles	12 63
Picard, Charles	447 Broadway St.	7 89
Picard, Jeanie	233 Montgomery Ave.	7 69
Pickup, Hartley J.	208 Drumm St.	8 67
Pierce, James R.	c-o Wellman Peek Co.	33 04
Plasberg, Marie	20 Bartlett St.	104 94
Platkin, Herrish	1026 Jackson St.	296 75
Podersky, William	792 Guerrero St.	2 79
Popp, Fred W.	Calistoga	63 87
Provinces, Ellen	Grass Valley	9 14
Puhler, George	No address	153 96
Quimby, Mary	Corning	9 30
Rambke, Otto, or Meta	1116 Broadway, Oakland	75 65
Rampollo, Veronica	234 6th St.	1,480 43
Ramsdell, Fred W.	Piedmont Springs	282 48
Ramselius, Carl	18 Perry St.	134 81
Randall, Geo. F.	Oakland	18 07
Rasmussen, Andrew	612a 4th St.	12 97
Raymond Estate Co.	Pacific Grove	133 83
Reardon, Lizzie F.	513 Stockton St.	7 34
Rees, Mary	Livermore	10 10
Reeves, Louise M.	446 Bryant St.	22 42

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Reeves, Maggie.....	605 Post St.....	\$21 80
Regan, Jerry, or Josephine E.....	Tuscarora, Nev.....	7 08
Rein, Jack W.....	2973 Clay St.....	6 58
Reithmeier, Jos., Cr.....	2206 Fillmore St.....	1,167 35
Renahan, Mary.....	357 1st St.....	12 03
Richards, Jacob O.....	543B Frederick St.....	11 26
Richter, Guido W.....	628 Montgomery St.....	1 05
Rieble, Christian.....	1057 Howard St.....	21 80
Riechers, Anna.....	1358 Alabama St.....	7 65
Riordan, Josephine, or Anna H.....	28 Capp St.....	32 50
Robertson, Johannah.....	Mt. Eden.....	16 36
Robertson, Mary O.....	2420a Bush St.....	1,015 05
Robson, Marx B., Trustee for Helena.....	1618 Folsom St.....	9 43
Rochon, A. J.....	34 East St.....	2 27
Rogers, Eugene E.....	2661 Steiner St.....	9 55
Roehr, William.....	1804 Howard St.....	15 55
Roesch, Friedrich.....	8th & Brannon Sts.....	3,023 31
Rokka, Adam.....	Sailors Home.....	1,522 19
Rossau, Carl J.....	360 R.R. Ave., South.....	59 19
Rossi, Dominico P.....	1400 Dupont St.....	12 00
Rossiter, James.....	206 Francisco St.....	24 09
Rudolph, Adolph.....	134 4th St.....	2,196 63
Rule, Laura E.....	413 Broderick St.....	12 74
Ryan, Hanora.....	Pittsburg Landing.....	1 96
Sablatschan, John, or Mathilde.....	1206 Buchanan St.....	17 43
Sachau, Anna M. C., or August.....	2701 Harrison St.....	8 09
Sales, Jos.....	907 Golden Gate Ave.....	22 02
Salostowitz, Frank.....	White Palace Hotel.....	21 25
Samuels, Henry L.....	Klau.....	5 29
Sand, Julia.....	121 Fell St.....	29 73
Sanger, Elizabeth B.....	3429 19th St.....	5 35
Schade, Oswald.....	Bouldin Is.....	4,035 36
Schaffer, August.....	718 Montgomery Ave.....	7 16
Schanz, Rosalia.....	1620 Laguna St.....	834 54
Schlecht, Ferdinand.....	What Cheer House.....	186 55
Schmid, Elisa.....	Bisbee, Ariz.....	66 92
Schmidt, Ernst.....	San Francisco.....	365 51
Schmidt, Kathie.....	2712 Webster St.....	31 22
Schmitt, Helena.....	823 Howard St.....	159 86
Schneider, Joseph.....	San Salvador, C. A.....	11 69
Schoenenberger, Max A.....	920 Fillmore St.....	29 63
Schonhaler, Johann.....	1113 Pacific Ave.....	4,160 60
Schuler, Thomas.....	711 California St.....	287 34
Schulz, Christian F.....	764½ Folsom St.....	218 86
Schumacher, Oscar.....	764½ Folsom St.....	14 97
Schutz, Emile.....	1217a Jackson St.....	32 07
Schwarz, Henrietta.....	3244 Mission St.....	31 05
Schwarz, Henrietta, Trustee for Ellen Thurston.....	39 Pacific St.....	10 48
Schwarz, Henrietta, Guardian of the person and estate of Hubert, a minor.....	39 Pacific St.....	30 07
Seligman, Wilhelm.....	3044 24th St.....	10 95
Serres, Catherine.....	771 Howard St.....	13 65
Sevemann, George W.....	Taylor.....	42 77
Shannon, Maurice, Guardian of Samuel, incompetent.....	No address.....	36 53
Sharon, Frank E.....	Ukiah.....	80 97
Shea, Mamie J.....	928 Dolores St.....	15 11
Sherburne, Fanny.....	Tiburon.....	8 02
Silva, Joaquin.....	West Berkeley.....	126 61
Silvermann, Chris.....	Kodiak, Alaska.....	11 55
Skolnick, Sam.....	347 Clement St.....	8 49

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Smith, Edward A., or Minnie.....	1578 Mission St.....	\$15 23
Smith, James C.....	c-o S. P. Co.....	8 17
Sommers, Henry.....	54 Jackson St.....	88 99
Spaulding, Andrew.....	429 Castro St.....	12 20
Spinetti, Ernest C.....	1375 Union St.....	10 10
Springer, Mary.....	200 Fair Oaks St.....	18 84
Stamper, Sarah.....	330 Hayes St.....	215 77
Stanford, Louise.....	Sausalito.....	23 08
Stanley, Chas. S.....	Gualala, Mendocino Co.....	8 18
Starkey, John.....	648 Castro St.....	5 91
Stearns, Edward H.....	404 Call Bldg.....	17 43
Stein, Ellen.....	2120 Golden Gate Ave.....	1,814 00
Stein, Marie.....	2232 Howard St.....	34 47
Stewart, Catherine A.....	1218 Mission St.....	27 64
Stewart, Harry K.....	Collinsville.....	16 03
Stewart, George, or Mary.....	San Pedro.....	6 71
Steinkorb, Nellie, Trustee for Ernest.....	3936 Sacramento St.....	7 36
Stoll, Albert H., Trustee for Harry A.....	No address.....	6 87
Stone, Louis S.....	948 Market St.....	9 05
Striby, Louise.....	1910 Union St.....	48 42
Stubbs, Mary Josephine.....	44 14th St.....	5 72
Suhren, Geo. H.....	Wallace, Calaveras Co.....	19 15
Sullivan, Jennie.....	Reno, Nev.....	7 71
Sullivan, Mary.....	2105½ Larkin St.....	23 23
Sutor, Jacob.....	Empire House.....	570 77
Sweeney, Annie M.....	Colma.....	4 26
Swift, Patrick.....	Haywards.....	18 94
Tacy, Marie, Trustee for Lester J. J.....	1145 Bush St.....	6 60
Talbot, Julia J.....	716 Leavenworth St.....	14 49
Taylor, Josephine M.....	112 Natoma St.....	857 42
Teply, Jacob, or Anna E. A.....	No address.....	20 83
Terry, W. F.....	Gaston, Nevada Co.....	10 47
Thompson, David L., or Abbie T. Keating.....	696 25th St.....	8 07
Tisdale, Lorun G.....	What Cheer House.....	26 72
Tucker, James M.....	Jamestown.....	17 27
Turman, Friedrich.....	525 1st Ave.....	49 83
Tyler, John.....	66 Minna St.....	17 44
Uhlig, Caecilie, Trustee for Alma C. Seyden.....	No address.....	15 59
Uhrmeister, William.....	419 California St.....	2 67
Ulrich, Gustav.....	Coso House.....	93 14
Umbricht, Albert.....	428½ Hayes St.....	62 24
Valerin, Dolores.....	512 Sutter St.....	9 13
Van Zandt, Reuben, Trustee.....	886 Noe St.....	14 77
Vercos, Adele.....	Plymouth Hotel.....	181 20
Vincenzi, de Maria.....	230 Powell St.....	6 31
Vischer, Hubert.....	202 Crosley Bldg.....	14 47
Vitonato, Joseph.....	Great Western Mines, Lake Co.....	11 14
Vorlaufer, Wilhelm.....	318 Jessie St.....	11 69
Wagener, Wm.....	c-o Bank of Hawaii, T. H.....	26 41
Wagner, Charles.....	No address.....	3 26
Walker, Celestine J.....	1016 Pierce St.....	6 43
Wall, Regina.....	216 Prospect Place.....	2 91
Walton, Jesse, or Laurence A.....	1222 Treat Ave.....	4 85
Warbuick, John.....	303 3rd St.....	14 33
Waring, May E., Trustee.....	Burlingame.....	15 51

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Amount
Washington, Martha	Woodland	\$11 48
Watermann, Emma L.	Calistoga	10 95
Weber, Michel, Administrator, and American Security Co.	Chatham Place	5 04
Wegis, Eugen	422 Fremont St.	18 87
Wegner, Carl	8th Ave. & M. St. South	12 67
Wendel, Henry	Windsor, Sonoma Co.	7 33
Wenderoth, John H.	Truckee	10 14
Wendt, Amanda M., Trustee for John W. B.	500 Laguna St.	45 45
West, Gertrude, or Ellsworth L.	18½ Rincon Place	44 08
West, Thomas	Fielding	19 95
Wetter, John, or Maggie	771 University Ave.	9 04
Wheeler, Mina D., or Grayson B.	920 Sacramento St.	14 83
White, Arthur H.	1037 Union St., Oakland	12 77
White, Henry	504 3rd St.	6 46
Whytaw, Alex. H.	2507 Pine St.	19 20
Wildhagen, George, Trustee for Ernest G.	1112 Mason St.	7 52
Wilkins, Joseph	933 Webster St.	11 21
Williams, Frank	418 Devisadero St.	17 22
Williams, James	62 Tehama St.	86 74
Williams, Mary A.	1107 Bush St.	7 51
Williams, Mary C.	213 12th St.	7 71
Williams, Owen P., Trustee for Matilda Gonglard	699 Henry St.	14 17
Williams, Owen P., Trustee for Edward Aubery	699 Henry St.	6 43
Williams, W. J. G., or Ada K.	3026 Clement St.	29 81
Williges, Anna M.	Berkeley	10 45
Wilson, E. J.	Napa	7 53
Wilson, John A.	335 Eddy St.	333 62
Winberg, Per	Olema, Marin Co.	16 17
Wing, William A.	34 California St.	7 61
Winkler, Theophilus	Shafter, Tex.	6 12
Winter, Emma	Mission St., near Army	4 90
Winter, Fritz or Adelheid	Potrero	9 81
Winterhalter, Ferdinand	Randsburg	431 35
Wittenberg, Hermann	45 3rd St.	208 66
Wittenberg, Mathilda	San Jose	76 66
Wittgen, Friedrich	Emeryville, Oakland	444 78
Wolf, Louis	Merced	3 50
Wolff, William	1308 Steiner St.	10 02
Wolff, William, Administrator estate of Wm. F. Hartner, Deceased	San Rafael	3 93
Woodruff, Louise V.	No address	19 37
Wulff, Joseph	Cor. Bush & Powell Sts.	10 31
Yoke, Tom	724 Jackson St.	14 33
Zwank, Joseph, Mission Branch.	560 Natoma St.	299 89
Ford, Margaret	3016 25th St.	7 28
O'Connell, Reginald R.	704 Capp St.	2 84
Weiss, Max	973 York St.	10 56
Park Presidio Branch.		
Clark, Ed. E.	3008 Clement St.	7 37
		\$109,480 96

Security Savings Bank, at San Francisco, California.

Name	Address	Amount
Allen, James M., Trustee for Charles M. Murphy	San Francisco	\$37 47
Bacon, James F.	San Francisco	1 75
Bonino, Antonio	San Francisco	1 89
Chapman, B. F.	San Francisco	61 15
Clindinin, James W.	San Francisco	11 03
Curran, Anthony	San Francisco	20 77
Davis, A. Isabel Evans	San Francisco	1 77
de Gendt, J. B. Cesar	San Francisco	1 87
Estell, Mabel	San Francisco	4 10
Gibbons, Elizabeth M.	Alameda	9 03
Johnston, Edwin K.	San Francisco	5 06
Joyce, Thomas	San Francisco	3,486 76
Nachtingall, Henry P.	Canada	2 21
Nachtingall, Mary J.	Canada	4 93
Nachtingall, Mary J., Guardian Gabrielle Nachtingall	Unknown	12 26
Nowland, Minnie C., Trustee for James A. Nowland, Jr.	San Francisco	13 34
Nowland, Minnie C., Trustee for Elizabeth A. Nowland	San Francisco	28 16
Ohm, Anna A.	San Francisco	1 96
Packer, O. H.	San Francisco	11 46
Proch, Arthur D.	San Francisco	10 29
Ruisinger, Anna M.	San Francisco	3 51
Sanborn, Margaret A.	San Francisco	7 44
Smith, Harry, and Josephine	San Francisco	3 25
Spinney, Sarah E.	San Francisco	8 54
West, Mary B.	San Francisco	3 69
Whelan, John	San Francisco	3,932 51
White, Amy A. and Robert M., and Williamson, Amy E.	San Francisco	6 91
Williams, Alfred K.	San Francisco	5 37
		\$7,698 48

Union Trust Company of San Francisco, at San Francisco California.

Allen, Ida Lane	3102 Clay St.	\$29 38
Arbois, J. R.	1424 Gough St.	3 48
Asvielle, Antonio	120-122 Connecticut St.	338 21
Batinish, Pete	207 Perry St.	14 07
Bauman, Eugene	Golden West Hotel	14 94
Belmont, Freda	121 Powell St.	7 79
Bernard, S. J.	No address	105 82
Black, Frances	279 O'Farrell St.	163 39
Bornford, Lydia	General Delivery	16 93
Bower, A. V.	No address	28 48
Byrnes, H. A.	Hotel St. Nicholas	3 85
Branson, Ellen	1212 Sutter St.	2 83
Bystadt, Herman	Taylor	28 48
Canzio, Carlo	Costa Nava House, Pacific St.	545 81
Cashman, Katherine G.	532 Geary St.	1 68
Carbone, Vincent	227 Broadway	5 78
Cazajous, Marie	2016 Pacific Ave.	16 60
Chollet, Henry E.	Phelan Building	2 19
Childers, G. P.	1231 Dolores St.	10 93
Chelos, Georgos	2827 Mission St.	22 39
Chauvet, Cordelia D.	2317 Webster St.	38 68
Christensen, J. L., or Else	No address	5 82
Clark, Parakava	935 Stanyan St.	289 06

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Union Trust Company of San Francisco, at San Francisco
California—Continued.

Name	Address	Amount
Close, Mary	2873 Folsom St.	\$268 93
Crocker, Lillie B., Ex. Est. of Mina D. Solomon, Deceased	No address	219 48
Crowley, T. J.	401 Van Ness Ave.	16 34
Constine, Carolina	Hotel Majestic	193 52
Davidson, H. M., Trust- tee for Harold H.	1132 Fell St.	6 15
Dexner, John	952½ Howard	59 09
Dolan, Timothy, or Mary Ann	1132 Fell St.	6 15
Edgar, Richard	1154 Market St.	11 71
Emerson, Nettie	741 Sutter St.	4 89
Enkle, Matilda E.	2973 Clay St.	42 93
Fairfield, Marshall, or Sadie F.	National Laundry Co.	24 83
Gilbert, Menard	909 Haight St.	17 87
Gill, W. A.	U. S. S. Solace, c-o P. M. S. F.	2 46
Goodwin, Cornelia H., Gdn. of Alice H.		
Goodwin	2004 Vallejo St.	23 20
Gluyas, Franklin J.	311 California St.	8 89
Green, Deb. R., and Jno. J. Murphy	2 Lincoln Ave., Fruit- vale	7 66
Hamilton, Robert	No address	1,126 62
Hancock, Elizabeth	1836 Turk St.	1 18
Haveley, H. A.	Tuolumne	13 63
Hatton, Frank D.	Monterey	7 83
Heidorn, Emil	216 Turk St.	1 36
Hensley, A. H.	c-o Pac. Tel. & Tel. Co.	11 59
Hertig, Adolph	401 E. 12th St., Oak- land	1 18
Heitman, C. G.	Champerico, Guate- mala	3 00
Hooper, Harris G.	1557 Franklin St.	8 22
Isaacs, Johanna	1938 Bush St.	2 48
Ingenlath, Robert, or Josephine	4395 24th St.	45 61
Jackman, W.	No address	133 23
Jeannette Wolf Aux- iliary	1411 Geary St.	4 44
Johnson, Anna E.	1519 Van Ness Ave.	55 21
Johnson, Helene	608½ Minna St.	10 28
Kasper, A. H.	1528 Sutter St.	37 57
Kearns, Margaret	No address	8 73
Kelly, Edith G., or Tracy, Trustees for Caroline Kelly	Unknown	7 39
Kline, Simon L.	No address	16 87
Labaree, J. L.	Danville, Contra Cos- ta Co.	5 12
Latour, Felix	405 California St.	212 69
Lawberg, A.	44-46 East St.	3 78
Lawrence, M. I.	Hotel Colonial	6 61
Leavell, Edward	553 Mission St.	174 34
Lengeman, Geo. F., or Annie L.	1423 7th Ave.	8 20
Leonard, Mary	1809 Broadway	1 41
Lees, Wm.	1433 High St., Ala- meda	3 69
Logan, Beulah C.	Chicago, Ill.	54 03
Littleton, T.	18th & Mississippi Sts.	967 37
Manning, Mrs. J. E.	Chico	47 22
Mattson, Oskar	No address	142 42
Mattson, Oskar	No address	7 33
Merritt, Geo. W.	2323 Washington St.	30 08
Milliken, Lizzie S., Trustee for Faith F. Milliken	Mendocino	4 20

Union Trust Company of San Francisco, at San Francisco
California—Continued.

Name	Address	Amount
Moss, Luch	216 Frederick St.	\$56 21
Murray, H. A.	106 Eddy St.	6 98
McCarthy, Myra L.	151 Sutter St.	16 10
McGinn, Joe	Butte County	173 09
McDonald, J. F.	Bisbee, Ariz.	8 36
McNally, Catherine	2537 Van Ness Ave.	15 76
Nelson, Gerdie P., Trustee for Nora G. W. Nelson	No address	124 30
Newman, Lillian W., Trustee for Wm. W. Newman	Fresno	30 62
Newman, Mrs. Wm.	No address	30 79
Newton, John Howard	Devisadero & O'Far- rell Sts.	7 85
Olafsen, Emma	Bon Air Apts., Oak & Stanyan Sts.	44 80
O'Sullivan, Mary E.	2059 Santa Clara Ave., Alameda	9 14
Pabst, Ellen	c-o W. Pabst, Bk. of Italy, San Jose	4 67
Pedersen, Carl	11 Clay St.	2,904 59
Peters, R. A.	944 Haight St.	21 10
Phillips, Norman	Tent No. 16, Lafay- ette Square	5 90
Prandy, Jacob	22 Verona Place	9 21
Raymond, Mrs. J. P.	Black Diamond	4 75
Rawson, W. B.	Las Frietas, Sonora, Mexico	8 76
Reilly, Wm. J.	15 Rincon Place	2 72
Rickabaugh, Chas.	No address	90 25
Rohde, Sara P.	144 Jackson Place	116 14
Rostede H., Treasurer for Jos. E. K. Gil- lette	General Delivery	12 09
Rosenberg, M. B.	3129 Washington St.	8 05
Ryan, Mary C.	1236 First Ave.	16 61
Ryerson, Jennie	No address	4 33
Sachs, Gustav, Trustee	29-33 Sansome St.	2 85
Sargent, E. G.	Detroit, Mich.	20 69
Saylor, B. F., Jr.	French Gulch	28 40
Schultz, Chas. H.	Ft. Point Life Sav. Station	3 72
Schuh, Edward	760 Bush St.	7 55
Schurman, Augusta	1615 Van Ness Ave.	7 04
Scott, Jas. W., Trust- tee for Gertrude M. M. Scott	316 Commonwealth St.	3 73
Shea, Preciosa, Trust- tee for Preciosa E. Shea	No address	58 18
Sheridan, Gail, Trustee for Wm. N. Coyle, Jr.	1554 Sacramento St.	4 45
Slosson, Margarethe, Trustee for Albert E. Slosson	1896 Geary St.	12 51
Shattuck, Emma W.	52 Carmelita St.	33 17
St. Coin, Z.	Fairmount Hotel	6 97
Stickney, Fred W., or Clara E.	Caspar	36 34
Tape, Robt. D.	Manila, P. I.	18 72
Tillman, Mary E., or Walter T.	2939 Folsom St.	14 40
Vice, W. R.	Palace Hotel	15 87
Valentine, Ross L., Trustee for Fern R.	2027 Francisco St., Berkeley	8 79
Washburne, Carlotta B.	2025 Fell St.	6 49
Watkins, Jas. T., or Eleanor	265 10th Ave.	2 36

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Union Trust Company of San Francisco, at San Francisco
California—Continued.

Name	Address	Amount
Werdman, Geo. E.	232 Stockton St.	\$6 81
Western Mutual Oil Co.	No address	621 92
Williams, Theresa A.	2505 Pacific Ave.	57 66
Windrem, Emma B., Trustee for Robert C.	Madera	15 65
Wilson, John.	1125 Buchanan St.	3 86
Commercial Dept.		
Abenheim, R. E.	2505 Broadway	17 59
Anderson, Chas. H.	Meese-Gottfried & Co.	10 01
Associated Mines & Dev. Co.	Monadnock Bldg.	56 37
Baker, Emilie L.	No address	9 38
Bavarian Lloyd Marine Ins. Co.	219 Sansome St.	22 39
Beck, J. M.	No address	6 28
Boland, Patrick, Pub. Adm.	Unknown	2,517 86
Brady, O. E.	No address	4 03
Brockman, J. A.	Presidio of S. F.	11 03
Bryant, Susana R.	No address	423 20
Bunker, R. E.	No address	4 36
Caldwell, V. A.	No address	3 00
California Ophir Mines Co.	No address	8 75
Campbell, D. G., Geo. Est. of E. Watt, dec'd.	No address	8 76
Carroll Estate	No address	14 38
Clark, Natalie	No address	17 88
Clarke, T. J.	26 Montgomery St.	8 97
Est. of Mary A. Collins, Adelaide M. Pollae, and Fred Wm. Wallace, Ex.	Chronicle Bldg.	11 40
Company Fund (10th Inf.)	No address	6 66
Condon, E. F.	No address	8 18
Conklin, Chas. and Co.	No address	9 67
Culter, F. A.	No address	30 00
Davis, Henry H.	2663 California St.	11 41
Davis, H. T., Trustee for E. L. Murion	No address	6 93
Debenture Invest. Co.	No address	6 18
Dera, H. M.	No address	7 86
Dodge, Miles	2231 McKinley Ave., Berkeley	10 00
Drinkhouse, John A., Pub. Adm.	Unknown	35 46
Eberlin, Chas. Wood	S. P. Ry. Co., Flood Bldg.	3 04
Eagle, Fishing Co.	126 Kearny St.	10 23
Edelman, A. M.	1410 Octavia St.	11 90
Electric Log Rec. Co.	No address	8 26
European American Inv. Co.	No address	4 13
Fitzgerald, Robert	No address	103 00
Frank, J. I.	No address	18 87
Goodale, David	No address	7 11
Grand Chapter Royal Arch Masons	Unknown	35 34
Haines, Joseph G.	No address	3 24
Half Million Club	No address	12 04
Harvey, W. W.	Goldfield, Nev.	19 42
Herschberg, A.	611 Grove St.	19 25
Houghton, F. B.	No address	98 38
Independence Oil Co. of Coalinga	Unknown	23 08
Jones, Elizabeth M.	No address	3 99
Jury, John J.	1638 Eddy St.	5 59
Lewis, Ada Sulton	No address	8 22
Loder, A. K.	655 Sutter St.	9 41
Loomis, H. A.	No address	10 48
Madison, T. D.	No address	3 32

Union Trust Company of San Francisco, at San Francisco
California—Continued.

Name	Address	Amount
Marin County Gas Co.	724 Monadnock Bldg.	\$4 01
Merchants Creditors Com.	No address	61 27
Merrill, Mrs. M.	No address	26 25
Middleton, S. P.	No address	21 22
Miller, John W.	No address	4 80
Molin, Dr. S. B.	2033 Oak St.	16 38
Montana Oil Co.	39 Chronicle Bldg.	16 18
Morrison, Clara F.	No address	19 73
McKillop, Elizabeth	No address	10 31
Nurson, Charles	No address	14 93
O'Connor, Wm. M.	No address	7 83
O'Sullivan, Josel	No address	26 00
Owens, Emily Ethel	Burlingame	16 59
Pomeroy, John M.	No address	3 50
Prinson, John	No address	5 46
Prudential Realty Co.	No address	8 72
Redemption Mining Co.	No address	1,638 72
Reinhart, Robert	S. M. Wood & Co.	8 30
Roberts, Amerlia	No address	39 55
Rosenberg, Abe	Rosenberg Bros. & Co.	38 38
Rosencranz, I. B.	No address	8 00
Seigel, M.	No address	3 20
Shaw, Adele	No address	47 88
Stencel, Karl	301 Leavenworth St.	61 30
Statler, F. M.	685 Market St.	8 58
Ulman, A. J.*	532 Market St.	353 76
Virginia Sol. Oil Nut Co.	No address	9 38
Westerfield, P. & Co.	1130 Market St.	25 00
Welch, Ethel F.	2177 Pacific Ave.	18 03
Werrin, John L.	No address	3 05
White, Elma G.	No address	3 75
White, Grace B.	1252 Haight St.	20 73
Williams, Thomas F.	No address	164 65
Wilson, Annie E.	Oregon & Adeline St., Berkeley	15 35
Wolf, Ed	No address	7 41
Woosley, W. J.	No address	5 20
Worden, Chas.	No address	67 05
Wynne, Wm. J.	No address	4 00
Zacature Mfg. Co.	No address	48 81
		\$17,076 48

Yokohama Specie Bank, Limited, at San Francisco,
California.

Name	Address	Amount
Fujinaga, Torao	Unknown	\$70 10
Fujiyama, Nobuhachi	Unknown	25 04
Higuchi, Heizo	Unknown	39 23
Hirata, Heisaburo	Unknown	98 68
Iwazaki, Torakuma	Unknown	98 20
Kanayama, Shintaro	Unknown	30 00
Kaku, Matsuki	Unknown	245 50
Kanemura, Ichitaro	Unknown	11 75
Kuriya, Nen	Unknown	49 10
Nishimoto, Kimata	Unknown	98 20
Nishimoto, Kihachi	Unknown	49 00
Ogata, Hiroki	Unknown	39 28
Okumura, Choji	Unknown	74 90
Otsuka, Kinichi	Unknown	50 00
Sasaki, Wataro	Unknown	70 07
Takata, Sakuji	Unknown	25 00
Takayama, Isaburo	Unknown	200 00
Taniguchi, Ikichi	Unknown	158 02
Toyama, Hisao	Unknown	20 00
Yamashita, Rai	Unknown	49 10
		\$1,501 22

*Dead.

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of San Jose, at San Jose, California.			Commercial Bank of San Luis Obispo, at San Luis Obispo, California—Continued.		
Name	Address	Amount	Name	Address	Amount
Baturich, Tony	Unknown	\$7 92	Brum, Ignacio	Not known	\$1 28
Belloni, G.	Unknown	119 99	Barton, N. H.	Not known	14 38
Britt, T. M.	Unknown	500 00	Buchon Bay Oil Co.	Not known	1 78
Carson, William C.	Unknown	8 80	Cain, C. L.	Not known	1 22
Johanson, Erick Gustaf Mauritz	Unknown	35 11	Chronos, L.	San Luis Obispo	6 97
Hood, Wm.	Unknown	31 60	Cardoza, J. A.	Not known	44 50
Noyes, Mrs. R. E.	Unknown	9 80	Conrad, Lydia C.	Arroyo Grande	4 75
Silva, Liuzbieira	Unknown	220 59	Cameron, Mrs. J. B.	San Luis Obispo	2 85
Smurthwait, Annie*	447 N. Second St.	6 65	Christensen, John	Not known	1 99
San Jose Driving Park	Unknown	78 60	Covell, L. G.	Not known	1 38
Vieira, Gelhermo and Antone	1051 Vine St.	7 22	Cerf, E.	San Luis Obispo	54 70
Vieira, Amelia and Antone	1051 Vine St.	7 22	Chamblin, Mrs. M. R.	San Luis Obispo	14 50
		\$1,033 50	Davis, Hazel	Not known	2 73
			Davis, H. H.	Not known	2 82
			Douglas, Thos.	Not known	19 70
			Durr, John	San Luis Obispo	1 20
			El Pizmo Co.	Pizmo	1 10
			Ellis, Frank	Not known	56 50
			Everett, C. E.	Not known	2 32
			Felipe, Joe	Not known	69 70
			Freeman, R. C.	Not known	10 00
			Ferrasi, E.	San Luis Obispo	29 46
			Forsyth, Alex.	Not known	5 00
			Ferrini, C.	Not known	1 80
			Garriga, A. *	San Luis Obispo	1 82
			Gabe, C. N.	Not known	2 05
			Halstead, H. H.	Not known	1 60
			Hampton, Clarence	Not known	8 51
			Holt, W. F.	Not known	1 29
			Huasna Ranch Oil Co.	Not known	13 78
			Imfield, M. M.	Not known	8 50
			Johnson, R. M.	Not known	96 62
			Laird, Alma S.	Cambria	1 95
			Lowe, Ed.	Not known	10 00
			La Grande Beach Ld. and Imp. Co.	Not known	37 90
			Madruza, Man. F.	Not known	2 45
			Matos, J. S.	Not known	47 63
			Martins, Antonio	Not known	8 81
			Matthews, John	Not known	62 00
			Mantz, Peter	Not known	19 16
			Marton, Archie	Not known	17 32
			Martinez, John Felipe Dutra	Not known	14 48
			Miller, Clarence	Arroyo Grande	1 28
			McDonald, Ed.	Not known	9 70
			McRae, A. B.	Not known	11 02
			McKeene, Mrs. Nancy	Not known	150 00
			Neil, Robt.	Not known	76 63
			O. K. Oil Co.	Not known	2 95
			Perry, Mary S.	Not known	1 24
			Parsons, A. H.	Not known	2 09
			Pancho Rico Oil Co.	Not known	1 45
			Parkison, H. J.	Not known	8 91
			Paul, S. J.	Not known	6 08
			Pye, Jas., Jr.	Not known	5 00
			Price, J. H.	Not known	99 00
			Prentice, W. J.	Not known	4 96
			Prichard, W. W.	Not known	140 00
			Roche, Elwood E.	Not known	60 00
			Roche, W. H.	Not known	10 70
			Robison, R.	Not known	6 71
			Rianda, V.	Not known	29 95
			Roberts, Walter	Not known	6 00
			Rebholtz, Jos. G.	Santa Margarita	1 44
			Rossi, Marico	Not known	60 00
			Sheldon, Mrs. H. F.	Not known	4 70
			Scattini, Jas.	Not known	9 70
			Saker, E. F. G.	Not known	1 42
			Steele, Emma E.	Not known	5 21
			Smithers, J. D. *	Not known	2 00
			Sims, Mrs. H. L.	Not known	1 27
			Steiner, Moore	Not known	1 25

Commercial Bank of San Luis Obispo, at San Luis Obispo, California.

Name	Address	Amount
Arley Farming Co.	Not known	\$3 78
Andrews Oil Co.	San Luis Obispo	7 25
Anderson, Harry	Not known	3 00
Breeze Publishing Co.	San Luis Obispo	18 33
Brown, Esther	Not known	2 91
Bassett, Mary	Not known	1 17
Blodgett, L.	Not known	2 70
Brum, Gerald	Not known	2 84

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Commercial Bank of San Luis Obispo, at San Luis Obispo, California—Continued.

Name	Address	Amount
Tigh, Edward	Not known	49 65
Todd, Will A.	Not known	2 62
Tuley, Ingomar E.	Not known	1 30
Treanor, Frank	San Luis Obispo	1 24
Tomek, Ralph	Not known	1 00
Villi, Carlo	Not known	13 36
Vurgo, Candelario	Cambria	62 70
Viera, John R.	Not known	12 60
Wamsley, Dallas T.	Not known	5 88
Williams, Willie	San Simeon	5 12
Wilson, Jos.	Not known	10 25
Weeks, G. D.	Not known	210 35
Williams, Clarence B.	Not known	1 00
Wade, D. H.	Not known	3 50
Wilmot, G. A.	Not known	1 75
		\$1,853 46

Bank of San Pedro, at San Pedro, California.

Baldwin, C. A.	San Pedro	\$7 02
Billings, O. S.	San Pedro	6 35
Brundage, G. H.	San Pedro	17
Carlson, I.	San Pedro	12 66
Clark, E. J.	San Pedro	7 30
Connor, Thos.	San Pedro	26
Follis, Robert	San Pedro	55
Gates, C. H.	San Pedro	76
Kirkpatrick, A. H.	San Pedro	53
Kost, Wm.	San Pedro	06
Langley, S. L.	San Pedro	38
McArthur, R. X.	San Pedro	64
McCarren, M.	San Pedro	47
Moneref, A.	San Pedro	11 20
Moulton, Geo.	San Pedro	89
Muller, Minton	San Pedro	26
Phillips, F. H.	San Pedro	42
Quinn, W.	San Pedro	3 70
Rolph, A. L.	San Pedro	03
Thompson, Walter	San Pedro	30
Waring, S. W.	San Pedro	4 00
Wilson & Co.	San Pedro	07
Wooley, W. H.	San Pedro	1 70
Williamson, Tom	San Pedro	1 50
Willoughby, Percy	San Pedro	156 98
		\$218 20

Bank of San Rafael, at San Rafael, California.

Davis, Grace Spencer	San Rafael	\$1 07
Field, Hilda S.	Berkeley	5 75
Kaempff, Mrs. Chas.	San Francisco	1 00
Loughborough, J. H.	San Rafael	75
Miller Bros.	San Rafael	4 54
Papavasiliyies, V.	San Rafael	10 00
Schottler, F. H. *	San Francisco	1 26
Scott, Mrs. Emma	San Rafael	2 40
Scheridan, Edwin	San Rafael	1 05
Souza, A. F.	San Rafael	2 05
Strigman & Hollister	San Rafael	2 40
		\$32 27

Orange County Trust and Savings Bank, at Santa Ana, California.

Name	Address	Amount
Coffee, Rowena B.	Tustin	\$14 66
Coffee, Stewart H.	Tustin	10 30
Hill, H. C., Jr.	Santa Ana	14 54
Knox, Agnes M.	Santa Ana	3 75
McDowell, Celia Dorcas Maud	Santa Ana	2 95
McElree, John	Santa Ana	52
Russell, Mary L.	Santa Ana	38 01
		\$84 73

The Central Bank, at Santa Barbara, California.

Biscanter, Herman	Santa Barbara	\$3 38
Campbell, Sadie	Santa Barbara	79 32
Goleta Gun Club	Santa Barbara	19 90
Heidel, Charlie J.	Santa Barbara	14 94
Jaquith, Willie	Santa Barbara	3 06
McKay, A. H.	Mexico City	76 98
Moore, Clifford L.	Santa Barbara	12 72
Moore, Dora	Santa Barbara	3 04
Parker, Ethel W.	Montecito	3 55
Parker, Lydia B. F.	Montecito	7 78
Powl, Mat	Santa Barbara	400 00
Hobbins, G. G. *	Santa Barbara	25 58
Ruiz, Alberto	Santa Barbara	16 24
Sarina, Angel	Santa Barbara	7 93
Torres, Augustine	Santa Barbara	5 84
Rodriguez, Jesus	Santa Barbara	40 00
		\$720 26

Commercial Trust and Savings Bank, at Santa Barbara, California.

Commercial Dept.		
Baird, J. A.	Santa Barbara	\$103 65
Bear Creek Oil & Mining Co.	Santa Barbara	6 50
Bearrie, Mrs. H. A.	Santa Barbara	3 75
Benson, A. L.	Santa Barbara	10 96
Bobbie Burns Oil Co.	Santa Barbara	40 45
Carrie, C. F., Admr.	Santa Barbara	4 43
Carter, J. Madison	Santa Barbara	8 21
Catlett, O. E.	Santa Barbara	172 50
Channel City Oil Co.	Santa Barbara	8 03
Degree Team, Chuma Tribe	Santa Barbara	3 15
Donahue, Mrs. John	Santa Barbara	12 69
Donhoe, Matheu	Santa Barbara	43 00
Gates, F. W.	Santa Barbara	3 52
Gay, H. P.	Santa Barbara	18 00
Gilbert, H. K.	Santa Barbara	33 06
Janin, Charles	Santa Barbara	7 78
Legg, Mr. or Mrs. L. A.	Santa Barbara	25 00
Loss, C. E., or Miriam	Santa Barbara	225 56
Meston Estate	Santa Barbara	17 17
Misa, Charles H.	Santa Barbara	40 48
Moore, Frank M.	Santa Barbara	23 00
Noguchi, Mr. K.	Santa Barbara	5 15
Norway, W. R., Adm.	Santa Barbara	26 70
Noyes Land Co.	Santa Barbara	873 76
Marshall, Frances	Santa Barbara	10 00

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Commercial Trust and Savings Bank, at Santa Barbara, California—Continued.

Name	Address	Amount
Niven, J. C.	Santa Barbara	\$5 37
Learson, L. S.	Santa Barbara	15 45
Quinn, Thomas	Santa Barbara	28 37
Ruiz, Rita M.	Santa Barbara	4 40
Sawyers, Mrs. E. H., Treas.	Santa Barbara	4 07
Smith, G. W.	Santa Barbara	45 00
Strupelli, M.	Santa Barbara	134 48
Thurmond, T. D.	Santa Barbara	25 00
Turner, R. P.	Naples	5 08
Wylie, Katie W., Admx.	Santa Barbara	4 49
Ben Heong	Santa Barbara	7 05
<i>Lompoc Valley Branch.</i>		
Bray, Mrs. Mary	Santa Ynez	4 82
Chase, C. H.	Santa Maria	3 90
Cutton, Mary A.	Lompoc	180 05
Graham, E. Wray	Lompoc	2 00
Kay, Arthur	Lompoc	3 90
McDonald, E.	Lompoc	18 86
Ochoa, Frank	Lompoc	3 20
Silva, Alfredo	Lompoc	2 69
Silva, Romona	Lompoc	5 60
Ryon, Mrs. Mary	Lompoc	6 60
Van Clief, Rosie A.	Lompoc	13 72
Vasquez, Richard	Santa Barbara	15 55
Savings Dept.		
Austin, Perry G.	Santa Barbara	\$14 24
Arthur, Charles	Santa Barbara	2 87
Buell, A. B.	Santa Barbara	3 00
Clark, Schuyler C.	Santa Barbara	15 73
Covarrubias, E.	Santa Barbara	53 72
Callahan, Catherine L.	Santa Barbara	5 65
Cota, Mrs. Rosa	Santa Barbara	7 22
Coffin, Miriam Ri- chards	Santa Barbara	24 40
Carlson, Hilda	Santa Barbara	150 60
Dufour, Esther Grace	Santa Barbara	25 66
Dibblee, Carmelita	Santa Barbara	35 54
Desmazes, Mrs. Nora	Santa Barbara	3 30
Deihl, E. H.	Santa Barbara	3 31
Drake, Oliver	Santa Barbara	3 00
Edwards, A. Y.	Santa Barbara	490 34
Franceschi, T. F.	Santa Barbara	20 77
Fasnacht, Anna	Santa Barbara	423 19
Guidotti Brothers	Santa Barbara	49 93
Guevarra, F. C.	Santa Barbara	1,076 46
Greville, Mary E.	Santa Barbara	7 00
Geram, John	Santa Barbara	23 72
Goff, Mrs. T. Roy	Santa Barbara	3 27
George, Mary	Santa Barbara	7 70
Gill, John	Santa Barbara	8 28
Hunt, H. F.	Santa Barbara	2 04
Ito, J. B.	Santa Barbara	3 54
Jenkin, C. M., or Kate G.	Santa Barbara	20 84
Johnston, J. B.	Santa Barbara	22 50
Jordan, Wm., or Y. H.	Santa Barbara	88 94
Kenyon, Mary	Santa Barbara	15 34
Kirk, C. M.	Santa Barbara	10 13
Kirk, Alice	Santa Barbara	2 72
Longawa, Mary	Santa Barbara	11 04
Mandeville, Sadie B.	Santa Barbara	23 20
Mascomber, E.	Santa Barbara	1,934 41
Martin, Julia F.	Santa Barbara	14 70
Miller, John F., Gdn.	Santa Barbara	12 19
Madden, Robert O.	Santa Barbara	3 39
Mable, Bessie Pearl	Santa Barbara	5 77
Newman, Mary L.	Santa Barbara	74 91
Nunn, James	Santa Barbara	16 81
Niedemuller, Mrs. A.	Santa Barbara	10 49
Northrop, C. E.	Santa Barbara	38 18
Ontiveros, Clarence	Santa Barbara	4 50

Commercial Trust and Savings Bank, at Santa Barbara, California—Continued.

Name	Address	Amount
Palmer, Wendel Steph- en	Santa Barbara	\$7 85
Palmaymesa, Salatiel	Santa Barbara	3 68
Pierce, L.	Santa Barbara	3 30
Parker, Dorris	Santa Barbara	22 36
Rowley, C. H.	Santa Barbara	2 72
Rystrom, Mrs. Annesta	Santa Barbara	9 92
Rogers, Hannah E.	Santa Barbara	4 93
Robles, Louise	Santa Barbara	53 22
Rice, L. E.	Santa Barbara	196 00
Striedel, Mary	Santa Barbara	172 76
Saunders, Charles	Santa Barbara	240 23
Sides, Wilson	Santa Barbara	18 48
Streeter, Rebecca, or P. J. Stockman	Santa Barbara	4 82
S. B. Humane Society, Alice H. Show, Secy.	Santa Barbara	181 31
Stewart, John	Santa Barbara	7 29
Smith, Stanley K.	Santa Barbara	24 63
Smith, Joseph H.	Santa Barbara	24 63
Shields, Jane	Santa Barbara	29 97
Teegan, Henry	Santa Barbara	45 48
Taylor, Mrs. Wm.	Santa Barbara	8 80
Tallant, Mrs. E. C.	Santa Barbara	4 02
Trumbull, Louis T., or Leviana	Santa Barbara	4 42
Tuesday Morning Club	Santa Barbara	7 78
Wright, Farmsworth	Santa Barbara	11 60
Wade, Mrs. N. K.	Santa Barbara	10 90
Ygnacio, Lucrecia	Santa Barbara	5 57
Zamaroni, V.	Santa Barbara	2 29
		\$8,165 69

City Savings Bank, at Santa Cruz, California.

Name	Address	Amount
Angel, Ruth Sears, Ruby E. Angell, Trustee	Santa Cruz	\$8 67
Bucknam, W. C.	Santa Cruz	14 45
Hall, John T.	Santa Cruz	12 91
Meek, Clarence	Santa Cruz	3 18
Quadros, Leland H. de, M. S. de Quadros, Trustee	Santa Cruz	29 80
Silva, M.	Santa Cruz	3 52
Walbridge, Isabelle	Santa Cruz	92 92
		\$165 45

Peoples Savings Bank, at Santa Cruz, California.

Name	Address	Amount
Cleveland, Susan E. *	Boulder Creek	\$7 52
Greppi, Giovanni	Santa Cruz	142 67
		\$150 19

Santa Cruz Bank of Savings and Loan, at Santa Cruz, California.

Name	Address	Amount
Oreglia, Gerald, Caro- lyn E. Gregory, Trus- tee	Santa Cruz	\$7 75
Parker, Wilbur	Santa Cruz	11 45
Rainero, Giovanni	Santa Cruz	4 70
		\$23 90

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Santa Maria, at Santa Maria, California.			Bank of Sausalito, at Sausalito, California.		
Name	Address	Amount	Name	Address	Amount
Avela, Jose.....	Santa Maria.....	\$45 00	Lancaster, Lena.....	Sausalito.....	\$1 48
Connett, H. N.....	Santa Maria.....	34 00	Jassob, Gust.....	Sausalito.....	26 10
Dana, S. A., Trustee..	Nipomo.....	109 25			\$27 58
Duff, Hugh H.....	Santa Maria.....	46 27			
East End Oil Associa- tion.....	Santa Maria.....	300 00			
Garey, Bradley, Tract.	Santa Maria.....	232 88			
Gallagher, W. D.....	Santa Maria.....	2 61			
Griffen, Mary C.....	Santa Maria.....	10 00			
Hagiya, S.....	Santa Maria.....	30 34			
Henderson, W. L.....	Santa Maria.....	38 00			
Huber, S. K.....	Oceano.....	25 74			
Kelley, Phillip.....	Santa Maria.....	27 45			
Livingston, H. D.....	Oklahoma.....	10 00			
McCullough, J. A.....	Santa Maria.....	12 25			
Pierce, A.....	Santa Maria.....	38 07			
		\$961 86			
Bank of Santa Monica, at Santa Monica, California.			Bank of South San Francisco, at South San Francisco, California.		
Anderson, F. M.....	Santa Monica.....	\$20 00	Maisey, R. W.....	Australia.....	\$6 04
Barnhart, Nellie I. and Phoebe.....	Santa Monica.....	3 35			
Beaty, Eva, or Elsie..	Santa Monica.....	1 52			
Cripe, E. W.....	Santa Monica.....	63 55			
Hoisington, James E..	Sawtelle.....	88 79			
Rodriguez, Pedro.....	Santa Monica.....	31 53			
Smith, James M.....	Santa Monica.....	15 00			
Thomas, Louis Adams	Santa Monica.....	17 15			
Wake, R. B.....	Santa Monica.....	2 30			
		\$243 19			
Exchange Bank, at Santa Rosa, California.			Commercial and Savings Bank, at Stockton, California.		
Savings Dept.			Accadia, L.....	Europa Hotel.....	\$1 75
Athanasia, C.....	Unknown.....	\$781 20	Carmichael, F. E.....	Unknown.....	31 36
Commercial Dept.			Christensen, M.....	Middle Camp.....	2 77
Blum, Mrs. Theresa..	Unknown.....	15 42	Enos, F.....	20 S. Pilgrim St.....	41 66
Hughes, Lee.....	Unknown.....	3 22	Hilliker, H. W.....	133 W. Jefferson.....	2 32
		\$799 84	Morgan, Norma.....	Acampo.....	7 39
			Parker, E. E.....	1420 Spring St., Berkeley.....	1 56
			Rickels, Margaret, or John*.....	Wallace.....	92 51
			Sharp, Ethel Sista.....	Unknown.....	29 60
			Smith, Alexander.....	Murphys.....	25 39
			Tinnin, Geo. R.....	Cor. South & Cal.....	39 07
					\$275 38
City Bank, at Stockton, California.			Stockton Savings and Loan Bank, at Stockton, California.		
Bone, Mrs. Annie.....	San Francisco.....	\$80 78	Hacht, Mrs. Marie.....	Stockton.....	\$48 97
Clovantes, Jose.....	Unknown.....	30 84			
Fleiber, Mathias.....	Unknown.....	8 00			
Hahn, Fred.....	Unknown.....	329 09			
Holter, Sam.....	Unknown.....	3 81			
Jarvis, Newton.....	Unknown.....	33 91			
Kanakawa, Mrs.....	Unknown.....	1 50			
Kohle, Mary.....	Unknown.....	4 81			
Murphy, Cecilian Anna	Unknown.....	51 13			
Murphy, Edward.....	Unknown.....	51 13			
Murphy, Jas. P., Jr..	Unknown.....	51 13			
Murphy, Mary Magde- lon.....	Unknown.....	51 13			
Murphy, Thos. Jr.....	Unknown.....	51 13			
Murphy, W J., Jr.....	Unknown.....	51 13			
Murrell, Jas. T.....	Unknown.....	1 44			
Ritscher, C. H. F.....	Unknown.....	1 76			
Thaler, Anton.....	Unknown.....	2 00			
		\$804 72			
City Bank, at Stockton, California.			Bank of Sunnyvale, at Sunnyvale, California.		
Bone, Mrs. Annie.....	San Francisco.....	\$80 78	Gies, William.....	Sunnyvale.....	\$2 75
Clovantes, Jose.....	Unknown.....	30 84	Atkinson, T. A.*.....	Sunnyvale.....	3 75
Fleiber, Mathias.....	Unknown.....	8 00	Wolf, John.....	Sunnyvale.....	5 63
Hahn, Fred.....	Unknown.....	329 09	Aupetit, A.....	Sunnyvale.....	91 00
Holter, Sam.....	Unknown.....	3 81	Johnson, Mable.....	Sunnyvale.....	109 00
Jarvis, Newton.....	Unknown.....	33 91			\$212 13
Kanakawa, Mrs.....	Unknown.....	1 50			
Kohle, Mary.....	Unknown.....	4 81			
Murphy, Cecilian Anna	Unknown.....	51 13			
Murphy, Edward.....	Unknown.....	51 13			
Murphy, Jas. P., Jr..	Unknown.....	51 13			
Murphy, Mary Magde- lon.....	Unknown.....	51 13			
Murphy, Thos. Jr.....	Unknown.....	51 13			
Murphy, W J., Jr.....	Unknown.....	51 13			
Murrell, Jas. T.....	Unknown.....	1 44			
Ritscher, C. H. F.....	Unknown.....	1 76			
Thaler, Anton.....	Unknown.....	2 00			
		\$804 72			
City Bank, at Stockton, California.			Bank of Tomales, at Tomales, California.		
Bone, Mrs. Annie.....	San Francisco.....	\$80 78	Azevedo, J.....	Tomales.....	\$122 50
Clovantes, Jose.....	Unknown.....	30 84			
Fleiber, Mathias.....	Unknown.....	8 00			
Hahn, Fred.....	Unknown.....	329 09			
Holter, Sam.....	Unknown.....	3 81			
Jarvis, Newton.....	Unknown.....	33 91			
Kanakawa, Mrs.....	Unknown.....	1 50			
Kohle, Mary.....	Unknown.....	4 81			
Murphy, Cecilian Anna	Unknown.....	51 13			
Murphy, Edward.....	Unknown.....	51 13			
Murphy, Jas. P., Jr..	Unknown.....	51 13			
Murphy, Mary Magde- lon.....	Unknown.....	51 13			
Murphy, Thos. Jr.....	Unknown.....	51 13			
Murphy, W J., Jr.....	Unknown.....	51 13			
Murrell, Jas. T.....	Unknown.....	1 44			
Ritscher, C. H. F.....	Unknown.....	1 76			
Thaler, Anton.....	Unknown.....	2 00			
		\$804 72			
City Bank, at Stockton, California.			Commercial Bank of Ukiah, at Ukiah, California.		
Bone, Mrs. Annie.....	San Francisco.....	\$80 78	Hughes, Grace.....	Potter Valley.....	\$0 08
Clovantes, Jose.....	Unknown.....	30 84	Johnston, A. R.....	Unknown.....	2 76
Fleiber, Mathias.....	Unknown.....	8 00	Keran, Ruth.....	Ukiah.....	4 15
Hahn, Fred.....	Unknown.....	329 09	Kilpatrick, T. J.....	Ukiah.....	4 50
Holter, Sam.....	Unknown.....	3 81	Kinnan, W. T.....	Ukiah.....	1 40
Jarvis, Newton.....	Unknown.....	33 91	Lodge, R. T.....	Ukiah.....	15 00
Kanakawa, Mrs.....	Unknown.....	1 50	Lucas, Mrs. T. A.....	Ukiah.....	5 00
Kohle, Mary.....	Unknown.....	4 81	Lane, R. M.....	Willits.....	02
Murphy, Cecilian Anna	Unknown.....	51 13	Miller, F. A.....	Ukiah.....	2 00
Murphy, Edward.....	Unknown.....	51 13	Morton, John.....	San Francisco.....	05
Murphy, Jas. P., Jr..	Unknown.....	51 13	Moormeister, E.....	Ukiah.....	2 08
Murphy, Mary Magde- lon.....	Unknown.....	51 13	McClure, J. F.....	Ukiah.....	89
Murphy, Thos. Jr.....	Unknown.....	51 13			
Murphy, W J., Jr.....	Unknown.....	51 13			
Murrell, Jas. T.....	Unknown.....	1 44			
Ritscher, C. H. F.....	Unknown.....	1 76			
Thaler, Anton.....	Unknown.....	2 00			
		\$804 72			

*Dead.

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Commercial Bank of Ukiah, at Ukiah, California— Continued.			Visalia Savings Bank and Trust Company, at Visalia, California.		
Name	Address	Amount	Name	Address	Amount
McGimsey, Mrs. W. A.	Willits	\$10 05	Bozeman, Meady	Visalia	\$1 49
McMahon, T. J.	Ukiah	1 75	Hersey, Manfield R.	Visalia	4 31
Mock, T. L.	Ukiah	05	Maska, Clarence	Visalia	1 31
Nash, Mrs. W. E.	Ukiah	16	Osborn, Rolle	Visalia	18 35
Neafus, Ben	Ukiah	25	Segress, Roy F.	Visalia	1 47
Nelson, Chas.	Unknown	3 70	Vincent, Harold C.	Lindsay	3 04
Nishyima, F. A.	Ukiah	1 21	Wegman, J.	Visalia	1 49
Robbins, E. E.	Unknown	45			\$31 46
Sill, Vina	Unknown	1 00			
Thompson, A. L.	Ukiah	20			
Thompson, Wm.	Ukiah	1 79			
Volmer, L.	Ukiah	1 36			
Waltrip, J. B.	San Francisco	2 00			
Woodward, E. J. T.	Ukiah	2 05			
Tamura, T.	Ukiah	2 00			
Aplynne, G. E.	Ukiah	10			
Armstrong, Mrs. G. W.	Ukiah	83			
Beach, Dill	Ukiah	73			
Bannan, J. J.	Ukiah	5 15			
Birmingham, W. W.	Ukiah	40			
Blalack, Chas.	Hopland	30			
Bordeaux, W. Y.	Ukiah	04			
Boyd, J. S.	Ukiah	1 53			
Boonville Bears	Boonville	24			
Bradley, Hugh	Ukiah	13			
Brush, L. T., or Emma	Ukiah	30			
Burke, J. H.*	Ukiah	72			
Campini, B.	Laurel Dell	03			
Carter, John	Ukiah	1 00			
Carter, R. H.	Ukiah	09			
Chipman, Mrs. C. H.	Ukiah	02			
Clark, Ruth	Ukiah	1 74			
Cleveland, Geary	Ukiah	10			
Conovaloof, L.	Potter Valley	06			
Daum, E.	Ukiah	10			
Davis, W. H.	Ukiah	25			
Deane, Joe	Ukiah	75			
Deane, T.	Ukiah	1 24			
Davidson, John	Ukiah	2 88			
Davis, J.	Ukiah	3 67			
Dunsmore, E.	Ukiah	36			
Ferguson, R. H.	Ukiah	31			
Farmers' Business Rec- ord	Ukiah	50			
Ganter, C. E., Sec.	Imperial	8 35			
Gibson, Geo. W.*	Ukiah	20			
Gibson, Sam	Ukiah	4 37			
Heap & Christianson	Ukiah	9 80			
Hanson, E. J.	Ukiah	10			
Henderson, Harriett	Ukiah	40			
Haviland, J. C.	Ukiah	10			
Hodghead, Mrs. Dolly	Point Arena	37			
Gubbard, Bentor, or F. M.	Ukiah	35			
		\$113 56			
Bank of Vacaville, at Vacaville, California.			Home Savings Bank of Whittier, at Whittier, California.		
Walker, M.*	Vacaville	\$39 00	Baumann, Karl K.	Whittier	\$0 11
			Burson, S. J.	Whittier	04
			Gaskill, Ida	Whittier	55
			Graham, Myrtle	Whittier	1 44
			Hart, Mrs. Eliza	Whittier	1 51
			Hooper, D. C.	Whittier	04
			Hooper, Mrs. Lela	Whittier	02
			Lewis, Clifford	Whittier	12
			Melton, Julia E., Gdn. of Harold Melton	Whittier	1 46
			Watts, W. J.	Whittier	1 51
			Wells, Harry H.	Whittier	39
			Woldeit, Max	Whittier	44
					\$7 63
Producers' Savings Bank, at Visalia, California.			Bank of Williams, at Williams, California.		
Bodden, Mrs. Fannie*	Unknown	\$369 60	Boggess & Hay, Receiv- ers	Wilbur Springs	\$66 77
			Boggess, R. A., Re- ceiver Sulphur Banks	Wilbur Springs	1 13
			Mine a-c	Wilbur Springs	1 03
			Boggess, R. A., Man- ager	Williams	2 00
			Billings, J. W.	Williams	7 29
			Empire Quicksilver Mining Co.	Wilbur Springs	3 03
			Empire Con. Quick- silver Mining Co., Sulphur Banks a-c	Wilbur Springs	10 91
			Empire Con. Quick- silver Mining Co., Boggess & Hay, Re- ceivers	Wilbur Springs	3 55
			Neal, Chas. A.	Wilbur Springs	1 00
			Samuels, S.		\$96 71
			Bank of Yolo, at Woodland, California.		
			Border Reclamation Co.	Dunnigan	\$1 55
			Brown, C. E.	Woodland	6 79
			Cummins, A. P.	Woodland	30 00
			Gabbart, J. E.	Woodland	1 52
			Mason, Kate	Woodland	1 66
			Nason, Paul	Woodland	1 27
			Powers, Maggie C.	Dunnigan	1 17
			Sherburn, H. J.	Woodland	27 00
			Sparks, J. C.	Woodland	66
			Williams, E. H.	Woodland	20
					\$71 82

DEPOSITS UNCLAIMED DURING PRECEDING TEN YEARS—Continued.

As of January 1, 1921.

Bank of Willows, at Willows, California.			Home Savings Bank of Woodland, at Woodland, California.		
Name	Address	Amount	Name	Address	Amount
Diggs, M. H.	Willows	\$1 10	Blum, Rudolph An-	Woodland	\$0 02
Elsea, R. H.	Willows	76	tone*	Woodland	91 04
Fox, E.	Willows	5 00	Craig, Kate S.	Woodland	91 04
Forrest Syndicate	Willows	2 52	Dafoe, Edward Carrol†	Capay	6 48
French, E. L.	Willows	8 25	Eakle, J. S.*	Woodland	37 29
Garns, Mrs. L. V.	Willows	3 00	Eastham, E. H.*	Woodland	61 43
Gwinn, Roy	Willows	20 00	Fountaine, Peter B.*	Woodland	1 31
McNab, T. J.	Willows	1 00	Gammill, Charles*	Woodland	10
Moses, Thos. R.	Willows	77	Green, Oscar*	Woodland	50
Phelps, Roger S.	Willows	50	Hopkins, Portia*	Woodland	15
Robinson, John	Willows	35 00	Johnson, Daniel*	Woodland	1 90
Rogers, C. A.	Willows	53	Lewis, E. R.*	Winters, R.F.D.	4,088 99
Scott, Mgr. J. K.	Willows	99	Pierce, Tommy†	Capay	48 55
Sills, J. L.	Willows	2 58	Rotn, Louise*	Capay	3,376 34
Vohsburgh, W. M.	Willows	35	Saling, Mrs. Alta	Woodland	11 39
Wiss, Chas.	Willows	1 19	Sidens, Louis	Woodland	8 12
		\$83 54	Slaven, James	Zamora	739 91
			Taylor, J. H.	Woodland	2 61
			Williams, Mrs. Sarah*	Woodland	235 75
					\$8,711 88
Yolo County Savings Bank, at Woodland, California.					
Campbell, Tharsing	Woodland	\$22 53	†Represents depositors who have not made deposits within the preceding ten (10) years, and are known to us to be alive, but whose pass books are brought in each dividend period and their dividends credited to their accounts.		
Hollingsworth, Greene, heirs of (unborn)	Woodland	38 86			
Lee, Robt. and Son	Woodland	41 39			
Reynolds, W. J.*	Winters	383 00			
Reiss, Aug.	Woodland	24 12			
Snodgrass, Lulu	Yolo	34 86			
Seltenheim, Herman*	Masonic Home	572 84			
Volimer, J. C.*	Capay	49 69			
Ward, Myra	Woodland	33 83			
		\$1,201 12			
			The Siskiyou County Bank, at Yreka, California.		
			Dannenbrink, A.	Etna Mills	\$8 70

*Dead.

STATE BANKS.

Deposits Unclaimed for More Than Twenty Years.

Name	Location	Amount
The Bank of Eureka.....	Eureka.....	\$16 80
Savings Bank of Humboldt County.....	Eureka.....	283 15
Fidelity Trust and Savings Bank.....	Fresno.....	8 67
Farmers Savings Bank.....	Lakeport.....	1 15
Guaranty Trust and Savings Bank.....	Los Angeles.....	273 60
Security Trust and Savings Bank.....	Los Angeles.....	619 56
Bank of Martinez.....	Martinez.....	15 00
Northern California Bank of Savings.....	Marysville.....	31 14
Merced Security Savings Bank.....	Merced.....	14 96
The Bank of Monterey.....	Monterey.....	30
Central Savings Bank of Oakland.....	Oakland.....	3,529 36
Farmers and Merchants Savings Bank.....	Oakland.....	23 35
The Oakland Bank of Savings.....	Oakland.....	315 00
State Savings Bank.....	Oakland.....	15 43
El Dorado County Bank.....	Placerville.....	14 00
Bank of Point Arena.....	Point Arena.....	1 00
Savings Bank of Redlands.....	Redlands.....	77 22
The Peoples Bank.....	Sacramento.....	128 72
San Diego Savings Bank.....	San Diego.....	27 18
Bank of Italy.....	San Francisco.....	371 91
Columbus Savings and Loan Society.....	San Francisco.....	161 55
The Donohoe Kelly Banking Company.....	San Francisco.....	904 67
First Federal Trust Company.....	San Francisco.....	33 67
The French American Bank.....	San Francisco.....	2,893 52
The Hibernia Savings and Loan Society.....	San Francisco.....	28,082 17
Humboldt Savings Bank.....	San Francisco.....	365 19
Italian American Bank.....	San Francisco.....	22 15
Mercantile Trust Company.....	San Francisco.....	6,894 73
The San Francisco Savings and Loan Society.....	San Francisco.....	24,088 15
Security Savings Bank.....	San Francisco.....	105 08
Union Trust Company of San Francisco.....	San Francisco.....	978 35
Bank of San Jose.....	San Jose.....	31 60
Commercial Bank of San Luis Obispo.....	San Luis Obispo.....	984 01
Commercial Trust and Savings Bank.....	Santa Barbara.....	246 78
City Savings Bank.....	Santa Cruz.....	20 36
Santa Cruz Bank of Savings and Loan.....	Santa Cruz.....	761 90
Visalia Savings Bank and Trust Company.....	Visalia.....	8 81
Pajaro Valley Savings Bank.....	Watsonville.....	33 86
		\$72,384 05

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS.

As of January 1, 1921.

The Bank of Eureka, at Eureka, California.

Name	Address	Date	Amount	Interest	Total
Estate of Geo. Alsop, Deed., T. G. Greig, Adm., also dead.....	Fortuna.....	3-26-01	\$16 80	-----	-----

Savings Bank of Humboldt County, at Eureka, California.

Knust, Carrie.....	Eureka.....	12- 1-97	\$30 00	\$30 35	\$60 35
Smith, C. H.....	Eureka.....	1-10-98	100 00	95 95	195 95
Wike, Louis.....	Dead.....	7- 3-05	11 50	15 35	26 85
			\$141 50	\$151 65	\$283 15

Fidelity Trust and Savings Bank, at Fresno, California.

Anglo California Oil and Water Co.....	Fresno.....	1-11-00	\$9 17	-----	\$8 67
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Farmers Savings Bank, at Lakeport, California.

White, Richard.....	Lakeport.....	1919	\$1 15	-----	-----
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Guaranty Trust and Savings Bank, at Los Angeles, California.

Jones, Harry.....	113½ E. 3rd St.....	2- 8-00	\$10 00	\$5 70	\$15 70
Lind, L.....	Los Angeles.....	1-11-93	150 00	97 55	247 55
Hall, Harry S.....	East Highlands.....	6-24-92	74	9 61	10 35
			\$160 74	\$112 86	\$273 60

Security Trust and Savings Bank, at Los Angeles, California.

Chaffee, Fred.....	Los Angeles.....	6- 5-00	\$10 29	\$6 99	\$17 28
Kendrick, Inde Keely.....	223 So. Hill.....	12-24-00	200 80	239 02	439 82
McIntire, James.....	Unknown.....	10- 3-00	114 02	-----	114 02
Porter, Hugh B.....	2713 Severance.....	2-17-00	22 00	26 44	48 44
			\$347 11	\$272 45	\$619 56

Bank of Martinez, at Martinez, California.

Joy, Mary E.....	Martinez.....	11-27-99	\$15 00	-----	-----
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Northern California Bank of Savings, at Marysville, California.

Russell, W. E.....	Wheatland.....	10-19-98	\$18 12	\$13 02	\$31 14
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Merced Security Savings Bank, at Merced, California.

Sarettee, Joseph.....	Merced.....	3-13-99	\$5 33	\$9 63	\$14 96
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The Bank of Monterey, at Monterey, California.

Wade, Grace.....	Monterey.....	1- 9-00	\$0 65	-----	\$0 65
Less Advertising.....				-----	35
					\$0 30

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Central Savings Bank, at Oakland, California.

Name	Address	Date	Balance at Last Transaction	Present Balance
Broderson, Wilhelmine	Oakland	1892	\$1 30	\$3 09
Brown, Henry Cassins, by A. C. Brown, trustee	Unknown	1881	4 10	13 79
Buchbarger, Mrs. L.	Unknown	1896	616 53	2,468 78
Butler, P. T.	Oakland	1896	16 02	35 32
Chapin, Alla F.	Marysville	1897	7 99	14 67
Cole, Ella F.	Oakland	1891	5 25	10 15
Conkling, John C. by Anna Conkling, Gdn.	Oakland	1891	5 00	9 81
Crowell, E. E.	Oakland	1899	35 32	74 99
Davis, Emma C.	Oakland	1899	16 39	31 62
Deming, Mrs. Nina H.	Oakland	1899		7 95
George, Robert H.	Oakland	1900	16 27	30 74
Gregg, Mrs. Lillie A.	Oakland	1900		1 29
Hammond, Harry T.	Unknown	1899	8 31	13 90
Havens, Malthelde Sayonna	Oakland	1899		15 91
Hayes, Ethel Roblin by J. J. Hayes, trustee	San Leandro	1897	6 75	11 37
Huntley, P. C.	Temescal	1891	3 25	3 40
Jordan, John T.	Oakland	1891	17 90	50 18
Keane, Mrs. Clara P.	San Leandro	1893	40 00	108 99
Kerwin, John	Berkeley	1898	5 84	8 39
Lark, Harry	Oakland	1900		1 19
Lemmons, Robert	Unknown	1878	1 71	3 95
Ludlum, Alice May	Oakland	1897	5 91	9 33
McLaughlin, J. J. Ex. of estate of Annie McManan	Oakland	1900	2 80	1 19
Moore, O. E.	San Francisco	1890	17 27	53 37
Murray, Helen by J. E. Murray, trustee	Oakland	1899		60 89
Norton, Wagner Henneberry by E. B. Norton, trustee	Oakland	1900		3 23
Painter, Mrs. M. E.	Oakland	1900		16 56
Payne, Mrs. Amanda	Virginia City, Nev.	1896	44 23	106 85
Perez, Lorenzo M.	Oakland	1890	17 30	48 81
Pixley, Mrs. Emma C.	Oakland	1893	2 65	3 22
Price, Willie H., Jr.	Oakland	1900		2 15
Reilly, Mary A.	Oakland	1898	6 33	9 47
Roberts, Sophie P.	Oakland	1892	8 15	23 63
Robertson, John	Alameda	1897	6 00	9 48
Shaw, W. C.	Oakland	1895	32 02	79 47
Sizer, Elliott	Unknown	1896	18 08	40 02
Smith, Marjorie E. or Thomas	Fruitvale	1899	3 53	2 94
Taylor, Mrs. Carrie or E. T.	Oakland	1897	4 56	6 00
Taylor, Geo. or J. G.	Unknown	1899		6 38
Tracy, Miss L.	Oakland	1891	10 03	29 58
Treloar, W.	Oakland	1899	5 13	6 58
Tucker, Emma. R. or S. F.	Oakland	1896	11 52	24 70
Uriell, Sylvanus or Lillian	Oakland	1899		51 63
Young, Wm.	San Francisco	1898	8 37	14 40
			\$1,011 81	\$3,529 36

Farmers and Merchants Savings Bank, at Oakland, California.

Name	Address	Date	Amount	Interest	Total
Gray, Mrs. May	515 8th St.	1- 3-98	\$1 00	\$0 38	\$1 38
Keller, Mrs. Agnes Jenny	1741 William St.	10-29-96	1 00	37	1 37
Marvin, Joseph Murray	270 4th St.	8-21-97	5 00	2 74	7 74
O'Sullivan, Anna	1303 7th St.	3-25-99	10 00	1 37	11 37
Schofield, Mrs. Margaret	722 Filbert St.	1-20-98	1 00	49	1 49
			\$18 00	\$5 35	\$23 35

The Oakland Bank of Savings, at Oakland, California.

Bizzini, Antonio	Colombo Hotel	8- 7-00	\$200 00	\$115 00	\$315 00
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

State Savings Bank, at Oakland, California.

Name	Address	Date	Amount	Interest	Total
Chapman, Bertha L.....	120 E. 14th St.....	-----	-----	-----	\$12 11
Henry, H. F.....	Unknown.....	-----	-----	-----	3 32
					\$15 43

El Dorado County Bank, at Placerville, California.

Pacazetto, D.....	Unknown.....	12- 5-98	\$14 00	-----	\$14 00
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Bank of Point Arena, at Point Arena, California.

Donnor, Frank.....	Concord.....	12- 6-10	\$1 00	-----	-----
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Savings Bank of Redlands, at Redlands, California.

Blake, Mrs. E. B. Morris.....	Redlands.....	6- 3-00	\$1 04	\$0 34	\$1 38
Kingham, G. R.....	Redlands.....	2-13-00	1 00	59	1 59
Murray, Myrtle Martin.....	Redlands.....	1899	30 30	28 61	58 91
Middleton, Robert.....	Redlands.....	6- 4-00	1 08	57	1 65
Middleton, Richard.....	Redlands.....	6- 4-00	1 08	57	1 65
Morrow, Herbert T.....	Redlands.....	10-27-92	1 00	68	1 68
Magor, C. M.....	Redlands.....	9-16-95	2 00	2 09	4 09
Wise, Frank M.....	Redlands.....	2-12-00	2 17	1 65	3 82
Yeakle, Marjorie.....	Redlands.....	2-13-00	1 65	80	2 45
			\$41 32	\$35 90	\$77 22

The Peoples Bank, at Sacramento, California.

Riley, J. A.....	Freeport.....	5-19-00	\$26 26	\$33 13	\$59 39
Stebbins, Edna F.....	Unknown.....	2- 7-99	1 00	92	1 92
Truitt, Matilda.....	Stockton State Hospital.....	5- 5-99	30 07	37 34	67 41
			\$57 33	\$71 39	\$128 72

The San Diego Savings Bank, at San Diego, California.

Bean, Mary.....	Unknown.....	1- 1-96	\$2 00	\$0 97	\$2 97
Chase, H. A., Treas.....	Unknown.....	11- 4-98	1 65	47	2 12
Delfina, Amelia.....	Unknown.....	5-20-90	1 50	78	2 28
Ensign, Frank.....	Unknown.....	8-20-94	1 00	21	1 21
Godfrey, Mary C.....	Unknown.....	1- 1-96	1 72	54	2 26
Hiscock, Jane.....	Unknown.....	3-12-95	2 00	1 31	3 31
Learnan, Ethel.....	Unknown.....	1889	1 00	73	1 73
Little, Wing.....	Unknown.....	7-13-95	2 00	1 22	3 22
Mayer, E. A.....	Unknown.....	4-13-00	1 00	34	1 34
O'Dell, Beatrice.....	Unknown.....	12-22-98	1 00	39	1 39
Spratt, Stephen Thayer.....	Unknown.....	8-15-91	1 00	60	1 60
Stephens, Samuel.....	Unknown.....	4-25-91	1 00	56	1 56
Rand, Caroline S.....	Unknown.....	12-19-94	1 45	43	1 88
Valdeshino, Tomey.....	Unknown.....	11-16-89	1 00	65	1 65
			\$18 32	\$8 86	\$27 18

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Bank of Italy, at San Francisco, and Branches, California.

Name	Address	Date	Amount	Interest	Total
Fresno Branch					
Antonio, Pietro	Unknown	12- 2-99	\$0 75	\$7 64	\$8 39
Adreotti, Pellegrino	Unknown	12- 2-00	73		73
Antanaitis, George	Unknown	11- 2-97	50 00	57 88	107 88
Byran, Mina	Unknown	7-28-98	08		08
Cecil, I.	Unknown	12- 5-00	5 00	4 63	9 63
Christian Endeavor	Unknown	12- 7-96	13		13
Cray, J. H.	Unknown	4- 1-98	15		15
Cutbirth, Lee	Unknown	1- 3-98	08		08
Dore, Mrs. Estelle H.	906 I St.	12-22-98	26		26
Dustheimer, Elder J.	Unknown	2-27-97	3 48	3 17	6 65
Gunze, H.	Unknown	9-27-00	10 00	10 35	20 35
Halford, Joseph	Unknown	3-11-98	9 40	11 72	21 12
Holmes, Alex	721 J St.	9- 2-99	25 50	26 24	51 74
Hopkins, Mrs. Mary E.	Unknown	4- 5-98	32		32
Hata, S.	1653 N St.	9-29-00	88		88
Johnson, Ben.	Unknown	8-25-00	43		43
Jorden, Bej. C.	666 Elizabeth St.	12-31-00	82		82
Kelly, Stanley	Unknown	7-16-98	07		07
Kirkham, Arthur	Unknown	2-21-99	73		73
Moller, B. F. C.	Unknown	8-13-00	73		73
Peterson, John B.	Unknown	6- 9-99	16	12 08	12 24
Phelps, A. B.	Unknown	6-17-98	5 00	7 45	12 45
Sanford, Mrs. M. E.	Unknown	1-23-96	53		53
Scott, O. C.	Dead	7-16-98	38		38
Sutter, Adolph G.	Unknown	8-24-00	2 50	1 71	4 21
Tergan, Mrs. Leonie	Unknown	3- 1-99	16		16
Williams, Daisie	Unknown	7-29-98	17		17
					\$261 31
San Jose Branch					
Gannon, Michael or Mary	Unknown	12- 3-97	\$18 23		\$18 23
Koenig, T. T.	Unknown	6-30-98	9 25	2 72	11 97
Goodman, Albantino	Unknown	12- 3-97	4 83	1 14	5 97
					\$36 17
Napa Branch					
Conner, John	Napa	9- 8-99	\$34 43		\$34 43
Santa Rosa Branch					
Bethel, H. M.	Unknown	12- 4-99	\$40 00		\$40 00
			\$225 18	\$146 73	\$371 91

Columbus Savings and Loan Society, at San Francisco, California.

Carotta, Virgilio	State Hospital, Napa	11-30-00	\$70 00	\$76 24	\$146 24
Traverso, Giovanni	San Rafael	11-18-99	7 51	1 61	9 12
Ruffino, Giuseppe	Broadway, San Francisco	5-21-98	5 00	1 19	6 19
			\$82 51	\$79 04	\$161 55

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Donohoe, Kelly Banking Company, at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Adams, Katharine A.....	San Francisco.....	1- 7-99	\$0 35	-----	-----
Boggs & Sage.....	San Francisco.....	4-20-99	141 60	-----	-----
Brown & McClellan.....	San Francisco.....	4-26-99	1 71	-----	-----
Cassidy, Thomas.....	San Francisco.....	4-26-99	120 38	-----	-----
Church & Company.....	San Francisco.....	4-26-99	3 77	-----	-----
Edwards, T. M.....	San Francisco.....	4-11-99	2 36	-----	-----
Green, H. A.....	San Francisco.....	5-19-99	16 06	-----	-----
Green & Co.....	San Francisco.....	5-19-99	18 89	-----	-----
Henderson Woolen Mills.....	San Francisco.....	3-19-99	0 25	-----	-----
Hunter, Ellen T.....	San Francisco.....	3-19-99	6 45	-----	-----
Heath Manfg. Co.....	San Francisco.....	7-19-97	18 75	-----	-----
Hector Gold Mining Co.....	San Francisco.....	7-19-99	18 75	-----	-----
Kelly, Martin, Treas.....	San Francisco.....	7-12-99	7 76	-----	-----
Kenny, John.....	San Francisco.....	5-12-99	167 32	-----	-----
Moran, Thomas.....	San Francisco.....	5-12-99	19 86	-----	-----
Pac. Coast Lumber & Mill Co.....	San Francisco.....	3-19-97	5 73	-----	-----
Regan, D. S.....	San Francisco.....	12-12-98	6 73	-----	-----
Redmond, J. E.....	San Francisco.....	5-19-99	17 41	-----	-----
Rogers, H. J.....	San Francisco.....	5-19-99	32 22	-----	-----
S. F. High License.....	San Francisco.....	12-12-98	9 16	-----	-----
Sawyer, A. T.....	San Francisco.....	5-19-99	63 16	-----	-----
Scott, Thomas.....	San Francisco.....	5-19-99	34 41	-----	-----
Williams Gas Regulator Co.....	San Francisco.....	12-12-98	1 59	-----	-----
Ward, Frederick.....	San Francisco.....	5-19-99	189 50	-----	-----
			\$904 67	-----	-----

First Federal Trust Company, at San Francisco, California.

Bevins, W. L. and O. Wilson, ex- ecutors of the estate of William L. Wilson.....	Unknown.....	4- 2-00	\$34 73	\$23 15	\$57 88
Less previous cost of advertising.....					24 21
Total of deposit and interest due.....					\$33 67

The French American Bank, at San Francisco, California.

Bellerive, Marie.....	Unknown.....	3-19-00	\$26 03	\$15 38	\$41 41
Clerou, Jacques.....	Unknown.....	7-21-00	10 95	—42	10 54
de Bellocq, Alfred.....	1320 Powell St.....	1- 2-94	1 81	15 50	17 31
Deroy, Octave.....	619 Pacific St.....	9-27-98	600 00	267 21	867 21
Giorni, Serafino.....	Unknown.....	4-29-98	31 21	26 15	57 36
Klenger, Joseph.....	Unknown.....	2- 7-98	1,240 16	599 72	1,839 88
Level, Amedee.....	Descaves-Pas de Calais, France.....	8-24-00	16 23	1 77	18 00
Scherrer, Laurent.....	424A Francisco St.....	3-23-99	14 36	-----	14 36
Silvers, Julie.....	San Jose.....	2-10-00	9 40	5 65	15 05
Vergnes, Marie.....	1313 Stockton St.....	8- 2-98	10 30	2 10	12 40
			\$1,960 45	\$933 07	\$2,893 52

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California.

(With Credits Over \$50.00.)

Name	Address	Date	Amount	Interest	Total
Bader, Pauline	1201 Hyde St.	10-22-00	\$118 48	\$132 31	\$250 79
Becker, Robert	14-16 Ellis St.	5- 8-98	601 58	741 79	1,343 37
Birmingham, Peter	Empire Lodging House	1-19-99	610 19	735 36	1,345 55
Bready, James	Butte, Montana	6- 1-97	16 50	78 57	95 07
Carey, William	San Bruno	6- 5-00	684 75	780 85	1,465 60
Conway, Jacob J.	821 Sutter St.	9- 4-97	90 00	111 32	201 32
Coreia, Dominges	Seattle, P. O., Seattle, Wash.	12-27-98	800 15	947 73	1,747 88
Costigan, Thomas	1364 Geary St.	5- 8-99	66 66	104 93	171 59
Day, Frank (dead)	Care Jno. Kelso, Cor. 16th and Harrison Sts.	3-23-98	80 35	109 49	189 84
Dempsey, Patrick	430 Brannan St.	3- 3-99	494 43	596 32	1,090 75
Dody, James	1307 Stockton St.	4- 7-00	329 67	373 77	703 44
Dohrn, Charles	529 Mission St.	1-31-99	60 00	71 28	131 28
Donnelly, Patrick	Wadsworth, Nev.	8-10-00	150 46	164 49	314 95
Ferero, Michele or Lucia	10 Union St.	3- 3-97	30 00	48 44	78 44
Haley, Bridget	Columbia St., near Board- man Place	10-31-00	1,200 23	1,322 95	2,523 18
Haley, Thomas	Gordon Valley, Napa Co.	1-31-99	60 00	71 28	131 28
Harwood, Mary J.	1339 Sacramento St.	11- 3-98	50 00	71 23	121 23
Heronton, William S.	Callahan, Siskiyou Co.	10- 8-00	164 76	181 55	346 31
Hynes, James	402 Broadway	11- 3-00	160 36	182 64	343 00
Kelley, Jerry	50 Natoma St.	2- 8-97	517 73	679 01	1,196 74
Kirby, James	422 Post St.	2-23-99	114 37	137 27	251 64
Klenger, Joseph	Fresno Flat, Fresno Co.	3-26-96	260 37	352 25	612 62
Landers, Schuyler	What Cheer House	7-22-97	100 00	126 02	226 02
Levitsky, Morris (Dead)	279 Mason St.	9-19-99	40 00	45 68	85 68
Lynch, John	25 Broadway	7-26-99	117 66	136 90	254 56
Montgomery, John	Presidio	3- 8-98	300 94	368 49	669 43
Mulcahy, J. W. (Dead)	1755 Ellis St.	4-23-98	576 69	710 00	1,286 69
McNeill, James	Calico	6-13-98	61 60	82 94	144 54
Nugent, M.	Vallejo	7-23-97	45 60	57 04	102 64
Olson, Peter	846 Mission St.	6-28-00	190 00	210 39	400 39
O'Sullivan, C. D. (Dead)	San Francisco	7-14-99	183 81	214 26	398 07
Owens, Frank	Unknown	10- 4-00	450 00	485 70	935 70
Parreira, Manoel Martins	422 Drum St.	1-14-96	224 04	306 27	530 31
Sheehan Patrick (Dead)	44 3rd St.	8-21-00	500 00	545 15	1,045 15
Sheridan, Margaret	Railroad House, Vallejo	5-11-96	40 36	54 57	94 93
Skuse, Fannie (Dead)	Doherty Station, Alameda Co.	6-17-99	50 19	85 42	135 61
Thompson, Laura	1032 Mission St.	8-18-00	134 38	147 65	282 03
Tighe, Mary (Dead)	1245 Franklin St.	5- 6-99	239 58	288 84	528 42
White, Eliza (Dead) or White, Patrick (Dead)	3 Kate St. Bodega, Sonoma Co.	5-14-97	506 90	696 25	1,203 15
Whitely, William	Steamer "Morgan City"	9-14-99	331 22	386 42	717 64
			\$10,754 01	\$12,942 82	\$23,696 83

The Hibernia Savings and Loan Society, at San Francisco, California.

(With Credits less than \$50.00.)

Adams, Edwin W.	204 McAllister St.	8-28-00	\$2 08	\$0 72	\$2 80
Adams, Florence Grant	1480 23rd Ave., Oakland	5- 3-00	1 09	30	1 39
Allman, Annie	1226 Lombard St.	7- 5-00	6 17	2 33	8 50
Anderson, Nellie	San Pablo Ave., Golden Gate Alameda Co.	2-13-96	4 72	2 49	7 21
Anderson, Hilmer	12 Washington St.	4- 5-97	5 33	3 98	9 31
Atzeroth, Helene	133½ 14th St.	11-15-97	2 84	5 82	8 66
Alveraz, Miss Johanna R.	113 Stockton St.	1-15-98	1 69	26	1 95
Allen, Mary F.	412 1st St., Oakland	5-16-99	10 32	7 24	17 56
Anderson, Arthur L.	Tucson, Ariz.	2-23-99	4 51	3 75	8 26
Anderson, Ida	1605 Scott St.	6-28-99	2 73	1 42	4 15
Anderson, Mary A.	19½ Ritch St.	1-16-99	1 28	56	1 84
Alexander, Edward	39 Turk St.	11-28-00	1 00	22	1 22
Anderson, Charlotte	313 Sutter St.	5-12-00	1 45	1 53	2 98
Anderson, Oscar W.	536 Herman St.	1- 3-00	1 05	25	1 30
Addison, Sarah L. or Tillman, W. F.	Lake Shore Ave., Oakland 1010 Columbia St.	7-27-96	1 30	29	1 59
Aitchison, William J.	Mill Valley, Box 825	8-19-98	1 52	30	1 82
Asbill, Archibald	669 Schrader St.	10- 4-98	1 36	40	1 76
Albin, George R.	969A Howard St.	8-12-00	1 28	29	1 57
Anthony, Edward A.	11 26th St.	4-14-98	21 40	9 47	30 87
Arnold, Henrietta I.	1206 Market St.	7-31-99	1 61	27	1 88

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Arnold, Henry A.	812 15th St.	1- 5-99	\$1 92	\$0 72	\$2 64
Ahlstrom, North	Golden West Hotel	2-12-00	5 00	1 92	6 92
Barron, George E. (dead)	916 Market St.	7-28-96	1 29	29	1 58
Barrett, Gussie	1000 Pine St.	12-18-96	24 29	10 26	34 55
Barstow, Sarah L.	1205 Jackson St.	8- 2-97	1 04	29	1 33
Basney, Delphine	730 Shotwell St.	10-26-97	3 42	1 66	5 08
Blagg, Samuel Joseph	Big Oak Flat	2-15-97	1 00	29	1 29
Bradshaw, Joseph H.	Michigan Bluff	11-15-98	5 00	1 75	6 75
Barney, Charles E.	667 Minna St.	3-24-98	1 58	10 48	12 06
Brady, P.	Nebraska bet. 16th and El Dorado Sts.	1- 5-97	6 48	2 90	9 38
Baker, Henry M.	236 Sutter St.	6-25-98	5 00	2 59	7 59
Bates, Mrs. Mary Alice	566 Howard St.	8-21-99	\$8 27	\$3 69	\$11 96
Baur, Helene	109 Devisadero St.	6-28-99	5 00	2 02	7 02
Baily, Mrs. Edith	371 Hayes St.	2-20-00	1 00	44	1 44
Baker, Henry	34 Birch Ave.	7- 5-00	5 89	2 18	8 07
Bard, Esther	402 Geary St.	5-14-00	1 00	23	1 23
Brady, John	9 Lafayette St.	4-10-00	1 32	3 59	4 91
Baylard, Louis E.	Vacaville	1-23-00	10 00	4 26	14 26
Bell, Jane	Burlingame	4-20-96	1 00	1 60	2 60
Becker, David	1005 Golden Gate Ave., Convent Immaculate Heart of Mary	2-11-96	1 66	62	2 28
Bean, Hannah	332 10th St.	4-22-96	2 77	1 51	4 28
Beber, Erich	2562 Market St.	3-26-00	3 30	1 07	4 37
Becker, Minnie	416 Waller St.	1-22-00	4 34	1 61	5 95
Bergland, Emma	423 Tehama St.	12-20-00	2 16	85	3 01
Berk, Frank	Port Hartford Lighthouse	9-12-00	5 00	1 80	6 80
Berner, Hubert	Windsor Hotel, 5th and Market Sts.	2-28-00	3 72	1 76	5 48
Blean, William	23½ Devisadero St.	8-18-96	8 53	3 48	12 01
Breen, Thomas William	Sausalito, Marin Co.	7-24-96	6 36	2 26	8 62
Beall, Samuel Judson	Iowa Hill	12- 1-98	3 60	5 31	8 91
Becker, Henry	1087 Howard St.	10-15-98	5 22	2 08	7 30
Bell, Gertrude H.	625 Central Ave., Alameda	10-20-99	6 12	3 12	9 24
Bennett, George E.	1327 Fell St.	12-19-99	6 46	3 37	9 83
Bergendahl, Knut	231 3rd St.	8- 2-99	1 92	83	2 75
Boa, John	19 Drumm St.	4- 3-96	1 00	40	1 40
Borchers, Adolph W., or Annie M.	640½ Haight St.	11-21-96	2 51	94	3 45
Boero, Giuseppe	Cor. 15th and Guerrero Sts.	5- 1-96	5 86	14 52	20 38
Bosse, Franz W.	N. W. Cor. East and Jackson Sts.	12- 7-98	1 17	36	1 53
Bodwell, Samuel Proctor	48 4th St.	5-24-97	1 03	32	1 35
Boyd, Ellen	1939 Page St.	2- 2-98	1 83	57	2 40
Bouyssou, Antonin	609 Pine St.	12-10-98	6 06	2 57	8 63
Boelen, Elizabeth	635½ Natoma St.	9-28-99	2 42	83	3 25
Bond, Mary G.	233 York St., Vallejo	9- 6-99	2 78	1 73	4 51
Bonney, Jennie L.	Hotel Beresford	4-10-99	8 68	4 06	12 74
Bothe, Rosa	607½ Natoma St.	7-17-99	4 10	1 63	5 73
Born, Stephen	59 3rd St.	3- 9-00	2 47	78	3 25
Bourgeois, Jane or Auguste, a minor	211½ Polk St.	5- 7-00	1 00	40	1 40
Boyd, Sydney Charles	S. S. Australia	10-15-00	2 13	79	2 92
Brown, Henry James	209 Leidesdorff St.	10- 2-00	1 06	70	1 76
Browning, Lester Edward, minor	2812B Howard St.	11-30-00	5 00	1 76	6 76
Burns, Robert Alexander	227 2nd St.	6-15-99	5 31	2 58	7 89
Bushby, George B.	317 Brannan St.	7- 5-00	4 44	1 55	5 99
Bybee, Mary L. (dead)	1700 Osos St., San Luis Obispo	3-24-96	1 00	36	1 36
Bryan, Charles H.	610 Fell St.	7- 2-96	7 49	2 90	10 39
Byrne, Francis O.	1183 Broadway St., Alameda	6-30-00	1 95	1 15	3 10
Claney, Owen	24 Valley St.	10- 6-96	8 73	4 19	12 92
Casey, William, Jr.	625 Hayes St.	4-22-96	1 00	1 57	2 57
Carstens, John (dead)	272½ Mission St.	4-14-98	14 11	7 29	21 40
Callan, John	236½ Clara St.	9-19-98	3 65	1 31	4 96
Canavan, Mrs. M.	210 Jones St.	4-16-97	3 29	2 43	5 72
Castle, Lena	1211 Castro St.	7-11-98	3 52	1 17	4 69
Cassidy, William or Marey	143 5th St.	2- 3-98	1 99	72	2 71
Cappell, Annie or Nellie	Berkeley	1- 6-97	32 53	16 03	48 56
Callane, Katie	138 Perry St.	1-11-97	2 83	1 03	3 86
Cassinelli, John, Jr.	Veg. Garden on Paul Tract, bet. San Bruno Road and Railroad Ave.	9- 7-98	2 27	84	3 11
Clarkin, Richard	6 Montgomery Court	7-19-97	4 84	1 94	6 78
Carlson, Charles	116 Berry St.	1-30-99	3 79	1 57	5 36
Casey, Margerite	3886 23rd St.	7- 6-99	1 97	74	2 71
Casey, Nora Raphael	813 Baker St.	4-26-99	2 34	96	3 30

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Callahan, Nellie	Grass Valley	9-14-00	\$1 27	\$0 31	\$1 58
Campbell, Mary	243 4th St.	1-11-00	5 09	1 94	7 03
Carlson, Rose	1110 Broadway St.	8-13-00	3 31	1 32	4 63
Cassel, Lila M.	210 Turk St.	9-29-00	2 88	3 10	5 98
Casserly, Emma	118 Sickles Ave., Ocean View	5-25-00	1 02	34	1 36
Caulfield, John F.	712 Sutter St.	4-14-00	2 13	80	2 93
Chamberlain, Leonard C.	464 Clementina St.	9-25-00	1 16	53	1 69
Chase, Ellen	20 Ringgold St.	1-22-00	1 10	25	1 35
Clement, Mrs. F. M.	232 O'Farrell St.	4- 3-97	3 60	4 89	8 49
Cleary, Augustus S.	216 Grove St.	11-23-00	7 87	3 53	11 40
Christy, James A.	419 Harrison St.	3-12-98	1 43	1 23	2 66
Crittenden, James L.	627 San Pablo Ave., Oakland	5- 1-00	5 00	3 40	8 40
Connor, Amelia A.	560 Folsom St.	3- 5-96	10 56	4 60	15 16
Cordero, Frances	2234 Post St.	8-29-96	1 00	53	1 53
Cowley, Marion	1120½ Turk St.	3-26-96	1 00	47	1 47
Crowley, John George	1010 Guerrero St.	11-19-96	1 21	28	1 49
Corless, Annie	46 Fremont St.	1-14-97	30 23	14 92	45 15
Coleman, Michael	Sailor's Home, Harrison and Main Sts.	1- 4-98	1 84	53	2 37
Connors, Charles F.	747 Folsom St.	7-18-98	2 00	67	2 67
Co. B. 1st Regiment League Cross Cadets	28 Sycamore Ave.	7-15-98	2 19	67	2 86
Crotty, Patrick	Iron Mountain Mine, Shasta Co.	12-14-97	10 00	4 24	14 24
Cornyn, Francis	1116 Folsom St.	8-13-98	11 41	4 70	16 11
Crowe, Josie	2503 Larkin St.	11-21-98	1 58	88	2 46
Corbett, Carrie A.	522 Hayes St.	6-14-97	8 53	16 45	24 98
Coleman, Lizzie	1330 Buchanan St.	5-17-99	4 57	2 06	6 63
Connor, Patrick F.	Berenda, Madera Co.	8- 4-99	1 46	29	1 75
Conway, Major	413 Douglas St.	1-18-99	1 08	29	1 37
Costello, Mrs. Bridget	2118 Howard St.	11- 7-99	4 87	2 43	7 30
Coyte, George L. or Mary M.	552 3rd St.	9-18-99	2 74	1 01	3 75
Coffin, Frederick F.	2018 Van Ness Ave.	4-28-00	63	08	71
Collins, Harriet	840 Grove St.	11-19-00	1 83	66	2 49
Coltman, George E.	1620 Stockton St.	7- 8-00	7 12	3 48	10 60
Conklin, W. H.	1344 Folsom St.	1-10-00	1 69	25	1 94
Corcoran, John	136 Folsom St.	1-12-00	10 52	4 50	15 02
Crockett, Dora	260 Jessie St.	2-13-00	5 00	1 90	6 90
Curry, Fannie	2 Morrell Place	11-21-96	1 00	41	1 41
Curtin, Jeremiah	914½ Harrison St.	5- 6-97	1 89	89	2 78
Cullicott, J. P.	13 Hampton Place	8- 2-97	2 98	1 17	4 15
Curtin, Augusta	138 Gough St.	7- 1-99	1 83	47	2 30
Cummings, Mary	917 Pacific St.	1- 8-00	5 48	2 13	7 61
Cureton, Edward	1535 15th St.	1-25-00	2 50	2 16	4 66
Curzons, Lizzie	3380 20th St.	12-22-00	3 83	2 59	6 42
da Rosa, Francisco Dias	Care Portuguese Hotel, 37 Clay St.	3- 1-98	1 38	2 03	3 41
Dalzell, William	Rutherford, Napa Co.	6-22-97	10 00	4 47	14 47
Davidson, Mrs. Antoinette	319 Golden Gate Ave.	7- 2-97	2 49	85	3 34
Dahms, Carl H.	2513 Mission St.	3- 7-98	1 19	37	1 56
da Silverira, Jose Bettencourt	422 Drumm St.	2- 2-98	\$2 12	\$4 94	\$7 06
Danz, Giovanni (dead)	Mokelumne Hill.	7-11-99	3 49	1 29	3 78
Davidson, Mary F.	Haywards	1-21-99	1 33	29	1 62
Daley, George F.	668¾ Clementina St.	8- 3-00	1 34	26	1 60
Davis, David E.	246 7th St.	10-20-00	3 13	1 11	4 24
Davis, Floyd W.	City and County Hospital	11- 9-00	1 13	4 88	6 01
Davis, Warren J.	Penngrove, Sonoma Co.	6- 9-00	9 80	4 64	14 44
Delmon, Andre	113 Grant Ave.	3- 4-96	1 20	43	1 63
Desmond, John	Livermore	1- 3-96	2 32	73	3 05
Decarli, Filippo	811 North Point St.	12-15-97	19 82	12 47	32 29
DeLaney, William Francis	119 9th St.	9- 2-98	1 00	25	1 25
Demartini, Giovanni	2 Verona St.	6-30-98	3 44	14 08	17 52
Dellepiane, F.	1626 Sacramento St.	7- 8-98	2 48	71	3 19
Deller, Philippe	313 Jessie St.	6-13-98	1 03	32	1 35
De Mendonca, Laurentine Jose	422 Drumm St.	3- 8-99	1 51	3 42	4 93
Desmond, Agnes	3164 26th St.	12-16-99	1 18	32	1 50
De Bernardi, Henry	118½ Ellis St.	3- 6-00	30 02	13 06	43 08
Delano, Susan Belle	1145 Folsom St.	7- 7-00	1 00	23	1 23
de Sedletzky, Fatiana	Cor. Scott and Green Sts.	7-24-00	9 99	4 06	14 05
Dispaux, John T.	919A Sutter St.	3- 5-98	1 24	46	1 70
Dixon, Henry W. or Ethelwyn May	Santa Monica	5-29-00	1 29	64	1 93
Dott, Mrs. Annie	Sausalito, Marin Co.	4- 3-96	1 20	80	2 00
Donahue, Ellen	8 Elwood St.	4- 6-96	1 52	36	1 88
Donnelly, Catherine Q.	1037 Mission St.	12-21-96	1 00	68	1 68
Donovan, Mary	1727 Eddy St.	5-15-97	1 27	43	1 70
Dollar, Alexander M.	San Rafael	2- 2-98	7 64	3 14	10 78
Dolan, Ellen	282 Valley St.	8-16-97	2 56	96	3 52

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Loan and Savings Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Domoto, Frank T.	335 O'Farrell St.	1-22-97	\$8 13	\$3 76	\$11 89
Donegan, Constantine P.	Daggett.	11-27-99	1 04	49	1 53
Donnelly, Mrs. M. A. (dead)	308 Page St.	5- 3-99	4 32	3 81	8 13
Doud, Elizabeth M.	2701½ Howard St.	4- 8-99	4 62	2 05	6 67
Dowling, Jerome	430 Eddy St.	10- 2-99	4 22	2 86	7 08
Dobs, Frank S.	1205 Market St.	10-13-00	5 47	1 91	7 38
Donald, Eleanor	14 Stanley Place	6-20-00	1 00	23	1 23
Duffy, John	28 Stanley Place	10-25-97	3 35	2 91	6 26
Duff, John Joseph	Menlo Park	2- 5-98	1 59	36	1 95
Dunne, Katie	25½ Stockton St.	5-21-97	1 72	31	2 03
Dunne, Mary J.	1722 Hyde St.	11-11-98	1 37	5 69	7 06
Dunne, Carmelita C.	409 Ellis St.	1- 9-97	11 79	5 65	17 44
Duffley, James	717 Greenwich St.	4- 1-99	18 00	8 82	26 82
Duffy, E.	1015 Howard St.	8- 7-99	3 06	2 10	5 16
Durrenberger, Joseph A.	1225 Steiner St.	5- 4-99	1 00	39	1 39
Duggan, T. J.	914 Jackson St.	7-27-00	5 62	2 07	7 69
Eaves, Joseph	61 Tehama St.	3-22-98	3 40	1 69	5 09
Egan, Delia or Egan, Thomas Patrick, minor	1527 Bush St.	1- 9-99	1 13	29	1 42
Eaton, Mary A.	2526 California St.	1-20-00	10 50	4 42	14 92
Emmett, Annabelle	300 Van Ness Ave.	11-21-96	1 01	29	1 30
Elder, Sophie or Neil Everach, minor	1023 21st St.	1-14-96	1 74	42	2 16
Eggertsen, Anna (dead)	1628 Union St.	11-13-96	4 14	1 65	5 79
Everson, Bridget or McSweeney, Margaret	3940 Clay St.	11-23-98	1 73	2 57	4 30
Ehrenpiort, Alice	5 Hyde St.	11-30-00	1 00	22	1 22
Flanagan, Mary	23½ Decatur St.	6-27-98	1 83	72	2 55
Frnjak, Julius	Redwood City	4- 2-97	4 81	2 58	7 39
Farrah, Florence Velma or Pater-son, Susie E.	2533 Mission St.	5- 6-97	1 19	31	1 50
Fay, Hannah	With L. A. Booth	5-26-97	2 17	6 06	8 23
Fallon, Edward P.	431 Duncan St.	12-28-98	14 95	6 21	21 16
Frank, Jacob	729½ O'Farrell St.	7- 5-99	1 76	31	2 07
Fallon, Amelia J.	138A 4th St.	2- 2-00	1 03	50	1 53
Franklin, Hanna	1025 Natoma St.	10- 4-00	1 05	27	1 32
Fraser, Mary A.	231 Fulton St.	3-10-00	1 36	30	1 66
Freese, Amanda E.	917 Treat Ave.	4-19-98	1 00	35	1 35
Fenkhausen, Mrs. Edith	San Rafael	12-24-97	1 10	89	1 99
Fleischman, Charles N.	315 Kearny St.	1-12-97	1 00	30	1 30
Ferguson, Sarah A.	2105 Bush St.	7-26-97	2 25	75	3 00
Felker, George H.	3341 21st St.	1-11-99	1 40	29	1 69
Fletcher, Charles B.	144 Clara St.	12-24-00	5 00	1 81	6 81
Freeman, Lucy E.	606 Powell St.	10-27-00	1 33	49	1 82
Fischer, Lizzie M.	2024 Pacific Ave.	4-16-96	2 48	85	3 33
Fitz Gerald, Anna	609 Ellis St.	1-26-97	1 00	29	1 29
Finigan, Emily B.	1813 Lyon St.	10-26-97	1 00	99	1 99
Firman, Emily R.	Coronado	10-10-98	1 99	71	2 70
Finn, Edward	203 11th St.	7-12-98	2 28	67	2 95
Finneran, Katie (dead)	San Jose	5-12-00	9 14	6 13	15 27
Firos, Alexander Ch.	124 6th St.	8-27-00	1 00	23	1 23
Fredricks, Agnes B.	Lapham	12-24-00	1 00	28	1 28
Frion, Edouard	410 Kearny St.	4-18-00	5 63	2 80	8 43
Ford, Ellen	1225 Union St.	7- 3-96	4 00	4 79	8 79
Foxall, Georgiana	1346 Market St.	4- 1-98	1 99	85	2 84
Foster, James or Mary	10 Sherwood Place	9-23-97	1 00	33	1 33
Fouts, Clarence L. or Mary C.	1011 Washington St.	6-14-97	2 00	75	2 75
Fogarty, William J.	4 Stockton Place	7-16-98	1 00	24	1 24
Foley, John Talbot, minor	13 Walter St.	12-22-97	2 19	88	3 07
Flood, Bridget (dead) or Kelly, Mary (dead)	521 Post St.	8-12-97	23 90	11 05	34 95
Fox, William J.	218 7th St.	6-19-99	4 65	2 02	6 67
Fogarty, William	Brooklyn Hotel	2-26-00	1 07	27	1 34
Fronk, Mrs. Alice	1618 Green St.	3-31-00	1 24	33	1 57
Flynn, Mrs. Mary T. P.	339 Minna St.	5- 4-96	2 69	1 05	3 74
Flynn, James E.	333 Jessie St.	7-25-96	1 30	29	1 59
Flynn, Lawrence	523 2nd St.	11-28-99	1 15	56	1 71
Flynn, Mary Margaret	860 Grove St.	5-27-99	1 00	51	1 51
Flynn, Loretta K.	715 Franklin St.	7-25-00	8 69	3 44	12 13
Grady, Mary Josephine	310 Sanchez St.	10-22-96	1 00	27	1 27
Gray, Margaret A.	1414 Lafayette St.	8-23-96	1 95	72	2 67
Gallivan, Richard E.	1010 Natoma St.	4-13-96	12 11	6 54	18 65
Gaffney, Mary E.	900 Van Ness Ave.	3-18-96	2 85	1 44	4 29
Gallagher, Miss Celia A. (dead)	1519 Eddy St.	2- 3-96	7 73	7 67	15 40
Gallagher, D. A.	207 Fell St.	1-28-98	1 80	45	2 25
Gray, Amy H.	315 Bartlett St.	12-22-97	1 08	35	1 43
Gray, Hugh M. or Fred W.	158 Golden Gate Ave.	8-13-99	1 42	32	1 74
Gallagher, Catherine	1150 Fulton St.	3-12-00	1 28	32	1 60
Garratt, Sadie L.	858 Cedar St.	5-17-00	1 01	48	1 49

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Gaynor, George Henry	West Berkeley	6-17-00	\$10 09	\$6 33	\$16 42
Glassford, John R.	U. S. Mint, San Francisco	12-27-00	2 13	5 82	7 95
Grady, John Joseph	310 Sanchez St.	8-27-00	3 79	1 57	5 36
Grant, Emma	20 Golden Gate Ave.	8-13-00	1 81	37	2 18
Gleason, Francis	Quartz Mountain, James-town	12- 8-96	3 00	94	3 94
Genty, Edouard	1346 Market St.	4- 1-98	1 99	7 59	9 58
Gender, Charles	13 Guy Place	7-25-98	5 00	1 79	6 79
Green, Juanita E.	813 Sutter St.	9- 2-99	5 00	1 98	6 98
Genthe, Arnold, Ph. D.	25 Yerba Buena St.	3- 8-00	2 72	13 80	16 52
Green, Edward J.	830 Mission St.	11-23-00	4 48	1 97	6 45
Gregg, Jessie	1325 Howard St.	8- 6-00	1 00	24	1 24
Gilbert, Lizzie	2082 Market St.	7-21-96	1 13	29	1 42
Giovannini, Mrs. Annie	1028 Montgomery St.	10- 6-96	2 73	1 88	4 61
Gillespie, Alexander	Placerville	3-23-96	1 01	94	1 95
Griswold, Victoria A.	1010 Post St.	2-17-98	10 00	4 25	14 25
Gibson, Katie	"Main Prairie," Solano Co.	1-11-97	2 45	86	3 31
Gillronan, James Henry	Angels Camp, Calaveras Co.	12- 8-99	2 00	55	2 55
Giovannini, Luigi	641 Vallejo St.	1-18-99	4 59	1 92	6 51
Griffin, Thomas H.	1013 20th St.	12-21-99	1 51	45	1 96
Gilbert, Edward J.	1525 Ellis St.	11-23-00	1 44	33	1 77
Goodman, Durerso	7 Mile Place	9-18-96	1 10	28	1 38
Goodmurphy, Sidney R.	1205 Taylor St.	6- 9-96	1 33	1 61	2 94
Gorman, Ann	240 Langton St.	6-13-96	2 36	75	3 11
Gould, Cora L. or Ryan, Frances A.	246 21st Ave.	7-27-98	5 00	1 79	6 79
Grosvenor, Chetwynd G.	Occidental Hotel	12- 2-97	1 27	1 79	3 06
Goepfert, Mary Jane	230 Hickory Ave.	1-24-99	1 29	29	1 58
Golden Star Lodge No. 10, Independent Order Odd Ladies	Care Lena Loomis, 866 Mission St.	1-17-99	22 07	10 69	32 76
Goggin, Catherine	611 Stockton St.	2-10-00	1 05	23	1 28
Hayes, Michael	1 Austin St.	3-13-96	1 72	93	2 65
Harns, Mrs. Mollie	627½ Vallejo St.	2- 5-98	10 28	5 45	15 73
Hardy, Ruland, minor	Lidell, Napa Co.	1-12-97	10 00	4 71	14 71
Hayes, Patrick	8 Bartol St.	6-10-97	3 00	1 10	4 10
Hammersley, James H.	53 Chronicle Bldg.	12-19-98	1 49	25	1 74
Harrington, James	103 Ash Ave.	10-31-98	1 09	37	1 46
Hall, Henry	1319 Hayes St.	12-26-99	2 28	99	3 27
Hall, Margaret	321 Virginia Ave.	3-15-99	1 00	36	1 36
Hansen, Charles R., Jr.	104 Geary St.	5- 5-99	1 17	50	1 67
Hansen, Niels P.	Haywards, Alameda Co.	7-11-99	8 68	3 80	12 48
Hargedon, Catherine (dead)	218 Fair Oaks St.	3-20-99	8 64	6 28	14 92
Haas, Maximillian B.	405 Kearney St.	4-23-00	1 74	81	2 55
Hagelsteen, Leonhard	311 Waller St.	5-16-00	1 59	1 75	3 34
Hammond, Mary E.	Fruitvale Ave., bet. Hopkins and Chicago, Fruitvale	10-11-00	6 25	5 33	11 58
Hansen, Knut	17 4th St.	2- 8-00	1 57	27	1 84
Harrington, Thomas S.	Menlo Park	6- 9-00	9 13	5 37	14 50
Hatten, Mary J.	418 Oak St.	6-21-00	1 00	33	1 33
Haughey, Paul	Little Rock, Ark.	7-19-00	2 39	1 29	3 68
Herrig, Emile	110 6th St.	2-21-96	1 99	2 15	4 14
Healy, Mary	Laurel Wood Farm, Santa Clara	10-18-97	3 87	1 68	5 55
Healy, Patrick J.	1818 Bush St.	8- 5-99	1 38	29	1 67
Heffernan, Katherine	29½ 14th St.	5-28-99	1 66	2 11	3 77
Henley, Alexander	2039 Alameda Ave., Alameda	7-18-99	4 26	1 67	5 93
Heard, Sadie K.	317 Eddy St.	12-18-00	1 00	22	1 22
Heimrath, Francis	640 Stevenson St.	12-26-00	1 40	24	1 64
Heron, Thomas	33 Hinkley St.	2-15-00	1 04	27	1 31
Herzo, Amanda	218 Leavenworth St.	12-15-00	1 00	22	1 22
Hill, Fred R.	25 John St.	2- 1-98	10 00	6 39	16 39
Holmes, Henry	1924 Sutter St.	12-23-96	1 72	56	2 28
Hood, Fred	810 Mission St.	10-15-96	2 00	71	2 71
Hough, Ida	532 Eddy St.	4-13-96	1 00	1 86	2 86
Holmberg, John	Care L. Soper, Mission and 29th Sts.	9-26-98	6 63	2 70	9 33
Holtz, Herman	108 Jackson St.	12-13-97	1 26	2 35	3 61
Holl, Mary	Dixon	9- 3-98	1 16	56	1 72
Hounsell, S.	Steamer "Corwin"	1- 4-97	5 70	2 52	8 22
Hogreve, Anna	400 San Jose Ave.	1-26-97	1 62	30	1 92
Honel, Adolphe S.	320 Sutter St.	1-26-99	6 58	2 96	9 54
Hoyer, Mrs. Annie	1212 Campbell St., Oakland	2-28-99	4 02	1 72	5 74
Hunter, Allan	Park Hill Ave. and Tilden Sts.	12-26-96	4 23	15 94	20 17
Hughes, Patrick	29 York St., Vallejo	12-13-97	1 13	2 89	4 02
Hughes, Edna Rosina	3218 Fillmore St.	12-12-99	1 00	25	1 25

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California.—Continued.

Name	Address	Date	Amount	Interest	Total
Hughes, William D.	703 Clayton St.	5-27-99	\$1 00	\$0 54	\$1 54
Hughes, Zuleika J.	1110 Jefferson St., Oakland	9-22-99	1 65	49	2 14
Hughes, Mrs. Anna B.	13 Moss St.	12-31-00	2 92	5 02	7 94
Hughes, Mrs. Constance J.	1711 Market St.	8-18-00	6 77	2 77	9 54
Israel, Emma	238 Taylor St.	7- 6-97	3 62	1 37	4 99
Jacobsen, Betty	Fruitvale	4-13-99	1 61	37	1 98
Jacobson, Rose	2716 California St.	1-14-99	5 67	2 45	8 12
Janzi, Jules	25 South Park	4- 3-99	1 14	1 08	2 22
Jamieson, Robert	325 Minna St.	1-16-00	11 16	4 78	15 94
Jennings, Rebecca	1210 Sutter St.	4-21-96	1 87	2 81	4 68
Jedding, Mrs. Lou C.	636 Sutter St.	1-24-99	1 19	29	1 48
Jencks, Mrs. Rose Emma	"Strathmore," cor. Larkin and Sutter Sts.	7-28-99	1 07	27	1 34
Jensen, Arthur G.	4632 18th St.	1-17-99	1 00	29	1 29
Jensen, Carrie	104 Turk St.	5-31-00	1 00	28	1 28
Johnson, Theodore	San Mateo	1- 7-96	2 03	72	2 75
Jordan, Emilie, minor	618 Ellis St.	3-11-96	2 00	75	2 75
Jones, David Ford	Bisbee, Arizona	7- 5-98	1 82	43	2 25
Johnson, Mrs. S. B.	129½ Utah St.	3-28-98	9 55	4 11	13 66
Johnson, Olof	810 Tennessee St.	1-25-98	31 28	13 69	44 97
Johanowitz, Samuel	737 Mission St.	11-15-99	5 08	2 03	8 71
Johansen, Carl August	S. S. "Kottick"	12-11-99	1 00	56	1 56
Johnson, Kate L.	326 Eddy St.	12-19-99	1 00	29	1 29
Juhlin, Carl	S. S. "Walla Walla"	11-10-98	4 43	1 60	6 03
Kahrman, Conrad H.	Santa Ana, Salvador, C. A.	7-26-98	5 99	2 24	8 23
Kallman, Jenny	519 Alvarado St.	6-28-00	6 24	3 34	9 58
Kaney, Thomas S. (dead)	Dunsmuir	4-20-00	1 04	1 84	2 88
Keany, Mary	1555 Market St.	1-24-00	1 91	58	2 49
Kelly, Thomas J.	627 Haight St.	7-13-97	1 74	37	2 11
Kemp, Mrs. Hattie	1207½ Mission St.	12- 4-97	1 00	52	1 52
Keleher, Eliza or Katie	713 Front St.	5-18-97	11 77	6 09	17 86
Kennedy, Mary J.	920 Page St.	10-29-97	1 61	1 27	2 88
Kennedy, John J.	156 Golden Gate Ave.	4-13-99	1 00	94	1 94
Kenway, Alfred S. or Mary French, minor	11 Hickory Ave.	10-17-99	10 00	4 35	14 35
Keegan, Mary J.	2057 Mission St.	11-19-00	1 97	7 95	9 92
Kelly, Mrs. Martha	411 10th Ave	9-21-00	1 93	1 05	2 98
Kennedy, Margaret	827 Kearney St.	12-27-00	1 68	35	2 03
Kenner, Etta Alice	219½ 29th St.	12-24-00	1 00	27	1 27
Kerrigan, Catherine	246 O'Farrell St.	6- 6-00	1 00	1 85	2 85
Kleiser, James H.	997 Market St.	10- 9-00	2 02	7 40	9 42
Kearney, Harriet M.	1319 Devisadero St.	2- 7-00	1 00	23	1 23
Kilday, James David	1212 Howard St.	7- 3-99	1 61	27	1 88
Kindregan, Maria	807 Franklin St.	3-28-99	6 41	3 62	10 03
Kilgore, Francis W.	215 Kearney St.	12-14-00	2 18	67	2 85
King, Arthur A.	241 Shipley St.	9- 5-00	1 39	1 31	2 70
Kirby, Louis P.	Commercial Hotel	12-26-00	1 00	22	1 22
Kortick, Frank (dead)	307 First St.	3-21-96	5 29	2 27	7 56
Kroll, F. Will.	156 9th St.	5- 3-97	2 05	1 14	3 19
Kochler, Karl Otto	Care W. F. Jones, Supt. County Farm, San Rafael	7-25-98	1 00	24	1 24
Kuerr, Claire F.	Co. G. Cal. Vol., Manila, P. I.	8-28-99	1 13	52	1 65
Kyle, Hannah or Lizzie	9 Harriett St.	4-16-98	5 40	3 57	8 97
Laws, John C. or Lillie	112 14th St.	4- 9-98	4 52	1 75	6 27
Lamb, Charles Joseph	1208 17th Ave., East Oak- land	3- 2-97	1 00	34	1 34
Lavin, Bridget	407 4th St.	8-26-97	1 60	33	1 93
Law, Sarah	Seattle, Wash.	7-25-98	3 82	1 31	5 13
Lambert, Caroline C.	1211 Clay St., Oakland	2-15-98	12 13	5 30	17 43
Laery, Julia	San Francisco	6-24-96	25 76	11 15	36 91
Laurin, Erard	126 Kearny St.	2- 2-99	1 32	29	1 61
Lanzet, Rachel	2325 Pine St.	9-17-00	1 25	36	1 61
Lemman, Katherine Ella	2126 Jackson St.	9-14-96	13 48	10 15	23 63
Levy, Bertha	505 Jones St.	1-26-97	1 00	28	1 28
Levick, John	Angel Island	7-29-97	14 08	6 34	20 42
Lee, Anton N.	325 Minna St.	3-14-99	1 22	72	1 94
Lenhoff, William	424 Fremont St.	9-22-99	2 55	3 07	5 62
Leahy, Michael	1311 Alabama St.	7-26-00	1 00	23	1 23
Lind, Felicitas C.	44 Hancock St.	10-30-96	3 24	1 43	4 67
Lipsett, William	Grub Gulch, Madera Co.	1- 1-97	5 00	3 31	8 31
Lichtig, Sarah	34 Hubbard St.	2- 7-99	9 12	5 23	14 35
Lind, Jalmar	412A Bryant St.	1-13-99	1 10	29	1 39
Livingston, Susue E.	116 Turk St.	8-21-99	2 17	1 02	3 19
Lockwood, Frank	1945 Geary St.	8- 1-98	1 24	25	1 49
Lincoln, Miss Eva	40 Geary St.	10-22-00	1 62	4 32	5 94
Lowry, William R.	414 Lilly Ave.	10-18-97	5 00	2 57	7 57
Lorenzen, Christian	Steamer "Caroline"	6- 3-96	6 97	3 59	10 56
Loftus, Mrs. Mariam V.	Sonora	4- 6-98	5 84	2 68	8 52

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Lowell, John F. or Lillian D.	1010 Sacramento St.	7-25-98	\$3 11	\$0 99	\$4 10
Long, John D.	1225 Pacific St.	2-23-97	1 02	42	1 44
Loustaunau, J. P.	Commercial St.	4-10-99	6 57	4 52	11 09
Love, Mary A.	2817 Greenwich St.	11-17-99	1 58	94	2 52
Low, Bathia	568 Folsom St.	8-11-99	1 95	1 85	3 80
Luttringer, Joseph	Sea View, Sonoma Co.	1-18-98	2 50	80	3 30
Ludolph, William	2202 Fillmore St.	6- 6-98	1 08	26	1 34
Loughran, Mrs. L., trustee for Henry Byron	12½ Downie St.	1-27-00	1 99	72	2 71
Lucerne, Lucile	131 Montgomery St.	5-25-00	1 00	23	1 23
Lyford, Fannie Powell	303 Jones St.	1-30-96	1 00	31	1 31
Lyons, Mary F.	411 Linden St.	4- 8-96	4 68	1 67	6 35
Martin, William J.	West Berkeley	3- 9-96	\$3 13	\$2 10	\$5 23
Marshall, Jessie	439 O'Farrell St.	5- 2-98	1 00	24	1 24
Marx, Julius or Johannah	1914 Hyde St.	12-16-98	2 07	1 92	3 99
Macfarlane, William Thos. or Sarah	418 Golden Gate Ave.	9-28-99	1 00	42	1 42
Maguigan, Mary or James	1621 Leavenworth St.	12-21-99	2 60	1 09	3 69
Manning, Elizabeth	55 Haight St.	10- 3-99	1 84	89	2 73
Martin, Mrs. Crawford Jane, trustee for Wm. W.	118 Taylor St.	8-24-99	1 35	28	1 63
Martin, Mary	217 Gough St.	10-20-99	5 00	3 16	8 16
Mathus, Hannah	Napa	11-27-99	1 28	32	1 60
May, Frank	Attached to the Navy, Mare Island, Hobson House	2-13-99	12 56	6 15	18 71
Madsen, Alfred	Santa Rosa	2-27-00	2 10	88	2 98
Maguire, Louise M.	614 Mason St.	11- 7-00	2 73	1 02	3 75
Mahoney, Mary	San Mateo	10-20-00	1 15	45	1 60
Malagamba, Addie	1443 McAllister St.	11- 3-00	1 31	46	1 77
Manifold, Annie	412 Cole St.	1-15-00	1 00	25	1 25
Manning, Minnie	San Rafael	9-25-00	1 67	2 18	3 85
Marshall, Joseph W.	2212½ Fillmore St.	2-13-00	1 00	24	1 24
Martell, Sarah C. or William H.	619 3rd St.	2- 8-00	1 43	27	1 70
Martin, Sarah	53 Chenery St.	7- 2-00	2 99	99	3 98
Martlan, Rebecca H.	1292 McAllister St.	9-17-00	5 00	1 78	6 78
Massoni, Maurizio	62 Ivy Ave.	5- 4-00	1 09	23	1 32
Mayer, Ollie	505 Hyde St.	6-18-00	1 00	23	1 23
Mayntzer, Amelia	9½ Houston St.	9-17-00	1 68	26	1 94
Metcalf, George E.	621 Guerrero St.	3-17-96	1 00	37	1 37
Meagher, Frank T.	San Rafael	12-22-96	1 00	44	1 44
Meyn, Henry or Florence, minor.	1550 Folsom St.	5-15-96	1 78	1 12	2 90
Menton, Mary A.	13½ Taylor St.	1- 2-97	11 09	5 30	16 39
Mellman, Augusta	Napa, Box 344	2- 7-99	3 90	2 12	6 02
Meacham, Rocky	621 Jessie St.	7-27-00	1 00	44	1 44
Meierhofer, Magdalena	1307 Howard St.	5-12-00	2 16	2 11	4 27
Mitchell, Peter	427 5th Ave.	11-13-96	2 96	4 28	7 24
Miller, Lucy	7 Grant Ave.	10-24-96	1 92	82	2 74
Miller, Otto	Blake, San Bernardino Co.	5- 4-98	11 11	6 63	17 74
Michaelson, Thomas	City and County Hospital, Potrero Ave. and 22nd Sts.	2-26-98	1 00	27	1 27
Miller, Robert Walter, minor	3953 25th St.	7-20-99	5 00	2 00	7 00
Miller, William C., administrator of the estate of Amelia Miller, deceased.	1237 Union St.	10- 5-00	1 00	1 71	2 71
Miramón, John	Truckee	7-31-00	7 76	3 00	10 76
Morton, Cora Wallace	120 Commonwealth Ave.	7-24-96	7 00	2 68	9 68
Morrow, James C.	552 Mission St.	5-29-96	1 00	38	1 38
Moroney, Mary E.	2237 Jackson St.	6- 5-97	1 00	40	1 40
Mossler, Marguirete	918 Eddy St.	3-28-98	1 75	44	2 19
Morris, Maud	315 Leavenworth St.	6-21-98	5 00	1 81	6 81
Moran, Michael or Mary	2228 Union St.	7- 8-97	10 98	4 93	15 91
Moe, Martin S.	14 South Park	4- 3-99	1 86	3 33	5 19
Molsen, Mrs. Louise C.	304 Sutter St.	3- 2-99	1 84	1 84	3 68
Morosco, Harry W.	Grand Opera House	1- 4-99	3 32	1 28	4 60
Mortensen, Johannes	772 Mission St.	2-20-99	3 96	2 00	5 96
Morton, William	130 Ellis St.	12-22-99	1 52	1 43	2 95
Monan, Edward or Ellen	506 20th St.	5-28-00	1 02	5 51	6 53
Morton, William R. or Henry D.	309 Taylor St., or 310 Ellis St.	3- 3-00	3 10	11 94	15 04
Murphy, Kate	1713 Bush St.	7-29-96	7 67	2 96	10 63
Murray, Sarah	Eureka House, Washington St., Oakland	10-18-97	1 08	1 38	2 46
Murray, Thomas	Presidio	12- 9-97	1 00	26	1 26
Mullin, Frank	1615½ Howard St.	1-28-99	1 00	29	1 29
Murphy, George William	1611 Gough St.	12-18-99	1 23	40	1 63
Murphy, Grace G.	1053 Mission St.	10- 9-99	1 00	26	1 26
Murphy, Peter	26 Frederick St.	6-14-99	31 63	15 49	47 12
Murphy, Robert	1363 Stevenson St.	5-10-00	1 82	1 99	3 81

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Myren, Christine (dead)	1663 Howard St.	4- 5-00	\$10 30	\$5 10	\$15 40
McCarthy, Kate	1644 Market St.	4-21-96	2 83	1 13	3 96
McNamara, Michael	1244 Market St.	2- 4-96	2 66	97	3 63
McNamara, Robert J.	567 Market St.	6-30-96	5 00	2 43	7 43
McCarthy, Patrick	56 Minna St.	10-29-98	6 23	12 25	18 48
McMahon, Joseph P.	449 Bryant St.	8-29-98	6 16	2 51	8 67
McAllister, Lizzie M.	810B Geary St.	11- 5-98	1 16	28	1 44
McKay, James	620 20th St.	9-25-97	1 00	40	1 40
McCarthy, Patrick	752 Folsom St.	4-15-99	2 04	1 08	3 12
McKay, Gladys	322 O'Farrell St.	2- 1-99	2 04	93	2 97
MacManus, Barbara	1625 Leavenworth St.	3-23-99	2 91	2 57	5 48
McMahon, Ann	1011 Natoma St.	10-12-00	1 53	39	1 92
McNalley, Ann (dead)	Reservoir Hill, Herman and Buchanan Sts.	6- 4-00	32 23	14 27	46 50
McLeod, Alexander	1585 Valencia St.	11-25-96	4 88	3 02	7 90
McPherson, George Francis or Caroline, minor	524½ Capp St.	4-13-96	1 00	36	1 36
McBrearty, Mary Ann	12 Alemany St.	4-30-97	1 00	33	1 33
McVean, Gertrude E.	Belmont	8-19-99	2 96	1 04	4 00
McLellan, Thomas H.	Steamer "North Fork"	5- 5-00	1 00	87	1 87
McLeod, Sarah	10 Geary Court	9-20-00	6 56	2 95	9 51
McInerney, Isabel	1524 Jackson St.	6- 8-00	8 05	4 08	12 13
McCormick, William or Eliza	81 Jessie St.	5-26-98	4 73	2 55	7 28
McDonald, Annie or Malcolm	717 Laguna St.	1-27-97	1 55	30	1 85
McConnell, Francis	144 Perry St.	7- 7-99	5 40	2 21	7 61
McCormick, John	506 Natoma St.	5-18-99	12 19	7 61	19 80
McCormick, Lizzie	Hotel Rafael, San Rafael	11-17-99	1 47	4 48	5 95
McCormac, James D.	1218 Mission St.	1- 4-00	31 64	14 02	45 66
McMullin, J. E.	Windsor	4-21-97	1 12	1 74	2 86
McCue, John Patrick, minor	1367 Stevenson St.	4- 5-99	6 60	2 87	9 47
Nagel, August A.	Presidio Reservation	3- 7-00	3 17	1 21	4 38
Neuber, Minnie	393 6th St.	1-17-98	7 07	2 83	9 90
Nelson, Karl	318 Taylor St.	3- 3-97	1 00	28	1 28
Nelson, Lauretta M.	17½ Laskie St.	9- 1-98	1 35	26	1 61
Nedow, Nelson	1839 Linden St., Oakland	1- 6-99	1 66	29	1 95
Nelson, Delia	711 Minna St.	4-10-99	1 71	40	2 11
Neubert, Peter	Colma, San Mateo Co.	12- 9-99	1 00	3 25	4 25
Neuman, Louis	126½ 6th St.	5-29-99	2 02	8 81	10 83
Neal, Joseph	1501 Cnurch St.	8-11-00	10 15	4 29	14 44
Nelson, John Arvid	1616 Berry St.	2-13-00	3 74	1 74	5 48
Neumann, Eliza	230 Post St.	11-17-00	1 16	32	1 48
Nielson, Jens Peter	Mendocino City, Mendocino Co.	2- 8-99	4 02	1 78	5 80
Nilson, Blanche Emily, minor	891 Capp St.	6-26-00	5 00	1 82	6 82
Norton, Alice A.	1212 Union St.	1-14-97	1 80	57	2 37
Numa, Henry John	178 East St.	2- 8-97	1 17	33	1 50
Ny, Paul Henry or Margaret El- len	1806 Mason St.	4-13-98	3 68	1 53	5 21
Odalovich, Thomas K.	1218 Mason St.	1-29-00	4 77	1 82	6 59
Osman, Elizabeth or William C.	2309 Larkin St.	5-15-00	1 75	3 17	4 92
O'Neill, Francis	1604 Sanchez St.	10-26-98	5 55	2 34	7 89
Oleta Social Club	Care Fred Kara, 2870 22nd St.	12-30-96	1 17	96	2 13
O'Keefe, Mary	1810 Bush St.	11- 9-98	8 19	3 52	11 71
Olsen, Soren Johan	17 Welch St.	9-29-99	1 92	86	2 78
O'Dea, Mary	618½ Main St.	3-17-00	3 98	1 52	5 50
O'Keefe, Mary	2418 Mission St.	12-11-00	1 24	1 31	2 55
O'Neil, William	116 Grant Ave.	1- 8-00	6 65	2 72	9 37
O'Nial, Joshua	1517 Leavenworth St.	3-27-96	1 02	32	1 34
O'Brien, Rosanna	509 Van Ness Ave.	7- 7-98	2 74	83	3 57
O'Brien, Mary A. (dead)	Green Arbor Bathing House, Alameda	1-16-99	1 11	29	1 40
O'Connor, J.	651 Jessie St.	2-15-97	3 77	6 28	10 05
O'Donnell, Ellen	928½ Valencia St.	6- 1-99	1 00	62	1 62
O'Donnell, Matt.	934 Howard St.	1-24-99	1 01	29	1 30
O'Rourke, Bridget	1626 Dupont St.	11-23-00	1 09	25	1 34
Parks, Ellen	826 Union St.	2- 3-96	1 21	55	1 76
Palm, Gustaf A. or Elizabeth	1506 5th Ave., South San Francisco	2-17-97	1 12	33	1 45
Patek, Max	Benicia	3-10-97	1 92	2 41	4 33
Palethrope, Mary	1421 Fulton St.	8-11-98	7 87	2 97	10 84
Palma, Beatrice	Sonora	1- 4-99	2 79	1 04	3 83
Percy, Miss Margaret Isabella	1012 Jackson St.	6-15-97	2 55	1 05	3 60
Pearson, Allie M.	1335 Myrtle St., Oakland	1-23-96	3 33	1 22	4 55
Pier, Sarah	627B Ellis St.	9-18-96	1 40	35	1 75
Pettenati, Juana V.	120 Bernard St.	2 20-97	6 05	2 85	8 90
Peterson, Gustaf	31 Broadway	1-14-98	1 25	26	1 51
Peacock, Harry	312 San Jose Ave.	1-12-99	1 28	29	1 57

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Peters, Jane M.	135 45th St., Oakland	6-23-99	\$21 68	\$10 63	\$32 31
Pelham, Arkansas	San Quentin	5- 1-00	1 86	1 38	3 24
Perrett, Nicholas	738 Pacific St.	1-15-00	1 60	25	1 85
Petrusic, John	1033 Mission St.	12-12-00	1 90	1 01	2 91
Prendergast, Kathryn	Manzanita Station, Marin Co.	9-12-00	1 00	32	1 32
Philips, Mrs. Maggie	308 5th St.	10- 6-96	5 34	6 06	11 40
Prophet, Mary E.	313 4th St.	12- 8-96	6 96	4 85	11 81
Powell, John	320 Guerrero St.	1-24-96	15 00	6 45	21 45
Power, John J.	210 Jones St.	4-12-97	1 76	86	2 62
Powers, Ida, minor	602 Franklin St.	1-19-98	1 53	26	1 79
Portney, John	616 6th St.	8-13-97	1 73	85	2 58
Powell, Floy R.	1524½ Clay St.	7-23-00	1 21	23	1 44
Power, Eloise T.	1410½ Geary St.	12- 8-00	1 00	27	1 27
Quartararo, Leonardo	3 Vallejo St.	5-28-96	41		41
Quirk, James J.	3826 Mission St.	11-19-00	1 00	2 81	3 81
Rasmussen, Carl	San Mateo	11-27-97	1 00	6 06	7 06
Rathom, Mary H.	603 Polk St.	7-22-99	1 00	27	1 27
Regan, Hannah	9 St. Mary St.	4-13-98	2 48	1 53	4 01
Regan, John R.	San Francisco	5-29-97	2 92	2 39	5 31
Rennilson, Elisebeth	934 Bryant St.	2- 4-99	1 35	31	1 66
Reynolds, Edith Maud	San Jose	5-10-00	1 33	35	1 68
Reynolds, Frank	1585 Valencia St.	6-19-00	10 95	5 39	16 34
Riedeman, John Henry	1209 Mission St.	8-24-98	2 04	82	2 86
Riordan, Dennis F. J.	2005 Powell St.	12- 7-00	1 00	27	1 27
Rosenberg, Bertha	7 Grant Ave.	3-10-96	1 00	30	1 30
Robinson, Daniel L.	1309 Broadway, Oakland	7-12-97	12 13	5 47	17 60
Robertson, Walter S.	27 Chenery St.	3-31-98	1 00	28	1 28
Rogelet, Henry	325½ Bush St.	12- 8-98	1 00	22	1 22
Robinson, Rose E.	401A Van Ness Ave.	11-14-98	1 18	46	1 64
Robinson, Melita I.	316 Van Ness Ave.	9-30-98	8 19	3 80	11 99
Roeslin, Georges	215 2nd St.	3-31-99	1 49	31	1 80
Rose, Mrs. Sarah	410 Capp St.	12-18-99	1 89	1 27	3 16
Robertson, Mrs. Sarah	2104 Market St.	4-17-00	1 19	31	1 50
Rodgers, Ida M.	532 Geary St.	10-25-00	1 67	3 20	4 87
Ross, Alexander	17 Polk St.	6-29-00	2 45	95	3 40
Ross, Arthur G.	Sutter Creek, Amador Co.	8-25-00	2 13	71	2 84
Rutherford, David	1015 Market St.	3-13-96	7 96	3 49	11 45
Ruhling, Mary D.	722 Fell St.	6-24-98	2 50	72	3 22
Rydlander, Axel F.	1823 Market St.	5-19-99	1 14	55	1 69
Strandh, Benjamin	811 Guerrero St.	5-23-96	1 95	73	2 68
Samuels, Maude	1015 Caroline St.	8-12-96	1 10	34	1 44
Seally, Cathrine	266 E. 12th St., Oakland	7- 3-97	5 86	2 46	8 32
Sanders, Jessie	Martinez	8-19-98	1 00	24	1 24
Sargent, Arthur W. or Helen M.	315½ 10th St.	2-24-97	1 00	77	1 77
San Francisco Athletic Club	San Francisco	1-11-98	2 84	92	3 76
St. Bridget's Junior Branch					
League of the Cross	San Francisco	10-25-98	1 92	67	2 59
Swanson, Christian	Ocean View	1- 7-98	3 98	1 50	5 48
Swain, Alfred T.	229 4th St.	3-11-98	1 17	41	1 58
Salisbury, Mary	410 Harrison St.	7-27-99	1 94	70	2 64
Samius, Diamand I.	1715 Powell St.	5-17-99	2 70	4 22	6 92
Samuels, Daniel B.	15 Rincon Place	9- 1-99	1 92	1 21	3 13
Smalley, Miss Bertha	"Lamolle House," San Jose	4- 5-99	1 00	36	1 36
Swan, Daniel MacL.	1049 Market St.	5- 6-99	\$1 00	\$0 30	\$1 30
Salomon, Elizabeth	1132 Turk St.	2-16-00	1 00	27	1 27
Sanxay, Edmund D.	Kodiak, Alaska	1-15-00	1 31	25	1 56
Shafer, Sarah or Theodore D.	112 Taylor St.	5-19-00	1 31	45	1 76
Speareman, Ellen (dead)	Cor. H and 14th Sts., Sacramento	2-28-96	2 28	75	3 03
Stewart, Hattie	758 6th St.	9- 7-96	5 00	4 32	9 32
Stevens, Frank	923 Market St.	5- 7-96	6 11	3 03	9 14
Schlegel, Constantin	2 Columbia Square	10- 6-96	1 59	26	1 85
Svenson, Axel	720 3rd St.	1-24-96	2 90	1 00	3 90
Sweeney, George E. I.	531 Shotwell St.	8-16-96	1 32	30	1 62
Sheehan, Thomas H.	246 Clementina St.	11-30-97	2 26	2 56	4 82
Seibert, Anna A.	605 Market St.	12-17-98	3 07	2 84	5 91
Sears, Arvelia	579 Geary St.	1-28-98	1 02	26	1 28
Sebastian, Charles K. or Virginia	68 Valley St., Oakland	9-13-99	25 13	12 48	37 61
Sewell, Badie M.	105 Larkin St.	1-19-99	3 67	1 39	5 06
Steers, Mary	451 1st St.	3-13-99	2 73	1 07	3 80
Stewart, Charles	1022 Mariposa St.	2-25-99	1 00	95	1 95
Schreiber, E. J. C.	108 McAllister St.	5- 5-97	1 08	51	1 59
Stewart, James	Danville, Contra Costa Co.	7-12-97	11 90	5 38	17 28
Seibert, Caroline	470 Tehama St.	12-20-00	4 82	4 72	9 54
Seymour, Mary E.	730 Eddy St.	8-27-00	1 64	25	1 89
Sheehy, John or Winifred	San Rafael	5- 7-00	1 00	1 85	2 85
Speakman, Mary	218 Noe St.	8- 2-00	2 15	1 73	3 88

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Street, George E.	534½ Turk St.	11- 5-00	\$10 80	\$6 54	\$17 34
Silva, Joaquin.	Chicago Hotel, Pacific St.	6-11-96	5 55	6 11	11 66
Smith, Libby.	16½ Sumner St.	1-11-96	5 60	2 24	7 84
Swinerton, James.	Bohemian Club	12-23-96	5 00	1 98	6 98
Sisters of Charity of the Blessed Virgin Mary.	Broadway and Van Ness Sts.	5- 4-96	6 46	7 56	14 02
Smith, Elizabeth H.	113 Sullivan St.	7- 1-98	6 80	2 56	9 36
Simpson, Henry R.	S. S. "Washtenaw"	11-17-98	1 15	62	1 77
Snider, George.	Ingelside Race Track	3-14-98	1 00	83	1 83
Smith, Hattie A.	3620 Army St.	1-17-98	1 00	26	1 26
Smith, Albert E.	244 6th St.	6-13-98	1 00	33	1 33
Smith, Mary Irene, minor.	1318 Mission St.	10-20-98	30 39	12 47	42 86
Sirbel, Louise A.	1914 Divisadero St.	10- 4-98	2 16	1 75	3 91
Silva, Frank.	12 Mission St.	10-11-97	15 08	6 70	21 78
Silvas, Cipriano.	Pinole	1- 5-99	1 80	46	2 26
Smith, E. H.	135 Sycles Ave., Ovean View	1- 5-99	1 49	29	1 78
Smith, H. W.	2212 Van Ness Ave.	11- 3-99	1 24	34	1 58
Smith, James F. "M. D."	223 Page St.	11- 1-99	5 97	3 71	9 68
Smith, Mary Ann.	910 California St.	7- 3-99	1 17	94	2 11
Schmitz, Amarilla.	2924 Octavia St.	1- 4-00	1 53	6 15	7 68
Shiels, Kate G.	The Edinburg, cor. Powell and Geary Sts.	12-20-00	2 31	98	3 29
Silba, Juanita.	503 Bush St.	10-15-00	11 36	6 43	17 79
Sipe, Milo T.	332 Turk St.	2- 5-00	3 58	2 31	5 89
Smith, Francis Leroyal or Catherine.	12 Hampton Place.	3-26-00	1 73	34	2 07
Smith, Henry.	958 Harrison St.	11-22-00	2 00	82	2 82
Smith, Mrs. Margaret.	343 Fremont St.	5-22-00	2 62	1 25	3 87
Spitz, Valentine.	228½ 8th St.	9- 4-00	2 06	69	2 75
Scott, Ellen M.	502 Powell St.	7-13-97	8 71	3 85	12 56
Strohmeier, William A.	1515 Fillmore St.	11-14-98	1 35	1 31	2 66
Stokes, Andrew T.	Tiburon	10- 6-97	1 02	28	1 30
Schoerlin, Herman or Ettie R.	Sierra City	1-19-97	10 00	4 71	14 71
Scott, John.	3039 16th St.	11- 9-97	1 00	35	1 35
Scott, Joseph Lawrence or Mary.	208 Jones St.	2-27-97	1 00	52	1 52
Southard, Mrs. Medora.	908 Laguna St.	7- 3-99	6 99	3 01	10 00
Stone, Mark L.	2213 Fillmore St.	10- 6-99	1 36	25	1 61
Stoddard, Mary.	1001 Leavenworth St.	2- 9-00	5 92	3 62	9 54
Schuppert, Augusta.	326B 18th St.	6-16-96	1 06	64	1 70
Sullivan, Mary E. (dead).	830 Pacific St.	1- 9-96	1 77	48	2 25
Sublett, W. A.	918 Valencia St.	2-18-96	2 56	1 12	3 68
Schulle, John G. W.	410 Beale St.	5-19-96	23 96	12 34	36 30
Sullivan, Harold James, minor.	1827 Hyde St.	8-17-98	10 00	3 88	13 88
Sullivan, John.	Gold Hill, Nevada.	1-18-97	4 58	1 92	6 50
Sullivan, Eugene.	2113 Larkin St.	12-22-97	1 00	26	1 26
Schutte, Delia.	437 O'Farrell St.	7- 3-99	1 79	35	2 14
Sullivan, John J.	Sonoma	9- 6-99	9 59	4 39	13 98
Sullivan, William N.	1105 Van Ness Ave.	11-10-99	2 64	1 83	4 47
Sullivan, Mary.	Mission St., bet. 12th and 13th Sts.	6- 7-00	1 65	29	1 94
Sullivan, Thomas Jefferson or Steers, Ida M.	143 Bartlett St.	11-26-00	1 15	27	1 42
Smyth, James or Smyth, Charles T., minor.	75 Brady St.	2-19-96	1 91	83	2 74
Trapp, John.	16 Louisa St.	1-27-97	5 14	2 29	7 43
Taylor, John Robinson.	2224 Washington St.	9-16-99	1 17	27	1 44
Tracey, Thomas.	32 Golden Gate Ave.	12-21-99	6 00	5 78	11 78
Tracy, Patrick.	Central House, 3rd St.	10-23-99	1 00	30	1 30
Terry, Annie.	231 Sanchez St.	11-11-99	5 00	1 96	6 96
Treadwell, Arthur.	337B San Jose Ave.	11- 2-99	1 47	30	1 77
Tripp, Frank A.	Millbrae	2-17-96	3 27	1 44	4 71
Tilton, Eva F.	502 Fulton St.	5- 6-97	1 51	64	2 15
Tobin, Fitz Roy K.	1307 Lyon St.	2- 4-96	4 72	1 90	6 62
Thornton, Alexandrine.	1224 Broadway	6-11-97	1 00	2 72	3 72
Thorsen, Christine.	1615 Lyon St.	12-27-98	4 30	5 56	9 86
Tomlinson, Caroline.	1151 Harrison St.	6-29-97	1 00	28	1 28
Thompson, M. J. or Edward B., minor.	Rutherford, Napa Co.	11-16-99	2 81	1 38	4 19
Torres, Marian.	925 Washington St.	10-31-98	1 00	2 19	3 19
Tomkinson, Alice M.	1421 Post St.	9- 1-98	1 55	70	2 25
Tobin, Richard C.	718 O'Farrell St.	8-17-98	5 63	3 33	8 96
Tobin, Ethel.	764 O'Farrell St.	2- 6-00	9 70	4 32	14 02
Tyner, Richard G.	1411 Bush St.	2-24-96	1 80	60	2 40
Van Why, John.	133 9th St.	5- 5-96	1 14	40	1 54
Valencia, Mrs. Teresa E.	501 Van Ness Ave.	8-25-97	2 39	81	3 20
Vaviloff, Peter.	8 Hayes St.	8- 4-97	1 00	1 72	2 72
van Marle, Henry J. J.	N. W. cor. Bush and Larkin Sts.	2- 1-00	33 13	14 87	48 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Vanna, Jane.....	141½ Chattanooga St.....	1-12-00	\$4 95	\$1 90	\$6 85
Van Valkenburgh, Henry.....	706 Guerrero St.....	5- 7-00	1 98	92	2 90
Vrello, Christ.....	23 Vallejo St.....	1- 9-96	7 44	3 08	10 52
Vernon, Anna P. or Henry E.....	1214 Grand St., Alameda.....	9-27-97	1 03	85	1 88
Velasco, Eduardo.....	235 Brannan St.....	1-18-00	1 27	25	1 52
Vidak, Pasko.....	109½ Austin Ave.....	7-30-00	1 00	22	1 22
Wall, Sister Mary W. Josephine.....	Girls Directory, Park Road.....	8-28-96	5 32	1 85	7 17
Walsh, John.....	127 Jackson St.....	11- 2-96	3 13	1 37	4 50
Ward, Carrie Clarke.....	Hubard House, 4th St.....	7-11-96	2 19	69	2 88
Walker, Martha E.....	2114 Fillmore St.....	1-23-97	2 65	1 73	4 38
Walch, Patrick or Annie.....	318 Ivy Ave.....	5- 6-98	1 00	42	1 42
Watson, Clara A.....	30 Dearborn St.....	2-28-98	1 00	24	1 24
Warren, William T.....	212 9th St.....	7-18-00	1 06	22	1 28
Welsh, Elizabeth G.....	705 Chestnut St.....	7-22-96	31 67	13 19	44 86
Weeden, Alice or H. F.....	1021½ 22nd St.....	6-26-97	1 78	4 14	5 92
Welby, Charles F.....	401A Van Ness Ave.....	1-30-99	1 07	29	1 36
Wentworth, John.....	417 Kearny St.....	7- 5-99	2 90	1 02	3 92
Weste, E. McCugh.....	2290 Green St.....	8- 7-99	8 98	3 92	12 90
Weyeneth, Alexander.....	239 Dorland St.....	3- 3-99	3 96	1 68	5 64
Welch, John W.....	301 Leavenworth St.....	11-23-00	13 22	7 03	20 25
West, Cora E.....	San Quentin.....	9-26-00	1 13	23	1 36
Whelen, Mary.....	28th St. bet. Folsom and Harrison Sts.....	5-11-00	9 32	3 73	13 05
Wiese, Theodore.....	1829 Howard St.....	9-26-96	1 00	63	1 63
Wiswell, Ida V.....	12 Guy Place.....	4- 6-96	1 02	35	1 37
Wilson, Wm. J.....	1420 Geary St.....	9- 5-96	1 08	44	1 52
Widman, John Henry (dead).....	1717 18th Ave.....	11- 3-97	1 00	43	1 43
Winters, John.....	Fort Point.....	4- 7-69	2 84	19 39	22 23
Williams, Joseph.....	519 Connecticut St.....	8- 1-98	10 54	4 28	14 82
Wilson, Clara B.....	1221½ Eddy St.....	2- 1-97	1 05	69	1 74
White, Arthur.....	12 Jackson St.....	5-28-97	5 13	2 52	7 65
Williams, Letitia.....	6 Rose Place.....	12-24-97	16 08	8 09	24 17
Witbeck, Reine.....	1013 Van Ness Ave.....	5-19-98	3 25	2 37	5 62
White, Mary H.....	210½ Chattanooga St.....	7- 3-97	1 63	28	1 91
White, William Edward.....	545 Howard St.....	12-31-98	3 58	1 12	4 70
Wilkinson, Harry.....	528 14th St.....	12-18-97	5 00	1 95	6 95
Williams, John L.....	613½ Lombard St.....	3-21-98	1 10	30	1 40
Wightman, Emma.....	1133 21st St.....	7-23-98	4 56	1 59	6 15
White, Fantin.....	347½ Grove St.....	1-26-99	1 47	29	1 76
White, Richard M.....	1336 Union St.....	7-20-99	5 00	2 00	7 00
Whitney, John.....	Baldwin Lodging House, El- lis St. bet. Powell and Stockton Sts.....	4-22-99	1 95	9 79	11 74
Williams, Ellen L.....	23 Berry St.....	12-21-99	2 39	1 85	4 24
Williams, John Francis.....	230 Ritch St.....	9- 5-99	2 24	1 33	3 57
Williams, Theodore Thomas.....	834 Turk St.....	7-27-99	6 64	2 86	9 50
Winship, John.....	111 12th St.....	7-22-99	1 67	27	1 94
Whipple, Lily M.....	440 Chenery St.....	2-10-00	1 60	37	1 97
Waitney, Augustus A. "M. D.".....	605 O'Farrell St.....	2-23-00	5 00	2 21	7 21
Winters, Charles L.....	1528 Eddy St.....	8-20-00	1 98	1 69	3 67
Wright, Nellie Fredericka.....	Virginia City, Nevada.....	5-31-00	5 45	4 23	9 68
Wolf, W. J.....	710 Grove St.....	3-16-96	1 32	42	1 74
Wooster, Grace M.....	Hotel Bella Vista.....	1-19-97	2 00	80	2 80
Wonnacott, Ernest or Ellen L.....	141 Hyde St.....	8-11-99	1 00	29	1 29
Wuthrich, May.....	912A Larkin St.....	6-20-98	1 00	92	1 92
Ylisaliturri, Dolores.....	214 Leavenworth St.....	2- 7-98	1 00	30	1 30
Young, William J.....	Russ House.....	10-19-98	1 00	96	1 96
Young, James B.....	Winchester House.....	11-25-98	1 00	22	1 22
			\$2,804 58	\$1,580 76	\$4,385 34

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Humboldt Savings Bank, at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Bernhart, Max	Unknown				\$0 66
Chapman, R. S.	435 Eddy St.				17 02
Elsener, Joseph J.	762 6th Ave.				77
Fankhauser, Emma	610 Octavia St.				4 63
Henry, Katie	Gold Hill, Nev.				12 80
Higgins, Marietta S.	Berkeley				1 85
Johannes, Margaretha	400 Eddy St.				255 57
Leipp, Elsie	Unknown				7 43
Leonhardt, Ed.	403 Natoma St.				2 08
Reinle, Lisetta	Unknown				6 91
Rethers, Charles	2109 Jones St.				6 74
Samuels, Arthur H.	Unknown				3 01
Schmidt, Chas. J.	Unknown				67
Shields, Maurie	Unknown				81
Steinmann, Lisetta or Green.					
Gussie	159½ Clara Street				9 07
Trapp, John	107 24th St.				2 10
Von Chappius, Eugene	1134 Union St.				7 53
Wilson, H. J.	Unknown				6 87
Woge, Mrs. Henrietta	48 7th St.				18 67
					\$365 19

Italian American Bank, at San Francisco, California.

Belli, Caterina	Unknown	1-20-00	\$11 54	\$10 61	\$22 15
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Mercantile Trust Company, formerly Savings Union Bank and Trust Company, at San Francisco, California.

Andrade, Miss Guadalupe or Catalina (sis)	1597 Pacific Ave.	May '97	\$5 00	\$8 46	\$13 46
Arrow, Mrs. Ella	Keswick, Shasta Co.	July '99		7 56	7 56
Barber, William, trustee	320 Sansome St.	Oct. '98	7 82	5 58	13 40
Barnes, Charles A.	S. W. cor Howard and 24th Sts.	Apr. '97	24 64	13 97	38 61
Barnes, Joshua D.	731 22nd St.	June '98	4 92	10 76	23 68
Bartlett, Mrs. Elizabeth D.	Rosebank, Sausalito	Mar. '98		2 03	2 03
Beach, Miss Emma L.	8 Hill St.	Aug. '00	2 23	98	3 21
Brandt, Mrs. Belle	San Andreas	Nov. '97	1 13	1 71	2 84
Butler, Mrs. Annie	2002 Larkin St.	Nov. '98	1 41	71	2 12
Brown, Gordon M.	426 10th St., Oakland	Dec. '99	1 00	77	1 77
Byxbee, John F., Exctr. Mary S. Kimball (deceased)	355 Alma St., Palo Alto	July '97	1 00	55	1 55
Carrera, Edward	305 Capp St.	Aug. '97	5 80	5 22	11 02
Carrera, Edward G.	1304 Ellis St.	Feb. '98	12 12	7 89	20 01
Casser, Mrs. Elizabeth	21 Brosnan St., bet 13th and 14th Sts.	Apr. '00	3 64	2 54	6 18
Church, Mrs. Mary J.	1306 Leavenworth St.	Aug. '99	2 31	1 17	3 48
Clough, David E.	3553 20th St.	Apr. '98	50 00	24 61	74 61
Cole, Miss Lillie E.	1128 Pine St.	May '98	1 00	79	1 79
Collins, Benjamin	Hyde and California Sts.	Oct. '99	1 18	63	1 81
Crane, Miss Caroline H.	P. O. Box No. 289, Ipswich, Essex Co., Mass.	June '97	20 00	16 13	36 13
Crowell, Mrs. Ella	816 Fulton St.	Apr. '98	1 88	1 43	3 31
Denny, Mrs. Emily E.	1211 Broadway	Apr. '98	3 39	2 14	5 53
Dever, James	903 Battery St.	Dec. '97	14 66	7 96	22 62
Downs, George Frederick	Sutter Creek, Amador Co.	Jan. '98	12 33	8 63	20 96
Doxey, Hawthorne	704 Ashbury St.	Dec. '99	2 39	1 30	3 69
Elliott, George W.	1712 Post St., or Care Will Sparks, 2093 Golden Gate Ave.	Oct. '98	1 42	75	2 17
Ellsworth, Miss A. F., trustee Joy Bogar	Care Sec'y Boys and Girls Aid Society	Nov. '98	6 10	2 89	8 99
Faithful Followers	3rd Congregational Church	Mar. '98	10 56	7 99	18 55
Farley, Mrs. Flora F.	638 Valencia St.	Jan. '97	26 88	19 83	46 71
Flanders, Mrs. Elizabeth G.	1896 Broadway	Mar. '97	1 64	81	2 45
Fletcher, Miller	120 Post St.	Apr. '97		72	72
Foster, Mrs. Anna, trustee	Ruk, Caroline Islands	Mar. '99	5 00	2 42	7 42
Foster, Gustaf	Schooner "Harvest Queen"	May '98	8 17	4 94	13 11
Fry, Mrs. Louisa F. or Solomon H.	2404B Mission St.	Mar. '99	3 58	2 57	6 15

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company, formerly Savings Union Bank and Trust Company, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Goldwater, Lemuel	Benson, Arizona	June '99	\$8 41	\$18 25	\$26 66
Gothie, Miss Mina	1326 California St.	Sept. '00	1 00	74	1 74
Greenfield, Mrs. Johannah	1416 Howard St.	June '97	15 18	11 05	26 23
Gresty, Albert	1213 Kearny St.	Apr. '97	4 11	2 47	6 58
Gross, Alfred G.	Care "The Guide," 532 Commercial St.	June '00	2 78	1 49	4 27
Gusmani, Mrs. Mary, Admx. Est. of Severino Gusmani, dec'd	1 Hineckley Alley	May '95	1 01	20	1 21
Healey, Benj., Admr., Mary A. C. Moran dec'd	1014 Green St.	May '99	12 95	7 19	20 14
Hilton, W. H.	916 Geary St.	May '00	2 17		2 17
Hoo Gam You	Reclamation, Sonoma Co.	Dec. '00	9 60	9 16	18 76
Hooper, Mrs. Jessie L., trustee Susie Hooper	278 San Carlos Ave.	Dec. '00		1 41	1 41
Hansen, Johannes	138A 4th St.	June '97	1 00	24	1 24
Hard, Mrs. Leonora, trustee Cordelia Hard	41 Hill St.	June '89	10 00	16 67	26 67
Harding, Mrs. Margaret M. G.	1415 Taylor St.	Feb. '99		1 44	1 44
Horner, Mrs. Inez A.	719 Hyde St.	Apr. '98	2 84	5 51	8 35
Horton, Mrs. I., trustee Robt. Freeman	1002 Pine St.	Mar. '99	1 58	6 99	8 57
Howard, Miss Nellie	702½ McAllister St.	Apr. '98		11 81	11 81
Hundley, Miss Kate T.	1203 Sutter St.	Dec. '99		80	80
Huntington, Ralph A.	351 First St.	Apr. '97		6 64	6 64
Jeanneret, Charles A.	348 Waller St.	May '00	6 62	5 64	12 26
Johansen, Mrs. Adelaide	Lorin, P. O., Harmon Tract, Berkeley	May '99	1 26	67	1 93
Johns, George	Chinese Camp	Nov. '99	5 00	2 48	7 48
Johnson, Henry	416A Natoma St.	June '00	150 00	62 00	212 00
Johnson, Miss Hilda A.	811 Guerrero St.	Dec. '97	2 21	78	2 99
Johnsson, Erik	6 Howard St.	Dec. '97	10 00	7 01	17 01
Jones, John H.	1051 Mission St.	Nov. '00	16 03	9 05	25 08
Jones, Mrs. Marie C.	711 Jones St.	Sept. '98	1 41	91	2 32
Jones, Robert C.	453 Divisadero St.	Nov. '98	6 37	5 31	11 68
Keane, Mrs. Mary J.	340 Page St.	Dec. '96	1 91	1 59	3 50
King, John A.	530 Noe St.	Feb. '97	15 34	11 45	26 79
Kratmeyer, Gustave B. or Anna H.	212 Chesley St.	Dec. '98	2 88	4 70	7 58
Landale, Frank H.	1224 Bush St.	Mar. '99	5 00	3 41	8 41
Larsen, Lauritz	66 Oregon St.	Nov. '99		6 77	6 77
Lawrence, James H. C.	1312 Mason St.	May '98	2 24	1 06	3 30
Lawson, Wm. S.	208 Jones St.			70	70
Levy, Samuel	1321 Mission St.	Jan. '98	3 76	2 66	6 42
Little, C. C. N.	Care J. C. Johnson Co., San some St.	Mar. '99	4 34	2 82	7 16
Low, Bathia	17 Polk St.			1 37	1 37
Lundstrom, Mrs. Anna W.	Ross Valley	June '99	3 34	2 02	5 36
MacBeth, Alexander	1009 Howard St.	July '99	45 00	19 66	64 66
Machade, Manuel S.	422 Drumm St.	Dec. '98	2 88	4 39	7 27
Maison, Mrs. Mary T.	1109 Bush St.	Dec. '97	7 11	6 30	13 41
Malm, Gustave	413 Harrison St.	July '99	5 22	3 00	8 22
Marvin, Mrs. Maye K.	1222 Pine St.	May '97	1 00	1 74	2 74
McCormick, Wm. H., trustee E. L. McCormick	17 City Hall Square	Mar. '98	4 30	3 86	8 16
McKinna, Mrs. Theresa	Fisk's Hill, Sonoma Co.	Jan. '98	2 50	1 77	4 27
Merrill, Mrs. Eugenie T.	643 Oak St.	Oct. '98		3 30	3 30
Miller, Laura A.	767 22nd St., Oakland			69	69
Moore, Neale	2050 San Jose Ave., Alameda	Dec. '99	28 62	18 57	47 19
Mortizie, Nicholas	235 O'Farrell St.	Oct. '00	1 95	2 54	4 49
Murphy, Mary A.	1000 Powell St.	July '99	1,009 49	465 68	1,475 17
Newman, Harry T.	435 4th St.	Aug. '97	5 00	2 86	7 86
Newmark, William C.	Benicia	Mar. '00		77	77
Norregaard, Frederick W.	1413 Guerrero St.	Dec. '99		77	77
Olsen, Charles or Nellie O.	1524 Treat Ave.	Dec. '98	1 17	1 65	2 82
O'Shea, Wm. E.	1020 Bryant St.	Jan. '97	1 80	02	1 82
Oliver, Chas. A. K.	2811 Howard St.	Dec. '00	5 00	1 02	6 02
Oliver, May E.	2811 Howard St.	Dec. '00	5 00	1 02	6 02
Palassou, Pierre M.	Pierce St., nr. Lombard	Mar. '98	3 81	2 34	6 15
Penny, Mrs. Martha H., trustee Norma E.	700 Jones St.	Oct. '00	1 50	87	2 37
Phillips, Wm. J.	424 McAllister St.	Mar. '98	2 62	56	3 18
Popovich, Anton	249 Stevenson St.	Jan. '97	2 90	2 15	5 05
Rabolli, Pietro	2 Turk Alley, bet. Greenwich and Filbert Sts.	Nov. '00	13 40	7 43	20 83
Reid, Wm. J.	3326 20th St.	Jan. '98		81	81
Rice, Mrs. Sarah H., trustee Le-land S. R.	800 Hayes St.	Aug. '97	83		83

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Mercantile Trust Company, formerly Savings Union Bank and Trust Company, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Rice, Mrs. Sarah H., guardian W. H. R.	800 Hayes St.	June '97	\$1 16	\$0 68	\$1 84
Rosner, Mrs. Dora	408½ O'Farrell St.	June '99	1 91	1 10	3 01
Schladitz, Charles	519 Bush St.	Apr. '97	2 00	3 00	5 00
Scott, Miss Minnie L.	1104 Taylor St.	Apr. '00	8 00	3 70	11 70
Sequine, Miss Belle	152 Potrero Ave.	May '00	1 49	1 07	2 56
Sister Anna, trustee Leonie Lehman	Maria Kipp Orphanage, Lake St. and 7th Ave.	June '99	2 68	56	3 24
Smith, Charles A.	229 San Jose Ave.	Sept. '99	2 33	19	2 52
Smith, Mrs. Elizabeth A.	Howard St., south of 16th St.	Jan. '99	5 00	3 81	8 81
Smith, Thomas W.	37 Sanchez St.	Jan. '99	1 00	61	1 61
Smith, Vincent C.	1313 Divisadero St.	Dec. '00	10 00	5 37	15 37
Smyth, Wm. Clinton	3015 San Jose Ave.	May '99	-----	1 96	1 96
Spencer, Wm. F.	Ball's Ferry, Shasta Co.	May '97	-----	90	90
Spinetti, John A. and Michael L., Exctrs. Est. Antonio S.	Stevenson Bldg.	Jan. '98	13 54	9 35	22 89
Staahlgren, Karl "A. A."	816 California St.	Nov. '99	-----	78	78
Spooner, Reed E.	Vallejo	Mar. '98	-----	81	81
Steffen, Bernard H.	213½ Clara St.	Jan. '99	1 53	1 11	2 64
Stevenson, George M.	1339 Union St.	Sept. '98	65	37	1 02
Swain, Luther F.	1505 10th Ave., E. Oakland	Mar. '00	1 00	93	1 93
Tschauner, Charles L.	162 Tehama St.	May '00	5 92	2 48	8 40
Tyson, Joseph	1613 Lyon St.	Oct. '00	91	30	1 21
Vanhersecke, Miss Rose	830 McAllister St.	Sept. '99	3 20	2 27	5 47
Wagner, Chester P.	2025 Mission St.	Oct. '99	1 07	77	1 84
Walker, Cecil J.	Quin Mine, Calaveras Co.	Apr. '97	1 00	25	1 25
Warren, Charles	Vallejo	Mar. '98	6 08	4 27	10 35
Warren, Clarence H.	1316 Mason St.	Apr. '91	1 61	3 55	5 16
White, Richard M.	1312 Union St.	July '99	5 00	1 28	6 28
Wickens, Claus	Pacific and Stockton Sts.	Jan. '97	1,542 14	2,500 47	4,042 61
Womens, Afro-American League	Unknown	Oct. '98	1 92	1 23	3 15
Wood, James W.	Riverside, Pinal Co., Arizona	May '97	1 92	1 92	3 84
Worn, Mrs. Marjorie, trustee George A., Jr.	Mound House, Lyon Co. Nev.	Dec. '98	22 52	16 75	39 27
					\$6,894 73

The San Francisco Savings and Loan Society, at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Ackenheil, Edward	1368 15th Ave., East Oakland	12-23-98	\$10 00	\$7 49	\$17 49
Ahlers, J. D.	Silver City, N. M.	3-13-85	8 04	23 26	31 30
Albersdorfer, Theresa or Gretchen	605 Dolores St.	3-19-96	5 18	6 30	11 48
Anderson, Rasmus	New Atlantic Hotel, San Francisco	8- 6-00	5 87	5 74	11 61
Anderson, Andrew or Augusta	256 Page St.	5-10-00	8 88	22 37	31 25
Anderson, J. E. or Mary, trustee for Thelma	Isleton	6- 2-93	5 00	9 94	14 94
Ardin, Chas. A.	2nd St.	6-23-94	1,769 06	2,152 37	3,921 43
Asmussen, Aug. H. P.	5th St.	3- 7-91	100 00	136 86	236 86
Bauduin, Olivier	Care 512 Bush St.	11- 9-82	6 10	14 88	20 98
Baumeister, Herman	1 August Alley, off Green St	4- 7-80	2 00	3 24	5 24
Becker, Robert	1416 Ellis St.	5- 5-98	903 57	842 20	1,745 77
Beger, Fritz	Care 26 Stuart St.	6-30-82	100 00	285 25	385 25
Benjamin, Benny	San Jose	7-24-99	5 00	2 98	7 98
Benjamin, Rachael	San Jose	10-14-93	9 61	11 83	21 44
Bernardini, Andrew	Occidental Hotel	10-10-81	4 27	9 64	13 91
Betge, Robert J. or Augusta	San Francisco	5-23-72	2 00	8 74	10 74
Bingham, Nellie, trustee	1501 Golden Gate Ave.	4- 7-99	5 55	4 75	10 30
Bittorf, Geo. W.	German Hospital	6-10-85	4 00	6 56	10 56
Blobel, Paul	112 4th St.	2- 9-89	6 34	9 71	16 05
Boehm, Adolph	636 Commercial St.	12-12-98	14 83	24 02	38 85
Boessel, August	Tulare	11- 1-95	7 16	7 83	14 99
Bonde, Jorgen	NE. cor. Kearny and Broadway	3-14-78	3 15	9 58	12 73
Borng, Ernst	Martinez	8-19-95	5 97	5 86	11 83
Bowen, Frank E.	Care W. U. Tel. Co.	10- 5-78	2 94	6 70	9 64
Bowers, Joseph	417 Bush St.	8- 3-97	11 40	10 74	22 14

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Brandes, Anton	Ferndale	4-30-96	\$5 26	\$5 28	\$10 54
Brefin, John	American Exchange	6-26-83	2 00	2 44	4 44
Briggs, Juliet A.	West Berkeley	12-26-89	5 00	26 70	31 70
Brown, Frankie	Portland, Ore.	12-14-91	1 37	1 83	3 20
Brown, Frederick W.	Transient	10-30-97	300 00	273 09	573 09
Bruhns, Adolph C.	430 Chestnut St.	11- 5-98	2 03	6 82	8 85
Cain, Chas. F.	15 Willow Ave.	1-25-94	5 00	4 36	9 36
Cambais, Louis	R. R. House, Pacific St.	8-29-79	3 94	14 92	18 86
Carlson, Ludwig	117 Drumm St.	1-30-96	5 00	3 67	8 67
Carroll, Emma	2524 Clay St.	9- 4-97	5 82	4 72	10 54
Christensen, Erik C.	115 11th St.	7-19-00	5 00	2 71	7 71
Churchill, Margaretha	2727 Folsom St.	1- 7-98	10 00	30 66	40 66
Clarke, Frank E.	Niles	12-31-98	5 23	5 07	10 30
Clausen, Fritz	S. E. cor. Battery and Val- lejo Sts.	9- 3-96	8 32	8 48	16 80
Claveau, Louis	California Hotel	5- 1-92	6 23	9 48	15 71
Cleary, P., trustee for Julia F.	San Francisco	10-28-71	2 02	16 87	18 89
Cohen, Sarah	20 Russ St.	5-10-86	787 00	1,559 10	2,346 10
Cowins, Randall	186 Bard St., Brooklyn, N.Y.	11-28-00	20 00	14 56	34 56
Crowley, William	Ashfork, Ariz.	9-12-00	4 44	5 70	10 14
Cummings, Mary S.	102 Dora St.	1- 1-96	9 67	12 25	21 92
Daly, Bridget	2116 Bryant St.	5-19-97	5 00	3 75	8 75
Dempsey, Mary	1809 Sutter St.	11-11-95	5 00	34 68	39 68
Dexter, Otto	290 East St.	6-18-91	15 00	22 71	37 71
Dode, John	Harbor View, S. F.	1-14-99	25 00	21 21	46 21
Dolles, Emma	San Francisco	4- 2-73	2 00	9 02	11 02
Dorcy, Peter	20 Stockton St.	8- 6-95	5 70	26 33	32 03
Doscher, Heinrich	Cor Rich and Natoma Sts.	2-16-77	3 50	12 20	15 70
Dudley, W. C., trustee	114 O'Farrell St.	1-28-96	5 45	4 38	9 83
Eby, E. W.	Vallejo	2-26-83	5 02	16 43	21 45
Eckert, Julius M.	Unknown	6-26-00	4 33	7 33	11 66
Eickhoff, J. F.	Care Kohler & Chase	10- 5-78	2 90	6 40	9 30
Eisenrath, Wilhelm	San Francisco	5- 3-83	3 00	5 14	8 14
Estlimbaum, Jacob	810 Clay St.	5-23-75	10 00	39 63	49 63
Evans, Warren	7th and Townsend Sts.	10- 3-00	5 83	3 47	9 30
Felthouse, George	Bonanza House	2- 8-79	20 00	29 61	49 61
Fischer, Lina	110 Ellis St.	3-27-92	20 12	30 49	50 61
Fiske, Loretta O.	Rm. 804, Call Bldg.	6-20-99	78 00	64 93	142 93
Flanders, Lizzie G.	896 Broadway	3-26-97	6 51	12 36	18 87
Folsom, Ann	11th Ave., nr. R. R. South San Francisco	8- 4-83	3 15	6 99	10 14
Forbes, Theresa	9 Pearl St.	3-13-96	6 21	5 13	11 34
Friedman, Max	Hotel Rhein	12-12-72	2 00	6 79	8 79
Friedrich, Conrad, trustee for Conrad, Jr.	245 8th St.	1-31-81	5 00	11 30	16 30
Fries, Elizabeth	921 Post St.	1-30-92	5 24	6 11	11 35
Frost, Wm. H.	408 Bryant St.	8- 3-00	4 32	2 10	6 42
Gately, Julia C.	718 O'Farrell St.	3-30-98	13 93	12 46	26 39
Gauchet, Edward	149 3rd St.	8- 8-99	5 00	2 97	7 97
Gerhardy, Wilhelm or Pierre Assils	512 Howard St.	12- 2-86	11 89	30 14	42 03
Gerken, John	946 Valencia St.	8-17-92	5 00	5 55	10 55
Gilbert, Robert	Ukiah	4-18-98	7 50	5 51	13 01
Giblin, Michael	Mission St.	2- 2-98	29 00	26 60	55 60
Girard, F. P.	San Francisco	11- 1-75	2 80	12 46	15 26
Goetsch, C.	San Francisco	1- 9-69	2 00	10 59	12 59
Green, Thos. W.	118 Main St.	3-23-83	5 47	9 21	14 68
Gruschwitz, Carl	German Hospital	10-28-73	25 00	91 84	116 84
Grussel, Hermann	Unknown	5-13-99	10 74	13 23	23 97
Gutmann, Moritz	Victoria, B. C.	10- 2-91	7 07	12 41	19 48
Nabersang, Chas.	Yreka	11- 2-85	545 36	1,124 48	1,669 84
Hagedorn, Elsie	906 Lombard St.	4- 2-98	2 00	43	2 43
Hagemann, Casper	Petaluma	6- 1-95	14 71	16 33	31 04
Hagemeister, Johan	1007 Battery St.	8-29-72	6 45	35 15	41 60
Hagerty, John F.	124 12th St.	12-28-97	6 98	8 00	14 98
Halpin, John	967 Harrison St.	7-17-00	5 00	2 70	7 70
Hambley, Mary D.	38 Fair Oak St.	6-16-00	8 22	5 82	14 04
Hansen, Albert	Care U. S. S. "McArthur"	5-28-00	8 36	7 69	16 05
Hansen, Andrew	Care U. S. S. "McArthur"	1-16-99	8 59	7 66	16 25
Hansen, Elsie	Belmont	4- 4-98	5 00	4 04	9 04
Harris, William	25th St.	7-27-91	5 00	4 65	9 65
Harriss, Henry	What Cheer House	3-28-96	3 00	1 62	4 62
Hart, Hames D. or Angie	138 McAllister St.	11-19-80	2 50	4 70	7 20
Hastings, Horace M.	San Francisco	10- 5-78	4 31	11 42	15 73
Havens, H. B.	Occidental Hotel	7-19-94	6 60	10 43	17 03
Havens, Louise L.	321 18th St.	5-27-84	5 00	9 39	14 39
Hawes, Emmily	1636 Market St.	5-27-86	5 00	6 02	11 02

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Heinze, Emma A.	3257 Mission St.	2- 3-96	\$10 00	\$9 36	\$19 36
Helmken, Frederick	67 Everett St.	5-12-95	5 28	5 48	10 76
Henier, Henry	Fort Bowie, Ariz.	5-11-92	8 80	14 85	23 65
Henrich, Annie or Joseph	1 5th St.	8- 9-91	233 66	405 21	638 87
Hild, Jos. and Mary	Mission and 3rd Sts.	6- 2-81	2 35	29 62	31 97
Hinckley, Emily M.	Care Hinckley & Neumann.	1-12-74	2 00	5 89	7 89
Hinrichs, H. Wilhelm	Howard and Main Sts.	7-19-97	16 12	14 71	30 83
Hinshaw, F. Edythe	320 Taylor St.	11-23-95	5 00	5 04	10 04
Hintmann, Chas. W.	2400 Larkin St.	1-18-96	5 00	4 17	9 17
Holland, Emma G.	Tomales, Marin Co.	9-27-99	5 00	2 82	7 82
Holt, Harry E.	Stockton.	1- 5-80	2 00	3 27	5 27
Horstmann, B. J.	Los Angeles	1-20-96	16 28	16 77	33 05
Hurlbutt, J. M.	San Francisco	8- 8-77	5 80	20 44	26 24
Illemann, Frederick	Newark	8-22-93	5 14	8 81	13 95
Jacobs, Bettie, trustee for Sadie	822 Turk St.	4- 2-83	5 00	17	5 17
Jensen, Julius P. R.	26 Stuart St.	12-17-77	3 56	19 57	23 13
Jobmann Julius	730 Vallejo St.	8-18-77	4 24	11 56	15 80
Johnson, Henry	Transient	10-18-00	40 00	21 13	61 13
Johnson, Peter, trustee for Agnes Berntson	727 Treat Ave.	12-27-83	8 37	17 81	26 18
Jordan, A. D.	Noe and 25th Sts.	1-16-82	4 50	9 40	13 90
Jungesbluth, Wilhelm	Commercial Hotel	4-25-90	16 25	26 05	42 30
Kaiser, P. J.	San Francisco	1-12-81	9 36	23 96	33 32
Kamena, Bernard	Care Isthmus House	11-10-74	2 00	5 60	7 60
Kaup, Simon	Helvetia Hotel	7- 9-77	70 00	194 11	264 11
Kelley, Maud C. or E. P. Moore	14½ Moss St.	2- 7-90	6 09	11 52	17 61
Kessler, Friedrich	321 Ellis St.	9- 5-00	11 75	8 38	20 13
Kimme, William G.	252 Spear St.	7- 1-98	25 00	108 52	133 52
Kleiner, Frank, trustee for Barbara Wohlgemuth	Vallejo	5-17-92	25 00	32 07	57 07
Klenger, Joseph	210 Montgomery St.	2- 7-98	894 88	794 13	1,689 01
Klose, Philip	32 Turk St.	2-23-97	6 65	5 62	12 27
Klose, Philip or Wilhelm Hillenbrand	32 Turk St.	7-19-92	5 57	38 61	44 18
Koch, Samuel G.	San Francisco	10- 2-74	3 67	37 54	41 21
Killing, George	228 5th St.	1- 2-94	7 95	8 44	16 39
Koop, Margaret	128 Langton St.	9-11-90	8 94	14 15	23 09
Kothe, Chas. Dr.	258 8th St.	3-12-90	5 00	6 42	11 42
Kramer, Johanne	613 Fulton St.	6-26-97	5 70	4 66	10 36
Kroehle, Jacob	Visalia	11-10-82	3 71	8 16	11 87
Kuhn, Ewald	263 East St.	11-21-91	4 70	12 79	17 49
Kunz, Emil	960 Grove St.	2-10-90	17 07	31 00	48 07
Labesque, Amy	739 Folsom St.	2- 4-96	10 97	10 62	21 59
Ladenburger, Amalia	N. E. cor. Lombard and Leavenworth Sts.	9- 2-93	7 80	14 94	22 74
Lambert, Flore	701 Ashbury St.	4-11-94	5 00	12 23	17 23
Lancaster, A. L.	Vallejo	7-11-82	15 78	37 27	53 05
Lanekau, Adolph	Transient	10- 5-97	156 52	141 34	297 86
Landsborough, Jas.	Ross, Marin Co.	9-16-97	5 00	3 33	8 33
Larson, Ludwig	Towles, Placer Co.	3- 4-99	6 82	6 34	13 16
Lawrenz, Albert	Commercial House	11- 8-88	200 00	326 13	526 13
Ledy, Thomas	Reno House	8- 4-98	56 49	47 96	104 45
Lee, Nicholas	447½ Natoma St.	2- 5-98	5 23	4 61	9 84
Lee, Yick Sam	Hotel Mirabau	8- 2-99	5 39	3 03	8 42
Lehamn, Gustav	117 Olive Ave.	1-13-97	5 46	3 76	9 22
Leland, Elizabeth	519B 19th St.	4-10-96	5 00	3 90	8 90
Less, Risel, trustee for Louis L.	928 Eddy St.	6-27-90	5 22	4 07	9 29
Lorenz, Louise (dead), (estate closed)	776 Folsom St.	6-19-95	130 39	135 69	266 08
Luhrs, Emma	2617 Central Ave., Alameda.	9-18-00	5 00	21 31	26 31
Lund, Johanna	701 Golden Gate Ave.	6-30-97	6 25	8 26	14 51
Luttringer, Nanette (dead)	428 Broadway	10-30-96	7 55	7 02	14 57
Mahaney, Jennie J. Wade	626 Sacramento St.	12- 4-09	8 26	23 18	31 44
Mandler, Katharina	1072 Howard St.	3- 3-00	17 92	14 11	32 03
Manetara, Harry	128 3rd St.	3-31-00	5 35	7 90	13 25
Marty, Franz	1212½ Kearny St.	6-11-94	5 00	4 22	9 22
Matthias, Christian	Benicia	3-26-72	5 59	36 82	42 41
Matz, Oscar	Atlantic Hotel	9- 1-84	100 00	180 14	280 14
Mayberry, Annie	1704½ Leavenworth St.	12-19-96	2 00	56	2 56
McColl, Hugh A.	915A Golden Gate Ave.	6- 7-00	5 91	3 59	9 50
McEwen, Andrew	Jersey St., Noe and Castro.	5- 5-98	5 49	4 66	10 15
Meehan, Hugh E.	3105 Geary St.	8- 6-94	12 03	13 43	25 46
Mescha, Johan	Commercial Lodging House	4-17-90	700 00	1,108 95	1,808 95
Meyer, Ernst G.	33 Glen Park Ave.	3- 6-94	9 71	11 80	21 51
Meyers, Albert	Peralta Park, Berkeley	5- 5-00	5 00	2 81	7 81
Mickel, Thomas	413 Powell St.	11- 5-00	5 88	6 54	12 42
Middleton, Minnie S.	1330 Jackson St.	12-29-98	5 12	3 50	8 62
Miller, Lillian M.	Merced	4- 4-98	10 00	7 99	17 99

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Minear, Wm. C.	Jackson	4-23-96	\$10 00	\$10 46	\$20 46
Minges, Joseph	San Francisco	1- 7-76	33 78	107 07	140 85
Mohrmann, Annie G.	20 Pierce St.	7- 5-99	5 34	4 90	10 24
Moore, C. P. or Maude C. Kelley	(see Kelley)				
Moore, Z. W. or Hannah	2207 Buchanan St.	7-27-96	5 00	3 55	8 55
Morris, Julius S.	1728 Sutter St.	1-16-99	5 00	4 31	9 31
Muller, Carl	1619½ Leavenworth St.	12-31-99	10 85	7 79	18 64
Muller, Charles	49 Stuart St.	9-10-95	53 88	48 48	102 36
Murphy, Mary	25 9th St.	4- 9-98	5 19	9 46	14 65
Murphy, Nicholas R.	German Hotel, 656 Howard St.	8-22-00	12 43	14 05	26 48
Nelson, Elizabeth A.	8 Essex St.	9-29-91	51 96	59 31	111 27
Nelson, John	Potrero	5- 4-94	79 70	88 96	168 66
Nicholl, Ruth A.	San Pablo	1-31-91	8 28	10 96	19 24
Nickels, Christian	New Castle	2-15-83	23 72	38 36	62 08
Nikolai, Margaretha	1808 Gough St.	8-22-89	15 62	29 43	45 05
Nilson, Charles	153 Steuart St.	11- 9-77	60 00	177 55	237 55
Nitchy, Walter H.	1025 Washington St.	4-29-92	20 00	27 03	47 03
Norton, Katharine	205 Post St.	2- 1-86	7 63	14 74	22 37
Nougues, Cecilia	518 Jones St.	8-20-94	6 13	6 35	12 48
O'Connor, Edward, Jr.	121½ Madison Ave.	7- 3-99	2 76	1 13	3 89
O'Connor, Minerva	124 McAllister St.	12-21-95	5 70	11 76	17 46
Ostrum, Lina	290 Hayes St.	1-22-91	105 11	134 22	239 33
Pancoast, George E.	Sausalito	3-19-96	25 00	25 82	50 82
Peipers, Richard P.	1043 Folsom St.	7- 7-92	11 27	14 41	25 68
Peters, Albert	421 Mission St.	2-28-83	4 85	12 61	17 46
Peters, Julius	421 Mission St.	12-13-92	5 64	13 47	19 11
Petersen, F. M.	506 Battery St.	5-16-92	11 41	32 69	44 10
Petri, Katharina	908 Van Ness Ave.	7-19-76	5 80	24 63	30 43
Petterson, Par August	Unknown	2- 3-99	26 02	22 79	48 81
Pickersgill, John	36 Clay St.	10- 3-00	236 04	182 21	418 25
Plath, Fritz	1322 Pacific St.	2-15-87	20 00	34 58	54 58
Platt, Louis	922 Battery St.	12- 5-00	6 63	4 11	10 74
Prince, A. H.	Coso House	3-30-78	2 50	5 33	7 83
Prugh, Henrietta, trustee for Abbie Morey	708 Taylor St., Alameda	9-19-98	2 00	86	2 86
Rainey, Ella C.	2013 Broderick St.	12-13-00	5 00	3 50	8 50
Raymond, Fred	3 Mary Lane	3-19-92	35 00	31 50	66 50
Renner, Mathias	Prescott House	8-30-94	5 00	6 99	11 99
Reynolds, Ada M.	2329 Fillmore St.	6-23-93	5 00	7 43	12 43
Risdon, Carrie A.	Olema	9-20-82	3 12	7 48	10 60
Robertson, Johannah	Mt. Eden	6-17-97	9 06	7 30	16 36
Rogers, Adele L.	325 Hill St.	1- 7-96	7 73	6 99	14 72
Rose, J. William	721 Folsom St.	8- 7-00	4 93	2 94	7 87
Rozier, Alphonse, trustee for May Ryrie, Thomas	1057 Wood St., Oakland	10-17-91	5 00	5 53	10 53
Samsreither, Katharina	435 Walnut St.	2- 2-81	20 00	35 52	55 52
Sandmann, Helene	Unknown	8-16-00	8 74	6 41	15 15
Santorlasci, Basilio	1605 Scott St.	10-16-94	6 63	9 60	16 23
Schaber, Chas.	Care Lippi Bros.	8-19-74	3 52	18 03	21 55
Schaer, Caesar	Ellsworth, Nev.	1-21-79	11 06	37 02	48 08
Schmenkel, Robert	San Francisco	1-26-77	12 33	43 00	55 33
Schoberth, Adam	S. P. Hotel	8- 3-89	16 11	27 56	43 67
Schoen, Alois	240 Sutter St.	2-19-90	5 30	7 45	12 75
Schultz, Marie	Care Hackmeier's Hotel	5-16-95	5 00	7 80	12 80
Schultz, Wm.	Holly Park	10-24-95	5 16	4 99	10 15
Seamann, Mary	Hornbrook, Siskiyou Co.	7-13-00	2 00	20	2 20
Seekamp, Henry	1320 California St.	8-14-80	2 48	5 09	7 57
Seymour, Henry	235 2nd St.	12-27-98	85 00	58 40	143 40
Shea, Mamie J.	Main and Mission Sts.	8-31-91	9 16	18 36	27 52
Simpson, Eva A.	928 Dolores St.	5- 1-97	8 02	7 09	15 11
Spencer, J. D.	1570 Telegraph Ave., Oakland	11-11-96	8 32	9 98	18 30
Steffen, Henry	729 California St.	3- 4-84	2 16	11 59	13 75
Stegeltz, Franz	308 Clementina St.	10-17-88	223 02	356 10	579 12
Strauss, Bernhard	620 Washington St.	4- 8-95	5 00	6 67	11 67
Stuart, Wm. A., executor of the last Will of Angeline Raveley, deceased	1142 Mission St.	12- 5-83	2 00	2 27	4 27
Stuck, Georgiana	1104 Larkin St.	12- 5-98	10 00	10 39	20 39
Stuhlmacher Catherine M.	Care California College, E. Oakland	1-20-00	8 29	5 69	13 98
Sturm, Rudolph	212 Townsend St.	3- 6-90	5 00	11 02	16 02
Svensson, John Edward	Komorowo, Germany	5-16-95	9 63	15 95	25 58
Sweeney, George J.	6 Howard St.	10-31-00	26 08	22 09	48 17
Taylor, Amelia M. J.	Park Hotel	4-16-94	5 00	5 33	10 33
Taylor, Laura M.	907 Bryant St.	12- 5-00	45 87	29 82	75 69
Teunissen, H. John, (dead)	1367 Webster St., Oakland	2- 2-00	20 05	29 98	50 03
	22 Turk St.	6-30-90	5 33	8 71	14 04

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Thormahlen, Heinrich.....	1st and Howard Sts.....	5-11-75	\$5 00	\$49 38	\$54 38
Thropp, Florence E.....	17 Grant Ave.....	1-12-96	5 00	3 80	8 80
Thurber, George.....	1934 Broderick St.....	5-25-95	5 23	6 69	11 92
Timm, Amanda.....	Vacaville.....	11-13-91	10 00	11 44	21 44
Trimble, Mary.....	25 13th St.....	9- 3-90	5 00	33 13	38 13
Turner, Paul A.....	Santa Rosa.....	8-24-00	5 00	2 60	7 60
Vance, Wm. G.....	Eastern Hotel, Pine St.....	8-18-00	2 05	22	2 27
Vielitz, Hermann.....	912 Larkin St.....	1-31-98	10 49	8 75	19 24
Vitonato, Joseph.....	Care Great Western Mine, Lake Co.....	9- 3-97	6 19	4 95	11 14
Voss, Anna.....	33 Turk St.....	11- 2-93	2 00	81	2 81
Wheeland, Samuel and Wm. H.	California and Montgomery Sts.....	8-27-00	13 20	15 33	28 53
Wheeler, Mark.....	International Hotel.....	11-30-83	2 00	2 20	4 20
Widmer, Barbara.....	1808 Mason St.....	7- 7-82	9 06	21 01	30 07
Wieger, Helene.....	1300 Octavia St.....	9-23-99	5 00	7 07	12 07
Williams, Agnes S.....	3309 Clay St.....	4-28-99	30 00	25 17	55 17
Wilson, Eliza J.....	1109 Broadway.....	9- 4-96	11 03	11 26	22 29
Wolff, William.....	1308 Steiner St.....	8- 4-97	6 02	4 00	10 02
Wolter, Edgar.....	New York.....	4-22-93	6 02	6 62	12 64
Wong, Lung.....	710 19th St.....	10-17-84	5 19	11 32	16 51
Wright, William Y.....	317 Eddy St.....	12-19-94	2 00	75	2 75
Young, Dorothea.....	Alameda.....	6- 7-86	25 00	29 30	54 30
Zocker, Helene, trustee for Walter	1803 Stockton St.....	3-11-98	5 47	3 95	9 42
Zurmuhlen, August.....	213 Clara St.....	3-23-95	5 00	16 07	21 07
			\$9,997 82	\$14,090 33	\$24,088 15

Security Savings Bank, at San Francisco, California.

Chapman, B. F.....	San Francisco.....	10-12-99		\$61 15	\$61 15
Gibbons, Elizabeth M.....	Alameda.....	4-12-97	\$3 03	6 00	9 03
Nachtigall, Henry P.....	Canada.....	3-31-97	1 12	1 09	2 21
Nachtigall, Henry J.....	Canada.....	8-20-98	2 22	2 71	4 93
Nachtigall, Mary J., guardian of Gabrielle Nachtigall.....	Canada.....	9-26-98	5 63	6 63	12 26
Ohm, Anna A.....	San Francisco.....	11-10-96	1 00	96	1 96
Proch, Arthur D.....	San Francisco.....	4-12-00	5 00	5 29	10 29
Smith, Harry and Josephine.....	San Francisco.....	1-13-00	1 77	1 48	3 25
			\$19 77	\$85 31	\$105 08

Union Trust Company of San Francisco, at San Francisco, California.

Asvielle, Antonio.....	120-122 Connecticut St.....	1- 7-97	\$300 00	\$38 21	\$338 21
Belmont, Freda.....	121 Powell St.....	1-24-00	5 00	2 79	7 79
Branson, Ellen.....	1212 Sutter St.....	2-25-98	2 00	83	2 83
Cashman, Katherine G.....	532 Geary St.....	1-30-00	1 00	68	1 68
Chollet, Henry E.....	Phelan Building.....	4- 6-00	1 50	69	2 19
Crocker, Lillie B., exec.....	Unknown.....	9-30-98	102 15	117 33	219 48
Dexner, John.....	952¼ Howard St.....	9- 1-00	50 00	9 09	59 09
Hertig, Adolph.....	401 E. 12th St., Oakland.....	12- 6-98	10 00	9 09	19 09
Isaacs, Johanna.....	1938 Bush St.....	12- 4-00	2 00	48	2 48
Latour, Felix.....	705 California St.....	7-10-00	100 00	112 69	212 69
Manning, Mrs. J. E.....	Chico.....	12-18-98	8 21	39 01	47 22
Sachs, Gustav, trustee for Albert.	29 Sansome St.....	2- 4-99	2 51	34	2 85
Sargent, E. H.....	Detroit, Mich.....	10- 7-99	9 77	10 92	20 69
Schultz, Chas. H.....	Ft. Point Life Sav. Sta.....	8-31-98	2 00	1 72	3 72
Tape, Robert D.....	Manila, P. I.....	5-17-99	10 00	8 72	18 72
Vice, W. R.....	Palace Hotel.....	12-30-99	8 00	7 87	15 87
White, Elma G.....	Unknown.....				3 75
			\$614 14	\$360 46	\$978 35

Bank of San Jose, at San Jose, California.

Hood, Wm.....	Unknown.....	10-23-99	\$23 34	\$8 26	\$31 60
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Commercial Bank, at San Luis Obispo, California.

Name	Address	Date	Amount	Interest	Total
Anthony, G. J.	Unknown	12-10-90	\$3 00		
Avila, M. P.	Unknown	10- 3-94	44		
Anderson, Chas. W.	San Luis Obispo	7-13-93	75		
Adams, F.	San Francisco	11-22-93	1 23		
Brown, R. J.	San Luis Obispo	9-18-95	13		
Barbettini Bros.	Unknown	9-29-93	2 17		
Brown, John H.	San Luis Obispo	12- 1-93	36 93		
Bernstein, J. A.	Unknown	2-11-96	1 22		
Bell, J. L.	Unknown	3-20-96	35		
Bridge, Jas. H.	Unknown	4- 3-96	5 85		
Barbettini, I.	Unknown	1-29-98	70		
Breadchoft, Wm.	Unknown	9-14-96	1 55		
Bianchi, C.	Unknown	9-21-88	180 00		
Cal. Cannon Road	San Luis Obispo	4- 9-91	90		
Carenini, L.	San Luis Obispo	4-13-91	25		
Carrizal Min. & Smelt. Co.	Unknown	12-26-91	88		
Cordoza, Maria	Unknown	8-11-93	1 25		
Crossman, E. A.	Unknown	5-18-95	49		
Crafts, Virginia	Unknown	6-30-95	85		
De la Cuesta, Virginia	Unknown	10-13-90	40		
De la Cuesta, Elena	Unknown	10- 3-88	1 11		
Davies, Alb.	Unknown	1-15-90	1 00		
De Tonneau, Z.	Unknown	2- 7-94	50		
Dennis, A. C.	San Luis Obispo	9- 6-95	9 50		
Dockery, John	Unknown	7- 8-95	5 00		
Della, Maria Minors	Unknown	6- 9-98	9 58		
Franklin, B. H.	Unknown	5-19-90	85		
Fry, P.	Unknown	5-29-94	1 87		
Ferrini & Giottini	San Luis Obispo	11- 9-94	13		
Farmer's and Mechanics Store	San Luis Obispo	3- 1-96	3 14		
Frazer, F. H.	Unknown	10-19-96	1 00		
Frazer, Alex	Unknown	1-21-97	24		
Graham, C. I.	Unknown	8- 8-00	9 70		
Garcia, A. F.	San Luis Obispo	9- 4-90	65		
Geriasa, B.	Unknown	2- 7-94	6 80		
Graves, Specl., Wm	San Luis Obispo	9-10-98	22		
Graves, Martha	San Luis Obispo	5-13-98	59		
Godfrey, Henry	Unknown	10-29-91	5 05		
Hough, Specl., Della	Unknown	6- 7-94	20 00		
Hammond, J. D.	Unknown	6-13-93	27 50		
Hofer, Paul	San Luis Obispo	7-25-98	16		
Jennes, H. H.	Unknown	9-19-88	70		
Jordan, W. F.	Unknown	7-13-91	3 31		
Joppini, P.	Unknown	10-22-92	12 45		
Knap, J. P., adm.	Unknown	8-17-96	1 26		
Lierly, W. S.	Unknown	3-23-90	53		
Levy, H. L.	Unknown	7-24-94	3 35		
Merrill, C. S., Jr.	Unknown	4-27-93	2 22		
Moog, Albert	Unknown	10-24-92	45 00		
Myrick, W. M.	Unknown	4-13-96	25		
Merchants Wharf Co.	Unknown	9- 4-97	13 60		
Miller, J. F.	Unknown	11- 3-98	16		
Maretti, Jos.	Unknown	3-19-92	2 00		
McGillioray, John	Unknown	9-19-91	2 33		
McDonald & Steele	Unknown	3- 1-92	4 95		
McCarthy, John	Unknown	12-26-96	98		
Noah & Brown	San Luis Obispo	11-23-90	90		
Nipomo Water Co.	Nipomo	4-15-90	4 83		
Nilsson, Peter	San Luis Obispo	9- 3-94	2 00		
Nonella, S.	Unknown	7- 2-92	47 94		
Pezzoni, Antone	Unknown	8-20-90	10		
Pico, E. A.	San Luis Obispo	9-24-92	20		
Perinoni & Tappa	San Luis Obispo	7- 1-93	20		
Pope, F. E. and Fisher, G. A.	San Luis Obispo	6-29-93	1 21		
Pellanda, Carlo	Unknown	10-29-94	5 00		
Powell, H. C.	Unknown	12-16-98	15		
Pellanda, G.	Unknown	12- 4-96	50		
Rudolph, H. S.	San Luis Obispo	9-15-90	29		
Rice, C. A.	San Luis Obispo	6- 2-92	79		
Rail Road Celebration	San Luis Obispo	5-22-94	12 66		
Short, M. H.	Unknown	4-29-90	10		
Spinney, J. C.	Unknown	8-12-90	50		
S. L. O. Impr. & Dev. Co.	San Luis Obispo	1-15-94	3 47		
Stevens, C. H.	San Luis Obispo	10- 2-94	1 35		
Smith, Levi	Unknown	4-15-95	2 84		
Short, Shaw & Mighell	Unknown	2-21-95	5 20		
Sweeney John R.	Unknown	11- 6-96	75		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1921.

Commercial Bank, at San Luis Obispo, California—Continued.

Name	Address	Date	Amount	Interest	Total
Steele, Geo.	Unknown	5-25-98	\$1 05		
San Miguel Bridge Co.	Unknown	12-27-90	13 02		
Thompson, Andrew	San Luis Obispo	1-13-94	94		
Tuley, Mrs. G. B.	San Luis Obispo	7-23-95	19		
Tomasini, F.	San Luis Obispo	12-23-97	1 60		
Talmage, Harry	Unknown	11-30-98	41		
Vanoli, Giuseppe	Unknown	4- 3-94	61		
Vierra, Frank	Creston	5-12-92	40 00		
Welsh, F. E.	Unknown	7- 3-94	378 00		
Wilcox, Chas. D.	Unknown	8-23-93	59		
Ward, H. C.	Unknown	6-21-89	19 00		
Zanolli, Emilio	Unknown	3-21-98	60		
			\$984 01		

Commercial Trust and Savings Bank, at Santa Barbara, California.

Cole, Mary W.	Santa Barbara	9- 5-93	\$14 24	\$28 32	\$42 56
Duhan, Pascual	Santa Barbara	10-26-97	16 76	25 07	41 83
Gould, John F. or Annie	Santa Barbara	8- 6-98	15 32	21 22	36 54
Gaudanbert, Mrs. C. P.	Santa Barbara	7- 3-00	5 00	5 51	10 51
Hewes, Roland	Santa Barbara	9- 3-98	2 75	2 95	5 70
Higginson, Robert	Santa Barbara	3-21-00	5 00	5 30	10 30
Kelton, Bessie A., admx.	Santa Barbara	6-16-98	6 85	8 72	15 57
Martin, Julia Tabor	Santa Barbara	10- 4-98	5 00	6 30	11 30
Martinez, Anita	Santa Barbara	6-25-96	2 00	2 26	4 26
Moore, M. J.	Santa Barbara	8-26-98	1 52	1 33	2 85
Playter, J. H.	Santa Barbara	10-31-98	6 01	7 93	13 94
Walsh, Joe Francis	Santa Barbara	3- 1-98	1 56	1 21	2 77
White, Joseph	Santa Barbara	5-29-99	15 84	20 85	36 69
Wilson, Arabella E.	Santa Barbara	2-23-99	5 11	6 86	11 96
			\$102 96	\$143 83	\$246 78

City Savings Bank, at Santa Cruz, California.

Coffee, Fred B. or Wayne C.	Santa Cruz	7- 1-99	\$1 50	\$1 23	\$2 73
Farissy, Mrs. Catherine	Santa Cruz	1- 1-97	1 25	1 47	2 72
Phillips, Bessie	Santa Cruz	1- 1-96	1 35	1 52	2 87
Wolfe, M. B. V., F. O. Hihn, gdn.	Santa Cruz	1- 1-01	7 80	4 24	12 04
			\$11 90	\$8 46	\$20 36

Santa Cruz Bank of Savings and Loan, at Santa Cruz, California.

Delmont, Dominico	Santa Cruz	4-10-99	\$383 10	\$354 90	\$738 00
Lehman, Guston	Santa Cruz	1- 4-98	4 10	3 80	7 90
Rappe, A. A.	Santa Cruz	3-16-98	8 05	7 95	16 00
			\$395 25	\$366 65	\$761 90

Visalia Savings Bank and Trust Company, at Visalia, California.

Samstag, Kate	Visalia	1- 5-97	\$4 50	\$8 81	\$13 31
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Pajaro Valley Savings Bank, at Watsonville, California.

McDonald, Arthur	Watsonville	6-30-91	\$4 70	\$8 60	\$13 30
McDonald, Fred	Watsonville	6-30-91	4 75	8 66	13 41
Walker, Jas. F. (dead)	Watsonville	3- 2-93	3 00	4 15	7 15
			\$12 45	\$21 41	\$33 86

RECEIPTS AND EXPENDITURES.

Seventy-second Fiscal Year. July 1, 1920, to June 30, 1921.

Balance from Seventy-first Fiscal Year.....	\$26,201 56	Departmental expenses seventy-second fiscal year.....	\$139,585 56
Fund collected for the purpose of meeting the expense of the conduct of the State Banking Department for the current fiscal year under the provisions of Section 123 of the Bank Act....	110,000 00	Balance, June 30, 1921.....	38,222 27
License fees.....	2,889 17		
Sundries.....	38,717 10		
	\$177,807 83		\$177,807 83

OFFICERS AND EMPLOYEES OF STATE BANKING DEPARTMENT.

June 30, 1921.

Name	Capacity	Salary
Jonathan S. Dodge.....	Superintendent of Banks.....	\$10,000 per annum
Thos. B. Sullivan.....	First Assistant.....	5,400 per annum
James M. Oliver.....	Attorney.....	6,000 per annum
C. B. Wingate.....	Chief Deputy.....	4,200 per annum
Y. C. Porch.....	Examiner.....	325 per month
A. B. Jacoby.....	Examiner.....	300 per month
E. D. Elliott.....	Examiner.....	275 per month
H. D. Swengel.....	Examiner.....	250 per month
H. J. Irwin.....	Examiner.....	225 per month
George James.....	Examiner.....	225 per month
W. B. Sullivan.....	Examiner.....	225 per month
J. O. Cunha.....	Examiner.....	225 per month
C. E. Lowell.....	Examiner.....	225 per month
W. H. W. Wandesforde.....	Examiner.....	200 per month
C. F. Williams.....	Examiner.....	200 per month
Frank Neil.....	Examiner.....	175 per month
Frank J. Mountain.....	Assistant.....	350 per month
John J. McFaul.....	Assistant.....	250 per month
A. G. Briggs.....	Assistant.....	250 per month
A. E. Bary.....	Assistant.....	225 per month
C. J. Cary.....	Assistant.....	210 per month
D. S. Canny.....	Assistant.....	210 per month
C. M. Cushman.....	Assistant.....	175 per month
L. M. Scollard.....	Assistant.....	175 per month
W. J. Murphy.....	Assistant.....	140 per month
D. B. Courtney.....	Assistant.....	120 per month
Gladys Bremer.....	Assistant.....	120 per month
Elizabeth Boyer.....	Assistant.....	75 per month
E. W. Davis.....	Assistant Attorney (½ time).....	100 per month
Mayda E. Warner.....	Dictaphone Operator.....	125 per month
L. P. Willson.....	Dictaphone Operator.....	125 per month
K. McCain.....	Dictaphone Operator.....	110 per month
E. Wallerstein.....	Dictaphone Operator.....	110 per month
Helen P. Roberts.....	Assistant.....	125 per month

MISCELLANEOUS CHANGES IN BANKS.

July 1, 1920, to June 30, 1921.

678. **American Commercial and Savings Bank, Moorpark.** Purchased branch office of Farmers Bank of Camarillo located at Moorpark, January 31, 1921.
136. **Alameda Savings Bank, Alameda.** Purchased Alameda National Bank, Alameda, June 30, 1921.
43. **Anglo-California Trust Company, San Francisco.** Purchased Seaboard National Bank, San Francisco, September 3 1920.
635. **Ardizzi-Olcese Bank, Bakersfield.** Added savings department, October 27, 1920.
160. **Bank of Antioch, Antioch.** Purchased Bank of Brentwood, November 30, 1920.
588. **Bank of Brentwood, Brentwood.** Sold to Bank of Antioch, Antioch, November 30, 1920.
332. **Bank of Glendale, Glendale.** Sold to Los Angeles Trust and Savings Bank, Los Angeles, August 23, 1920.
25. **Bank of Italy, San Francisco.** Purchased Visalia Savings Bank and Trust Company, Visalia, April 16, 1921. Purchased National Bank of Visalia, April 16, 1921. Purchased Bank of Sunnyvale, Sunnyvale, June 4, 1921. Purchased First National Bank, Fresno, June 18, 1921.
362. **Bank of Huntington Park, Huntington Park.** Nationalized to The National Bank of Huntington Park, February 2, 1921.
496. **Bank of Lankershim, Lankershim.** Added savings department, November 12, 1920.
520. **Bank of Patterson, Patterson.** Added savings department, August 2, 1920.
366. **Bank of Sunnyvale, Sunnyvale.** Sold to Bank of Italy, San Francisco, June 4, 1921.
666. **California Bank, Los Angeles.** Changed name from Home and Hibernian Bank, November 12, 1920. Voluntarily closed branch office located at 682 South Alvarado Avenue, Los Angeles, February 9, 1921. Voluntarily closed branch office located at 3222 South Main Street, Los Angeles, February 9, 1921. Voluntarily closed branch office located at 847 South Central Avenue, Los Angeles, March 28, 1921.
577. **California Trust and Savings Bank, Sacramento.** Purchased commercial and savings departments of Sacramento Valley Bank and Trust Company, Sacramento, October 7, 1920. Added commercial department, October 7, 1920.
632. **Central Bank of Imperial Valley, Calexico.** Changed name from The International Bank of Calexico, September 4, 1920.
627. **Central Bank, Pasadena.** Nationalized to the Central National Bank of Pasadena, February 5, 1921.
81. **Citizens Bank, Nevada City.** Sold to Nevada County Bank, Grass Valley, August 9, 1920.
374. **Citizens Savings Bank of Compton, Compton.** Sold to Farmers and Merchants Bank of Compton, June 18, 1921.
102. **Consolidated Bank of Elsinore, Elsinore.** Nationalized to The First National Bank of Elsinore, January 29, 1921.
584. **Farmers and Merchants Bank of Compton, Compton.** Purchased Citizens Savings Bank of Compton, June 18, 1921.
121. **Farmers and Merchants Bank of Stockton, Stockton.** Sold to Sacramento Bank, Sacramento, August 14, 1920.
624. **Farmers Bank, Camarillo.** Sold branch office at Moorpark to American Commercial and Savings Bank of Moorpark, January 31, 1921.
605. **First Bank of La Habra, La Habra.** Nationalized to The First National Bank of La Habra, August 30, 1920.
40. **First Federal Trust Company, San Francisco.** Voluntarily closed branch office located at 706 Market Street, San Francisco, June 18, 1921.
12. **French American Bank of Savings, San Francisco.** Changed name to The French American Bank, January 27, 1921.
96. **Glendora Bank, Glendora.** Added savings department, January 3, 1921.
357. **"Golden State Bank," Anaheim.** Nationalized to the Golden State National Bank of Anaheim, August 27, 1920.
666. **Home and Hibernian Bank, Los Angeles.** Changed name to California Bank, November 12, 1920.
8. **Humboldt Savings Bank, San Francisco.** Added trust department, April 12, 1921.
632. **International Bank of Calexico, The, Calexico.** Changed name to Central Bank of Imperial Valley, September 4, 1920.
629. **Industrial, Commercial and Savings Bank, Vernon.** Changed name to "The Industrial Bank," March 7, 1921.
548. **"La Habra Valley Bank," Brea.** Nationalized to The First National Bank of Brea, April 25, 1921.
229. **Long Beach Savings Bank and Trust Company, Long Beach.** Added commercial department, November 22, 1920. Changed name to Long Beach Trust and Savings Bank, February 25, 1921. Purchased the National Bank of Long Beach, February 26, 1921.
228. **Los Angeles Trust and Savings Bank, Los Angeles.** Purchased Bank of Glendale, Glendale, August 23, 1920. Purchased Union Trust and Savings Bank, Pasadena, June 13, 1921. Purchased Union National Bank of Pasadena, June 18, 1921.
646. **Los Banos Portuguese American Bank, Los Banos.** Sold to Portuguese American Bank of San Francisco, May 3, 1921.
26. **Mercantile Trust Company of San Francisco, San Francisco.** Extinct by consolidation with Savings Union Bank and Trust Company, San Francisco, creating Mercantile Trust Company, San Francisco, July 3, 1920.
668. **Mercantile Trust Company, San Francisco.** Purchased Mercantile National Bank, San Francisco, July 3, 1920.
217. **Nevada County Bank, Grass Valley.** Purchased Citizens Bank, Nevada City, August 9, 1920.
38. **Portuguese American Bank of San Francisco, San Francisco.** Purchased Los Banos Portuguese American Bank, Los Banos, May 3, 1921.
78. **Sacramento Bank, Sacramento.** Purchased Union Savings Bank, Modesto, July 2, 1920. Purchased First National Bank of Modesto, July 2, 1920. Purchased Farmers and Merchants Bank of Stockton, August 14, 1920. Changed name to Sacramento-San Joaquin Bank, August 14, 1920. Purchased Fort Sutter National Bank, Sacramento, September 28, 1920.
489. **Sacramento Valley Bank and Trust Company, Sacramento.** Sold commercial and savings departments to California Trust and Savings Bank, Sacramento, October 7, 1920.
134. **San Bernardino Valley Bank, San Bernardino.** Changed name from Savings Bank of San Bernardino, December 22, 1920.
531. **San Leandro State Bank, San Leandro.** Changed name to State Bank, December 2, 1920.
134. **Savings Bank of San Bernardino, San Bernardino.** Changed name to San Bernardino Valley Bank, December 22, 1920.
4. **Savings Union Bank and Trust Company, San Francisco.** Extinct by consolidation with Mercantile Trust Company of San Francisco, creating Mercantile Trust Company, San Francisco, July 3, 1920.
11. **Security Savings Bank, San Francisco.** Added trust department, March 21, 1921. Changed name to Security Bank and Trust Company, May 11, 1921.
531. **State Bank, San Leandro.** Changed name from San Leandro State Bank, December 2, 1920.
128. **Union Savings Bank, Modesto.** Sold to Sacramento Bank, July 2, 1920.
197. **Union Trust and Savings Bank, Pasadena.** Sold to Los Angeles Trust and Savings Bank, Los Angeles, June 13, 1921.
151. **Visalia Savings Bank and Trust Company, Visalia.** Sold to Bank of Italy, San Francisco, April 16, 1921.

NEW BANKS AUTHORIZED.

July 1, 1920, to June 30, 1921.

No.	Name	Location	Incorporated	Licensed	Opened
667	Colma State Bank	Colma	3-15-20	7- 2-20	7- 6-20
668	Mercantile Trust Company	San Francisco	7- 2-20	7- 3-20	7- 3-20
669	Growers Bank	San Jose	7-17-20	7-24-20	7-24-20
670	Commercial Bank	Patterson	6-10-20	8-16-20	8-16-20
671	Bank of Oakley	Oakley	8- 6-20	8-20-20	8-20-20
672	Growers Security Bank	Delano	9-20-20	10- 1-20	10- 1-20
673	Commercial Bank of Bellflower	Bellflower	5-28-20	10-11-20	10-11-20
674	Farmers and Merchants Trust Company of Long Beach	Long Beach	8-18-20	10-16-20	10-16-20
675	Daly City Bank	Daly City	10- 9-20	11-10-20	11-10-20
676	Commercial and Savings Bank	Waterford	6-18-20	11-22-20	11-22-20
677	Citizens Commercial and Savings Bank of La Habra	La Habra	9- 1-20	12-14-20	12-14-20
678	American Commercial and Savings Bank	Moorpark	11-10-20	12-24-20	12-24-20
679	Farmers and Merchants Bank of Dos Palos	Dos Palos	12-24-20	12-28-20	12-28-20
680	Farmers State Bank	Tulare	11-10-20	1- 3-21	1- 3-21
681	Asia Banking Corporation	San Francisco	4-20-20	1-24-21	1-24-21
682	Coachella Valley State Bank	Thermal	12-11-20	2- 1-21	2- 1-21
683	Citizens State Bank of San Luis Obispo	San Luis Obispo	1-21-21	2-11-21	2-11-21
684	Hibernia Trust Company	Los Angeles	12-13-20	2-14-21	2-14-21
685	Tamapais Bank	San Rafael	2-16-21	3-28-21	3-28-21
686	The Valley Bank	Fresno	1-15-21	4-16-21	4-16-21
687	Smith River Bank	Smith River	3- 3-21	5- 2-21	5- 2-21

BRANCH OFFICES AUTHORIZED.

July 1, 1920, to June 30, 1921.

No.	Name	Location of Branch	Licensed	Opened
441G	Hellman Commercial Trust and Savings Bank	Los Angeles, Seventh and Figueroa Sts.	7- 3-20	12-15-20
668A	Mercantile Trust Company	San Francisco, corner Grant Av. and O'Farrell St.	7- 3-20	7- 3-20
78D	Sacramento Bank	Modesto	7- 2-20	7- 2-20
584A	Farmers and Merchants Bank of Compton	Lynwood	7-28-20	9- 1-20
78E	Sacramento-San Joaquin Bank	Stockton	8-14-20	8-14-20
78F	Sacramento-San Joaquin Bank	Oakdale	8-14-20	8-14-20
228G	Los Angeles Trust and Savings Bank	Glendale, Glendale Av. and Broadway	8-23-20	8-23-20
228H	Los Angeles Trust and Savings Bank	Glendale, 194 No. Grand Blvd.	8-23-20	8-23-20
228I	Los Angeles Trust and Savings Bank	Los Angeles, Eighth and Olive Sts.	8-27-20	12-15-20
43F	Anglo-California Trust Company	San Francisco, 101 Market St.	9- 4-20	9- 4-20
38B	Portuguese American Bank of San Francisco	Newman	9-14-20	9-16-20
577A	California Trust and Savings Bank	Sacramento, Eighth and J Sts.	10- 7-20	10- 7-20
577B	California Trust and Savings Bank	Ione	10- 7-20	10- 7-20
25HH	Bank of Italy	San Francisco, 62 Columbus Av.	11-20-20	11-21-20
229A	Long Beach Savings Bank and Trust Company	Long Beach, Anaheim St. and American Av.	11-22-20	11-22-20
229B	Long Beach Savings Bank and Trust Company	Long Beach, corner Fourth St. and Cherry Av.	11-22-20	11-22-20
160A	Bank of Antioch	Brentwood	11-30-20	11-30-20
525C	Citizens Trust and Savings Bank	Los Angeles, Pico and Figueroa Sts.	12-11-20	4-16-21
228J	Los Angeles Trust and Savings Bank	Los Angeles, 3400 Wilshire Blvd.	1- 3-21	1- 3-21
228K	Los Angeles Trust and Savings Bank	Los Angeles, 6611 Hollywood Blvd.	1-17-21	2- 1-21
666P	California Bank	Los Angeles, 7526 Sunset Blvd.	1-21-21	5- 9-21
421A	Bank of Burlingame	Burlingame, 1201 Broadway	2- 1-21	2- 1-21
228L	Los Angeles Trust and Savings Bank	Huntington Beach, 120 Main St.	2- 5-21	4- 1-21
666Q	California Bank	Los Angeles, 2100 W. Seventh St.	2- 9-21	2- 9-21
666R	California Bank	Los Angeles, 3331 So. Main St.	2- 9-21	2- 9-21
427A	Farmers and Merchants Bank of Long Beach	Long Beach, Obispo Av. and Anaheim Rd.	2-21-21	Not opened
666S	California Bank	Los Angeles, 801 So. Central Av.	3-28-21	3-28-21
25II	Bank of Italy	Visalia, N. W. corner Main and Church	4-18-21	4-18-21
38C	Portuguese American Bank of San Francisco	Los Banos, Sixth bet. H and I Sts.	5- 3-21	5- 3-21
525D	Citizens Trust and Savings Bank	Los Angeles, 308-10 So. Broadway	5-28-21	5-28-21
25JJ	Bank of Italy	Sunnyvale	6- 4-21	6- 4-21
666T	California Bank	Los Angeles, Fifty-fourth St. and Vermont Av.	6-15-21	6-15-21
228M	Los Angeles Trust and Savings Bank	Pasadena, Raymond Av. and Colorado St.	6-13-21	6-13-21
276A	Plumas County Bank, Quincy	Portola, Commercial and Nevada Sts.	6-15-21	6-15-21
25KK	Bank of Italy	Fresno, Mariposa and Broadway	6-18-21	6-18-21

BANKS AUTHORIZED TO MAKE COLLECTION OF SAVINGS FROM SCHOOL CHILDREN.

July 1, 1920, to June 30, 1921.

No.	Name	Location	School District	Applica- tion	Permis- sion
116	Pajaro Valley Savings Bank...	Watsonville.....	Watsonville Union High School District.....	9-14-20	9-17-20
116	Pajaro Valley Savings Bank...	Watsonville.....	Watsonville School District.....	9-14-20	9-17-20
43	Anglo California Trust Co.....	San Francisco.....	High Schools City and County of San Francisco.....	9-21-20	11-12-20
25	Bank of Italy.....	San Francisco.....	Sunol Glen School District, Ala- meda County.....	10-21-20	11-15-20
25	Bank of Italy.....	San Francisco.....	Alpha School District, Madera County.....	11- 5-20	11-15-20
25	Bank of Italy.....	San Francisco.....	Memorial Christian Church Sun- day School, Palo Alto.....	11- 8-20	11-15-20
538	Inyo County Bank.....	Bishop.....	Bishop Union High School, Inyo County.....	11- 6-20	12- 9-20
25	Bank of Italy.....	San Francisco.....	St. Johns School, Fresno.....	12-14-20	12-20-20
25	Bank of Italy.....	San Francisco.....	Cathey Valley School District, Mariposa County.....	12-14-20	12-20-20
25	Bank of Italy.....	San Francisco.....	Merced Colony School District, Merced County.....	2- 8-21	2-17-21
139	The Bank of Santa Maria.....	Santa Maria.....	Santa Maria Union High School and Junior College; elementary schools of Santa Maria School District and the elementary schools of the Santa Maria Union High School District.....	5-10-21	5-17-21

NATIONAL BANKS AUTHORIZED TO DO A TRUST BUSINESS.

July 1, 1920, to June 30, 1921.

Name	Location	Date qualified
County National Bank and Trust Company of Santa Barbara.....	Santa Barbara.....	8-19-20

INDEX.

INTRODUCTORY LETTER.....	Page 3
STATEMENT OF CONDITION OF STATE BANKS, JUNE 30, 1921.....	49

ALPHABETICAL INDEX OF BANKS.

Number	Class	Name	Location	Page
136	CS	Alameda Savings Bank	Alameda	133
136A	CS	Branch	Alameda	133
389	CS	Alhambra Savings and Commercial Bank	Alhambra	283
602	C	Alturas State Bank	Alturas	422
583	S	"Amador Valley Savings Bank"	Pleasanton	407
505	CS	American Bank of Tracy	Tracy	347
678	CS	American Commercial & Savings Bank	Moorpark	496
329	S	American Savings Bank of Anaheim	Anaheim	250
288	CS	Analy Savings Bank, The	Sebastopol	227
288A	CS	Branch	Forestville	227
43	CST	Anglo-California Trust Company	San Francisco	75
43A	CST	Branch, Mission & Sixteenth sts.	San Francisco	75
43D	CST	Branch, Fillmore st.	San Francisco	75
43E	CST	Branch, 2296 Third st.	San Francisco	75
43F	CST	Branch, 101 Market st.	San Francisco	75
619	C	Antelope Valley Bank	Lancaster	437
619A	C	Branch	Palmdale	437
507	S	"Antioch Bank of Savings, The"	Antioch	348
581	S	Arcata Savings Bank	Arcata	405
635	CS	Ardizzi-Olcese Bank	Bakersfield	451
681	C	Asia Banking Corporation	San Francisco	499
476	S	Auburn Savings Bank	East Auburn	326
158	S	"Azusa Valley Savings Bank"	Azusa	148
36	CS	"Banca Popolare Fugazi"	San Francisco	70
36A	CS	Branch	Oakland	70
36B	CS	Branch	Santa Barbara	70
36C	CS	Branch	San Francisco	70
634	CS	Bank of Alameda County	Alvarado	450
634A	CS	Branch	Irvington	450
634B	CS	Branch	Niles	450
595	CS	Bank of Alex. Brown	Walnut Grove	417
202	CS	Bank of Amador County	Jackson	180
202A	CS	Branch	Sutter Creek	180
202B	CS	Branch	Amador City	180
202C	CS	Branch	Plymouth	180
160	CS	Bank of Antioch	Antioch	150
160A	CS	Branch	Brentwood	150
222	C	Bank of Arbuckle	Arbuckle	192
103	C	Bank of Arcata, The	Arcata	107
281	CS	Bank of Arroyo Grande	Arroyo Grande	221
435	C	"Bank of Beaumont"	Beaumont	310
421	CS	Bank of Burlingame	Burlingame	301
421A	CS	Branch, 1201 Broadway	Burlingame	301
N. T. 1	T	Bank of California National Association	San Francisco	507
241	C	Bank of Cambria	Cambria	209
517	CS	"Bank of Ceres"	Ceres	358
456	CS	"Bank of Concord"	Concord	316
593	CS	Bank of Corning, The	Corning	415
625	CS	Bank of Coronado, The	Coronado	442
641	CS	Bank of Cottonwood	Cottonwood	458
650	CS	Bank of Courtland	Courtland	465
663	C	Bank of Covelo	Covelo	479
591	CS	"Bank of Davis"	Davis	414
65	CS	"Bank of Dixon"	Dixon	87
499	C	Bank of Elk Grove	Elk Grove	342
582	CS	Bank of Esparto, The	Esparto	406
131	C	Bank of Eureka, The	Eureka	128
504	CS	Bank of Folsom	Folsom	346
416	C	Bank of Fort Bidwell	Fort Bidwell	299
317	CS	Bank of Fortuna	Fortuna	244
550	CS	Bank of Galt	Galt	381
358	CS	Bank of Guerneville	Guerneville	266
598	CS	Bank of Gustine	Gustine	419
328	CS	Bank of Half Moon Bay	Half Moon Bay	249
153	C	Bank of Haywards	Hayward	144
575	C	"Bank of Hopland"	Hopland	398
125	C	"Bank of Hueneme"	Hueneme	123
502	C	Bank of Hughson, The	Hughson	344
648	CS	Bank of Isleton	Isleton	463

Number	Class	Name	Location	Page
25	C S T	Bank of Italy	San Francisco	62
25E	C S T	Branch, Montgomery st.	San Francisco	62
25F	C S T	Branch	San Mateo	62
25H	C S T	Branch, Pico and El Molino sts.	Los Angeles	62
25K	C S T	Branch, Seventh and Broadway	Los Angeles	62
25M	C S T	Branch, Franklin and Main sts.	Santa Clara	62
25N	C S T	Branch, 601 L st.	Merced	62
25O	C S T	Branch	Gilroy	62
25P	C S T	Branch, 1001 J st.	Fresno	62
25Q	C S T	Branch, San Benito and Fifth sts.	Hollister	62
25S	C S T	Branch, First st. and Livermore av.	Livermore	62
25T	C S T	Branch, First and Brown sts.	Napa	62
25U	C S T	Branch, 802 Tenth st.	Modesto	62
25V	C S T	Branch, S. E. corner Yosemite av. and C st.	Madera	62
25W	C S T	Branch, S. W. corner No. Spring and Temple sts.	Los Angeles	62
25X	C S T	Branch, N. W. corner Broadway and Washington sts.	Redwood City	62
25Y	C S T	Branch, corner Santa Clara and First sts.	San Jose	62
25Z	C S T	Branch, 9-13 No. Hunter st.	Stockton	62
25AA	C S T	Branch, Exchange av.	Santa Rosa	62
25BB	C S T	Branch, S. W. corner Main and Oak sts.	Ventura	62
25CC	C S T	Branch, 1102 Broadway	Oakland	62
25DD	C S T	Branch, 3200 East Fourteenth st.	Oakland	62
25EE	C S T	Branch, East 14th st. and Forty-sixth av.	Oakland	62
25FF	C S T	Branch, 5701 College av.	Oakland	62
25GG	C S T	Branch, 57 Columbus av.	San Francisco	62
25HH	C S T	Branch, 62 Columbus av.	San Francisco	62
25II	C S T	Branch, N. W. corner Main and Church sts.	Visalia	62
25JJ	C S T	Branch, Murphy and Washington av.	Sunnyvale	62
25KK	C S T	Branch, corner Mariposa and Broadway	Fresno	62
68	C	"Bank of Lake, The"	Lakeport	88
472	C S	Bank of La Mesa	La Mesa	323
496	C S	Bank of Lankershim	Lankershim	340
181	C S	"Bank of Lassen County"	Susanville	166
181A	C S	Branch	Standish	166
166	C S	"Bank of Lemoore"	Lemoore	155
166A	C S	Branch	Stratford	155
343	C S	Bank of A. Levy (Incorporated)	Oxnard	256
237	C S	Bank of Lincoln, The	Lincoln	206
461	C	Bank of Loleta	Loleta	317
587	C	Bank of Loomis	Loomis	411
346	C S	Bank of Los Banos	Los Banos	258
346A	C S	Branch	Dos Palos	258
346C	C S	Branch	Firebaugh	258
93	C S	Bank of Los Gatos, The	Los Gatos	105
512	C S	Bank of Maricopa	Maricopa	352
64	C S	Bank of Martinez	Martinez	86
409	C S	Bank of Mill Valley	Mill Valley	295
530	C S	"Bank of Milpitas"	Milpitas	370
165	C	"Bank of Monterey"	Monterey	154
654	C	Bank of Montreal, The	San Francisco	469
355	C	"Bank of Morgan Hill"	Morgan Hill	264
57	C S	"Bank of Napa"	Napa	83
351	C	Bank of Needles	Needles	261
266	C S	Bank of Newman	Newman	214
266A	C S	Branch	Crows Landing	214
266B	C S	Branch	Gustine	214
375	C S	Bank of Norwalk	Norwalk	276
671	C S	Bank of Oakley	Oakley	488
107	C	Bank of Orland, The	Orland	110
177	S	Bank of Oroville	Oroville	163
282	C S	"Bank of Pacific Grove"	Pacific Grove	222
180	C S	"Bank of Palo Alto"	Palo Alto	165
520	C S	Bank of Patterson	Patterson	361
470	C	"Bank of Perris"	Perris	322
356	C S	"Bank of Pinole"	Pinole	265
356A	C S	Branch	Crockett	265
356B	C S	Branch	Roedo	265
183	C S	Bank of Pleasanton	Pleasanton	168
338	C	Bank of Point Arena	Point Arena	252
562	C	"Bank of Princeton"	Princeton	388
238	C S	"Bank of Richmond"	Richmond	207
117	S	Bank of Rideout, Smith & Co.	Oroville	117
297	C S	Bank of Rio Vista	Rio Vista	233
492	C S	"Bank of Ripon"	Ripon	337
616	C S	Bank of San Gabriel	San Gabriel	434
547	C S	"Bank of San Jose"	San Jose	380
185	C S	"Bank of San Leandro"	San Leandro	170
185A	C S	Branch, Elmhurst	Oakland	170
364	C S	Bank of San Pedro	Los Angeles	269
511	C S	Bank of San Rafael	San Rafael	351

Number	Class	Name	Location	Page
139	CS	"Bank of Santa Maria, The"	Santa Maria	136
139A	CS	Branch	Guadalupe	136
139B	CS	Branch	Los Alamos	136
139C	CS	Branch	Orcutt	136
198	CS	Bank of Santa Monica	Santa Monica	177
198A	CS	Branch	Sawtelle	177
413	CS	Bank of Sausalito	Sausalito	297
124	CS	"Bank of E. Cooke Smith, The"	Pacific Grove	122
333	CS	Bank of South San Francisco	South San Francisco	251
644	CS	Bank of South San Joaquin	Manteca	460
89	CS	Bank of St. Helena, The	St. Helena	101
178	C	Bank of Tehachapi	Tehachapi	164
72	C	Bank of Tehama County	Red Bluff	90
212	CS	Bank of Tomales	Tomales	184
212A	CS	Branch	Point Reyes	184
464	CS	Bank of Tracy	Tracy	318
464A	CS	Branch	Byron	318
92	CS	Bank of Vacaville	Vacaville	104
71	C	Bank of Watsonville	Watsonville	89
615	CS	Bank of Western Placer	Lincoln	433
176	C	Bank of Williams	Williams	162
296	CS	Bank of Willits	Willits	232
86	CS	Bank of Willows	Willows	99
91	CS	Bank of Yolo, The	Woodland	103
91A	CS	Branch	Davis	103
167	CST	"Berkeley Bank of Savings and Trust Company"	Berkeley	156
167A	CST	Branch, Telegraph av.	Berkeley	156
167B	CST	Branch, N. W. corner Adeline and Alcatraz sts.	Berkeley	156
642	C	British American Bank	San Francisco	459
640	CS	Broadway Bank, The	Oakland	457
539	S	Burbank Savings Bank	Burbank	375
N. T. 7	T	Butte County National Bank	Chico	517
347	S	Butte County Savings Bank	Chico	259
436	C	Butte Valley State Bank	Dorris	311
214	CS	'Calaveras County Bank'	Angels Camp	186
666	CS	California Bank	Los Angeles	482
666A	CS	Branch, 402 South Spring st.	Los Angeles	482
666B	CS	Branch, 146 South Spring st.	Los Angeles	482
666C	CS	Branch, 1978 East First st.	Los Angeles	482
666D	CS	Branch, 3123 South Vermont av.	Los Angeles	482
666E	CS	Branch, 4330 South Central av.	Los Angeles	482
666G	CS	Branch, 6000 South Moneta av.	Los Angeles	482
666H	CS	Branch, 4386 South Moneta av.	Los Angeles	482
666J	CS	Branch, 2201 North Broadway	Los Angeles	482
666L	CS	Branch, 6544 Hollywood blvd.	Los Angeles	482
666M	CS	Branch, 5460 Hollywood blvd.	Los Angeles	482
666N	CS	Branch, 3840 Stephenson av.	Los Angeles	482
666O	CS	Branch, 4021 East First st.	Los Angeles	482
666P	CS	Branch, 7526 Sunset blvd.	Los Angeles	482
666Q	CS	Branch, 2100 West Seventh st.	Los Angeles	482
666R	CS	Branch, 3331 South Main st.	Los Angeles	482
666S	CS	Branch, 801 South Central av.	Los Angeles	482
666T	CS	Branch, Fifty-fourth st. and Vermont av.	Los Angeles	482
341	S	California Savings Bank, The	Petaluma	254
577	CST	California Trust and Savings Bank	Sacramento	400
577A	CST	Branch, Eighth and J sts.	Sacramento	400
577B	CST	Branch	Ione	400
224	C	California State Bank of San Bernardino	San Bernardino	194
656	CS	California Bank of San Mateo County	San Bruno	471
27	C	Canadian Bank of Commerce, The	San Francisco	66
41	C	Canton Bank	San Francisco	74
N. T. 5	T	Capital National Bank	Sacramento	515
250	CS	Central Bank, The	Santa Barbara	211
632	CS	Central Bank of Imperial Valley	Calexico	448
622	CS	Central Bank of Vallejo	Vallejo	439
622A	CS	Branch	Benicia	439
N. T. 2	T	Central National Bank	Oakland	509
403	S	Central Savings Bank of Lodi, California	Lodi	291
159	CS	Central Savings Bank of Oakland	Oakland	149
159A	CS	Branch, N. E. corner Telegraph and Forty-ninth sts.	Oakland	149
570	S	Chino Savings Bank	Chino	394
148	S	"Citizens' Bank"	Corona	142
422	C	"Citizens Bank of Arlington"	Riverside	302
174	CS	Citizens Bank of Paso Robles	Paso Robles	160
174A	CS	Branch	San Miguel	160
475	CS	Citizens Bank of Sacramento	Sacramento	325
411	CS	"Citizens' Bank of Winters"	Winters	296
501	C	"Citizens' Commercial Bank, The"	Fallbrook	343
677	CS	Citizens Commercial and Savings Bank of La Habra	La Habra	495
373	CS	Citizens Savings Bank of Alameda	Alameda	275
373A	CS	Branch	Alameda	275

Number	Class	Name	Location	Page
509	C S	Citizens Savings Bank of Inglewood	Inglewood	350
573	C S	Citizens Savings Bank of Pasadena	Pasadena	397
113	S	Citizens Savings Bank of San Diego	San Diego	114
380	S	"Citizens Savings Bank of Upland"	Upland	280
683	C S	Citizens State Bank of San Luis Obispo	San Luis Obispo	501
388	C S	Citizens State Bank of Sawtelle, California	(Sawtelle) Los Angeles	282
388A	C S	Branch	(Palms) Los Angeles	282
569	S	Citizens State Savings Bank	Gardena	393
525	C S T	"Citizens Trust and Savings Bank"	Los Angeles	366
525A	C S T	Branch, 209 Western av.	Los Angeles	366
525B	C S T	Branch, S. E. corner McCadden pl. and Hollywood blvd.	Los Angeles	366
525C	C S T	Branch, corner Pico and Figueroa sts.	Los Angeles	366
525D	C S T	Branch, 308-10 South Broadway	Los Angeles	366
88	C S	City Bank	Stockton	100
112	S	City Savings Bank	Santa Cruz	113
682	C	Coachella Valley State Bank	Thermal	500
415	C S	Colfax Bank	Colfax	298
667	C S	Colma State Bank	Colma	483
17	S	Columbus Savings and Loan Society	San Francisco	58
54	C	"Colusa County Bank"	Colusa	82
54A	C	Branch	Maxwell	82
54B	C	Branch	Grimes	82
676	C S	Commercial and Savings Bank	Waterford	494
269	C S	Commercial and Savings Bank of Stockton	Stockton	215
670	C S	Commercial Bank	Patterson	487
578	C	"Commercial Bank of Durham, The"	Durham	402
673	C	Commercial Bank of Bellflower	Bellflower	490
558	C	Commercial Bank of Sanger	Sanger	385
114	C S	"Commercial Bank of San Luis Obispo"	San Luis Obispo	115
647	C	Commercial Bank of Spanish America, Limited	San Francisco	462
400	C S	Commercial Bank of Turlock	Turlock	289
400A	C S	Branch	Denair	289
400D	C S	Branch	Hilmar	289
287	C S	Commercial Bank of Ukiah	Ukiah	226
661	C S T	Commercial Trust and Savings Bank	Santa Barbara	476
661A	C S T	Branch	Lompoc	476
661B	C S T	Branch	Carpinteria	476
658	C S	Community Bank of Whittier, The	Whittier	473
285	C S	"Contra Costa County Bank"	Pittsburg	224
N. T. 10	T	County National Bank & Trust Co.	Santa Barbara	523
220	S	Covina Valley Savings Bank	Covina	190
618	C S	Culver City Commercial and Savings Bank	Culver City	436
426	C	Cuyamaca State Bank	El Cajon	304
186	C S	"Dairyman's Bank, The"	Valley Ford	171
675	C S	Daly City Bank	Daly City	493
122	C S	Decker-Jewett Bank	Marysville	119
213	C S	"Del Norte County Bank"	Crescent City	185
529	S	Dinuba Savings Bank	Dinuba	369
7	C	"Donohoe-Kelly Banking Company"	San Francisco	53
398	C	"Eagle Rock Bank"	Eagle Rock	288
580	C S	East San Diego State Bank	East San Diego	404
239	C S	El Dorado County Bank	Placerville	208
542	C S	El Segundo State Bank	El Segundo	378
560	C	Escalon State Bank	Escalon	387
321	S	Escondido Savings Bank	Escondido	246
137	C S	"Euclid Savings Bank"	Ontario	134
138	C S	Exchange Bank	Santa Rosa	135
449	C S	Fairoaks Bank	Fairoaks	315
551	S	Farmers and Mechanics Savings Bank of Healdsburg	Healdsburg	382
143	C S	Farmers and Mechanics Savings Bank	Sacramento	139
407	C S	Farmers and Merchants Bank	Hemet	293
367	C S	Farmers and Merchants Bank	Santa Paula	270
367A	C S	Branch	Saticoy	270
367B	C S	Branch	Fillmore	270
586	C S	Farmers & Merchants Bank of Burbank	Burbank	410
584	C S	Farmers and Merchants Bank of Compton	Compton	408
584A	C S	Branch	Lynwood	408
679	C S	Farmers and Merchants Bank of Dos Palos	Dos Palos	497
652	C S	Farmers & Merchants Bank of Exeter	Exeter	467
664	C S	Farmers and Merchants Bank of Gardena	Gardena	480
397	C S	Farmers and Merchants Bank of Imperial	Imperial	287
626	C S	Farmers and Merchants Bank of Lodi, California	Lodi	443
427	C S	Farmers and Merchants Bank of Long Beach	Long Beach	305
427A	C S	Branch	Long Beach	305
621	C S	"Farmers and Merchants Bank of La Verne, The"	La Verne	438
645	C S	Farmers' and Merchants Bank of Watts	Watts	461
182	S	"Farmers and Merchants Savings Bank of Oakland, California"	Oakland	167
N. T. 3	T	Farmers and Merchants National Bank, The	Los Angeles	511
651	S	Farmers and Merchants Savings Bank of Santa Ana	Santa Ana	466
674	T	Farmers and Merchants Trust Company of Long Beach	Long Beach	491
624	C S	"Farmers Bank"	Camarillo	441

Number	Class	Name	Location	Page
74	C S	Farmers Bank of Wheatland, The	Wheatland	91
75	C S	"Farmers Savings Bank"	Lakeport	92
75A	C S	Branch	Kelseyville	92
576	S	Farmers Savings Bank of Selma	Selma	399
680	C S	Farmers State Bank	Tulare	498
184	C S	Ferndale Bank	Ferndale	169
106	C S T	Fidelity Trust and Savings Bank	Fresno	108
353	C S	Fillmore State Bank	Fillmore	263
353A	C S	Branch	Piru	263
579	C S	First Bank of Hermosa Beach	Hermosa Beach	403
293	C S	"First Bank of Highland"	Highland	229
566	S	First Bank of Jamestown	Jamestown	391
221	C S	First Bank of Kern	Bakersfield	191
659	C S	First Bank of Lemon Cove	Lemon Cove	474
601	C S	First Bank of Livingston	Livingston	421
474	C S	First Bank of San Anselmo, The	San Anselmo	324
481	S	First Bank of Savings of Fort Bragg, The	Fort Bragg	329
40	C S T	First Federal Trust Company	San Francisco	72
N. T. 4	T	First National Bank	Bakersfield	513
N. T. 8	T	First National Bank, The	Santa Barbara	519
466	S	First Savings Bank	Vallejo	320
231	S	"First Savings Bank of Colusa"	Colusa	203
607	S	First Savings Bank	Emeryville	428
631	S	First Savings Bank of Eureka, The	Eureka	447
429	S	"First Savings Bank of Glendora, The"	Glendora	306
432	C S	First Savings Bank of Oakland	Oakland	308
432B	C S	Branch, 1550 Seventh st.	Oakland	308
432C	C S	Branch, 2033 Shattuck av.	Berkeley	308
526	S	First Savings Bank of San Jacinto	San Jacinto	365
534	C S	"First Savings Bank of Shasta County, The"	Redding	372
534A	C S	Branch	Kennett	372
534B	C S	Branch	Anderson	372
478	S	First Savings Bank of Siskiyou County	Yreka	328
170	S	"First Savings Bank of St. Helena"	St. Helena	158
303	C	First State Bank of Clovis	Clovis	235
226	C S T	First Trust and Savings Bank of Pasadena	Pasadena	195
226A	C S T	Branch	Pasadena	195
545	C S	Fort Bragg Commercial Bank	Fort Bragg	379
12	C S	"French American Bank, The"	San Francisco	57
382	S	Fullerton Savings Bank	Fullerton	281
190	C S T	"Garden City Bank and Trust Company"	San Jose	173
190A	C S T	Branch	Santa Clara	173
190B	C S T	Branch	Saratoga	173
190C	C S T	Branch	Gilroy	173
190D	C S T	Branch	Campbell	173
655	C	"General Motors Acceptance Corporation"	San Francisco	470
655A	C	Branch	Los Angeles	470
589	S	Glendale Savings Bank	Glendale	412
96	C S	Glendora Bank	Glendora	106
518	C S	"Glenn County Bank, The"	Willows	359
141	C S T	"Guaranty Trust and Savings Bank"	Los Angeles	137
141A	C S T	Branch, San Pedro	Los Angeles	137
273	S	Granite Savings Bank, The	Monrovia	216
669	C S	Growers Bank	San Jose	486
672	C S	Growers Security Bank	Delano	489
161	S	Hanford Savings Bank	Hanford	151
376	C S	"Harbor Commercial Savings Bank" (San Pedro)	Los Angeles	277
369	S	"Haywards Bank of Savings"	Hayward	272
557	S	Healdsburg Savings Bank	Healdsburg	384
441	C S T	Hellman Commercial Trust and Savings Bank	Los Angeles	312
441A	C S T	Branch, Union Square	Los Angeles	312
441C	C S T	Branch, 214 West Tenth st.	Los Angeles	312
441D	C S T	Branch, 302 South Spring st.	Los Angeles	312
441E	C S T	Branch	Riverside	312
441F	C S T	Branch	Blythe	312
441G	C S T	Branch, 7th & Figueroa sts.	Los Angeles	312
2	S	"Hibernia Savings and Loan Society, The"	San Francisco	51
684	T	Hibernia Trust Company	Los Angeles	502
488	C S	Highland Park Bank	Los Angeles	333
171	S	Hollister Savings Bank	Hollister	159
310	S	Hollywood Savings Bank (Hollywood)	Los Angeles	241
514	C S	"Holtville Bank, The"	Holtville	355
133	S	Home Savings Bank	Eureka	130
448	S	Home Savings Bank of Escondido	Escondido	314
304	S	"Home Savings Bank of Ventura"	Ventura	236
279	S	Home Savings Bank of Whittier	Whittier	220
465	C S	Home Savings Bank of Woodland	Woodland	319
465A	C S	Branch	Knights Landing	319
468	C	Hongkong and Shanghai Banking Corporation	San Francisco	321
8	C S T	"Humboldt Savings Bank"	San Francisco	54

Number	Class	Name	Location	Page
600	C S	Imperial Valley Bank	Brawley	420
600A	C S	Branch	Westmoreland	420
541	C	Indian Valley Bank	Greenville	377
430	C	Industrial Bank of Fresno, The	Fresno	307
629	C S	"Industrial Bank, The"	Vernon	445
630	S	Inglewood Savings Bank	Inglewood	475
30	C	International Banking Corporation	San Francisco	67
538	C S	Inyo County Bank	Bishop	374
538A	C S	Branch	Big Pine	374
538B	C S	Branch	Independence	374
31	C S	Italian-American Bank	San Francisco	68
31A	C S	Branch, Columbus av. and Broadway	San Francisco	68
515	C S	Kingsburg Bank	Kingsburg	356
559	C S	"Lassen Industrial Bank"	Susanville	386
559A	C S	Branch	Bieber	386
559B	C S	Branch	Fall River Mills	386
585	C S	Le Grand Bank	Le Grand	40
485	S	"Lindsay Savings Bank, The"	Lindsay	331
352	S	"Livermore Valley Savings Bank"	Livermore	262
229	C S T	Long Beach Trust and Savings Bank	Long Beach	200
229A	C S T	Branch, Anaheim st. and American av.	Long Beach	200
229B	C S T	Branch, 4th st. and Cherry av.	Long Beach	200
228	C S T	Los Angeles Trust & Savings Bank	Los Angeles	198
228A	C S T	Branch, S. E. cor. Pico st. and Grand av.	Los Angeles	198
228B	C S T	Branch, 2d and Spring sts.	Los Angeles	198
228C	C S T	Branch, E. Seventh st. and Central av.	Los Angeles	198
228D	C S T	Branch, 1835 So. Main st.	Los Angeles	198
228E	C S T	Branch, Avalon	Avalon, Catalina Island	198
228F	C S T	Branch	Huntington Park	198
228G	C S T	Branch	Glendale	198
228H	C S T	Branch	Glendale	198
228I	C S T	Branch, 8th and Olive sts.	Los Angeles	198
228J	C S T	Branch, 3400 Wilshire blvd.	Los Angeles	198
228K	C S T	Branch, 6611 Hollywood blvd.	Los Angeles	198
228L	C S T	Branch, 120 Main st.	Huntington Beach	198
228M	C S T	Branch, Raymond blvd. and Colorado st.	Pasadena	198
157	C S	Los Nietos Valley Bank	Downey	147
207	S	Marin County Savings Bank	San Rafael	183
519	C S	Marine Bank of Ocean Park (P. O. Ocean Park)	Santa Monica	360
609	C S	Marine Commercial and Savings Bank	Long Beach	430
360	C S	Mechanics Bank of Richmond, The	Richmond	267
348	C S	Mendocino Bank of Commerce	Mendocino	260
668	C S T	Mercantile Trust Company	San Francisco	484
668A	C S T	Branch, Grant av. and O'Farrell st.	San Francisco	484
76	C S	Merced Security Savings Bank	Merced	93
76A	C S	Branch	Atwater	93
21	C	"Mission Bank, The"	San Francisco	61
35	S	Mission Savings Bank, The	San Francisco	69
84	C	Modesto Bank, The	Modesto	97
319	S	Modesto Savings Bank	Modesto	245
484	C	Monaghan and Murphy Bank	Needles	330
508	C	Moneta Commercial Bank	Moneta	349
119	S	Monrovia Savings Bank	Monrovia	118
394	C S	Montague Banking Company	Montague	284
565	S	Montebello Savings Bank	Montebello	390
637	C S	Monterey County Bank	Salinas City	453
637A	C S	Branch	Gonzales	453
637B	C S	Branch	Kings City	453
521	S	"Monterey Savings Bank"	Monterey	362
N. T. 9	T	National Bank and Trust Company	Pasadena	521
N. T. 6	T	National Bank of D. O. Mills & Co., The	Sacramento	516
567	C	National City State Bank	National City	392
217	C S	"Nevada County Bank"	Grass Valley	188
217A	C S	Branch	Nevada City	188
420	C S	"Nippon Bank"	Sacramento	300
135	S	Northern California Bank of Savings	Marysville	132
540	S	Northern Solano Savings Bank	Dixon	376
594	C S	"Novato Bank"	Novato	416
46	C S T	Oakland Bank of Savings, The	Oakland	78
46A	C S T	Branch, 1240 Seventh st.	Oakland	78
46B	C S T	Branch, Shattuck av. and Center st.	Berkeley	78
46C	C S T	Branch, 23d av. and East Fourteenth st.	Oakland	78
236	C S	"Ocean Park Bank"	Santa Monica	205
236A	C S	Branch	Venice	205
236B	C S	Branch	Santa Monica	205
396	C	Ojai State Bank	Nordhoff	286
227	C	Old Bank, The	Hanford	197
126	C S T	Orange County Trust and Savings Bank	Santa Ana	124
377	S	"Orange Savings Bank"	Orange	278
516	S	Orland Savings Bank	Orland	357

Number	Class	Name	Location	Page
497	C S	Owens Valley Bank	Bishop	341
306	S	Oxnard Savings Bank	Oxnard	237
116	S	Pajaro Valley Savings Bank	Watsonville	116
649	C	"Park-Union Foreign Banking Corporation"	San Francisco	464
653	C S	Peninsula Bank	Burlingame	468
608	C S	Peoples Savings & Commercial Bank	Chico	429
277	S	Peoples Savings Bank, The	Hanford	219
85	C S	Peoples Bank, The	Sacramento	98
175	S	Peoples Savings Bank	Santa Cruz	161
145	C	"People's State Bank"	Chula Vista	140
406	C S	People's State Bank	Turlock	292
606	T	Peoples Trust & Savings Bank	Riverside	426
53	S	"Petaluma Savings Bank"	Petaluma	81
53A	S	Branch	Petaluma	81
490	C S	"Petaluma Swiss-American Bank"	Petaluma	336
127	C S	Pioneer Bank	Porterville	126
127B	C S	Branch	Strathmore	126
633	S	Placentia Savings Bank	Placentia	449
111	C S	Placer County Bank	Auburn	112
111B	C S	Branch	Newcastle	112
276	C S	Plumas County Bank	Quincy	218
276A	C S	Branch	Portola	218
38	C S	Portuguese American Bank of San Francisco	San Francisco	71
38A	C S	Branch	Oakland	71
38B	C S	Branch	Newman	71
38C	C S	Branch	Los Banos	71
368	S	"Producers Savings Bank, The"	Visalia	271
636	S	Puente Savings Bank	Puente	452
487	S	Redding Savings Bank, The	Redding	332
344	S	Redondo Savings Bank	Redondo Beach	257
522	S	Richmond Savings Bank	Richmond	363
147	C S	Rideout Bank, The	Marysville	141
147A	C S	Branch	Gridley	141
147B	C S	Branch	Live Oak	141
493	C	"Rivera State Bank"	Rivera	338
260	C S	"Roseville Banking Company"	Roseville	212
477	C S	Russ-Williams Banking Company	Ferndale	327
78	C S T	Sacramento-San Joaquin Bank	Sacramento	95
78A	C S T	Branch, 7th and J st.	Sacramento	95
78B	C S T	Branch, Sacramento av. between Third ave and Thirty-fourth sts.	Sacramento	95
78C	C S T	Branch, 10th and K sts.	Sacramento	95
78D	C S T	Branch	Modesto	95
78E	C S T	Branch	Stockton	95
78F	C S T	Branch	Oakdale	95
164	C	Sacramento Valley Bank	Biggs	153
164A	C	Branch	Butte City	153
489	T	Sacramento Valley Bank and Trust Company	Sacramento	334
62	C S	Salinas City Bank	Salinas	85
62A	C S	Branch	Soledad	85
313	S	"Salinas Valley Savings Bank"	Salinas	243
265	S	San Bernardino County Savings Bank, The	San Bernardino	213
265A	S	Branch	Colton	213
265B	S	Branch	Rialto	213
134	C S	San Bernardino Valley Bank	San Bernardino	131
108	S	"San Diego Savings Bank, The"	San Diego	111
524	S	San Dimas Savings Bank	San Dimas	364
638	S	San Fernando Valley Savings Bank, The	San Fernando	454
286	S	San Mateo County Savings Bank	Redwood City	225
6	C S	San Francisco Savings and Loan Society, The	San Francisco	52
6A	C S	Branch, Mission st.	San Francisco	52
6B	C S	Branch, Clement st.	San Francisco	52
6C	C S	Branch, Haight st.	San Francisco	52
372	C S	San Ramon Valley Bank	Walnut Creek	274
372A	C S	Branch	Danville	274
630	T	Santa Barbara Trust Company	Santa Barbara	446
51	S	"Santa Cruz Bank of Savings and Loan"	Santa Cruz	80
363	S	"Santa Paula Savings Bank"	Santa Paula	268
590	C	"Santa Ynez Valley Bank"	Solvang	413
132	S	Savings Bank of Humboldt County, The	Eureka	129
284	C S	Savings Bank of Mendocino County	Ukiah	223
302	S	"Savings Bank of Pomona"	Pomona	234
155	S	Savings Bank of Redlands	Redlands	145
61	C S	Savings Bank of Santa Rosa	Santa Rosa	84
553	S	Savings Bank of Sutter County	Yuba City	383
603	S	Savings Bank of Tulare	Tulare	423
535	S	"Savings Bank of Winters"	Winters	373
230	C S	"Scott Valley Bank"	Fort Jones	202
230A	C S	Branch	Etna Mills	202
494	S	"Sebastopol Savings Bank"	Sebastopol	339
563	C S	Security Commercial and Savings Bank of El Centro	El Centro	389

Number	Class	Name	Location	Page
596	C S	Security Commercial & Savings Bank of San Diego	San Diego	418
11	C S T	Security Bank and Trust Company	San Francisco	56
623	S	"Security Savings Bank of Exeter, The"	Exeter	440
395	S	Security Savings Bank of Orange, The	Orange	285
408	C S	Security Savings Bank of Riverside	Riverside	294
156	S	Security Savings Bank of San Jose	San Jose	146
234	C	"Security State Bank of San Jose, California"	San Jose	204
123	C S T	Security Trust & Savings Bank	Los Angeles	120
123A	C S T	Branch, First and Spring sts.	Los Angeles	120
123B	C S T	Branch, N. W. corner Seventh st. and Grand av.	Los Angeles	120
123C	C S T	Branch, Hollywood blvd. and Cahuenga av.	Hollywood	120
513	C S T	Security Trust Company	Bakersfield	353
513A	C S T	Branch	Taft	353
340	S	Selma Savings Bank	Selma	253
309	C S	Sierra Valley Bank	Loyalton	240
90	C	Siskiyou County Bank	Yreka	102
687	C S	Smith River Bank	Smith River	506
325	S	Solano County Savings Bank	Suisun	247
77	C S	Sonoma Valley Bank	Sonoma	94
571	C S	"Southern County Bank, The"	Anaheim	395
571A	C S	Branch	El Monte	395
571B	C S	Branch	Buena Park	395
639	C S T	Southern Trust and Commerce Bank	San Diego	455
639A	C S T	Branch	Coronado	455
639B	C S T	Branch	La Jolla	455
639C	C S T	Branch	El Centro	455
639D	C S T	Branch	Brawley	455
639E	C S T	Branch	El Centro	455
308	T	Southern Trust Company, The	Los Angeles	238
289	S	South Pasadena Savings Bank	South Pasadena	228
434	T	Spalding Company, The	Los Angeles	309
311	C S	Stanford Bank, The	Palo Alto	242
311A	C S	Branch	Mayfield	242
371	S	Stanislaus County Savings Bank	Oakdale	273
657	C S	Standard Bank of Orange County	Fullerton	472
531	C S	State Bank	San Leandro	371
531A	C S	Branch	Hayward	371
531B	C S	Branch	Centerville	371
294	C S	State Bank of Dunsmuir, The	Dunsmuir	230
665	C S	State Bank of Lomita	Lomita	481
617	C	State Bank of Owensmouth	Owensmouth	435
402	C	"State Bank of Pasadena"	Pasadena	290
379	C S	State Bank of Pomona	Pomona	279
527	C	State Bank of Ramona, The	Ramona	368
219	C S	State Bank of San Pedro	Los Angeles	189
187	S	State Savings Bank	Oakland	172
45	C S	Stockton Savings and Loan Bank	Stockton	77
628	C	"Sumitomo Bank Limited, The"	San Francisco	444
326	C	Surprise Valley Bank	Cedarville	248
685	C S	Tamalpais Bank	San Rafael	504
572	C S	Tehama County Savings Bank	Corning	396
200	T	Title Guarantee and Trust Company	Los Angeles	178
192	T	Title Insurance and Trust Company	Los Angeles	175
216	C S	"Trinity County Bank"	Weaverville	187
206	S	Tuolumne County Bank	Sonora	182
610	C S T	Union Bank & Trust Co. of Los Angeles	Los Angeles	431
203	C S	Union Safe Deposit Bank	Stockton	181
203A	C S	Branch	Lockeford	181
295	S	Union Savings Bank of Redlands	Redlands	231
604	T	Union Trust Company of San Diego	San Diego	424
18	C S T	Union Trust Company of San Francisco	San Francisco	59
423	C S	University Avenue Bank	San Diego	303
503	S	Vacaville Savings Bank, The	Vacaville	345
129	S	Vallejo Bank of Savings, The	Vallejo	127
686	C S T	Valley Bank, The	Fresno	505
223	S	"Valley Savings Bank"	Santa Maria	193
342	S	Venice Savings Bank	Venice	255
149	S	Watsonville Savings Bank	Watsonville	143
247	C S	"West Berkeley Bank"	Berkeley	210
662	S	Western Savings Bank	Long Beach	478
275	C S	Whittier Savings Bank	Whittier	217
10	C	Yokohama Specie Bank, Limited	San Francisco	55
10A	C	Branch	Los Angeles	55
163	S	"Yolo County Savings Bank"	Woodland	152

GEOGRAPHICAL INDEX OF BANKS.

Location	Number	Name	Page
Alameda	136	Alameda Savings Bank	133
	136A	Alameda Savings Bank (Branch)	133
	373	Citizens Savings Bank of Alameda	275
	373A	Citizens Savings Bank of Alameda (Branch)	275
Alhambra	389	Alhambra Savings and Commercial Bank	283
Alturas	602	Alturas State Bank	422
Alvarado	634	The Bank of Alameda County	450
Amador City	202B	Bank of Amador County (Branch)	180
Anaheim	329	American Savings Bank of Anaheim	250
	571	"Southern County Bank, The"	395
Anderson	534B	"The First Savings Bank of Shasta County" (Branch)	372
Angels Camp	214	"Calaveras County Bank"	186
Antioch	507	"The Antioch Bank of Savings"	348
	160	Bank of Antioch	150
Arbuckle	222	Bank of Arbuckle	192
Arcata	103	The Bank of Arcata	107
	581	Arcata Savings Bank	405
Arroyo Grande	281	Bank of Arroyo Grande	221
Atwater	76A	Merced Security Savings Bank (Branch)	93
Auburn	476	Auburn Savings Bank	326
	111	Placer County Bank	112
Avalon, Catalina Island	228E	Los Angeles Trust & Savings Bank (Branch)	198
Azusa	158	"Azusa Valley Savings Bank"	148
Bakersfield	221	First Bank of Kern	191
	N. T. 4	First National Bank	513
	513	Security Trust Company	353
	635	Ardizzi-Oleese Bank	451
Beaumont	435	"Bank of Beaumont"	310
Bellflower	673	Commercial Bank of Bellflower	490
Benicia	622A	Central Bank of Vallejo (Branch)	439
Berkeley	167	"Berkeley Bank of Savings and Trust Company"	156
	167A	"Berkeley Bank of Savings and Trust Company" (Branch)	156
	167B	"Berkeley Bank of Savings and Trust Company" (Branch)	156
	432C	First Savings Bank of Oakland (Branch)	308
	46B	The Oakland Bank of Savings (Branch)	78
	247	"West Berkeley Bank"	210
Bieber	559A	"Lassen Industrial Bank"	386
Biggs	164	Sacramento Valley Bank	153
Big Pine	538A	Inyo County Bank (Branch)	374
Bishop	538	Inyo County Bank	374
	497	Owens Valley Bank	341
Blythe	441F	Hellman Commercial Trust and Savings Bank (Branch)	312
Brawley	600	Imperial Valley Bank	420
	639D	Southern Trust and Commerce Bank (Branch)	455
Brentwood	160A	Bank of Antioch (Branch)	150
Buena Park	571B	Southern County Bank (Branch)	395
Burbank	539	Burbank Savings Bank	375
	586	Farmers & Merchants' Bank of Burbank	410
Burlingame	421	Bank of Burlingame	301
	421A	Bank of Burlingame (Branch)	301
	653	Peninsula Bank	468
Butte City	164A	Sacramento Valley Bank (Branch)	153
Byron	464A	Bank of Tracy (Branch)	318
Calexico	632	Central Bank of Imperial Valley	448
Camarillo	624	"Farmers Bank"	441
Cambria	241	Bank of Cambria	209
Campbell	190D	"Garden City Bank and Trust Company" (Branch)	173
Carpinteria	661B	Commercial Trust and Savings Bank (Branch)	476
Cedarville	326	Surprise Valley Bank	248
Centerville	531B	State Bank (Branch)	371
Ceres	517	"Bank of Ceres"	358
Chico	347	Butte County Savings Bank	259
	N. T. 7	Butte County National Bank	517
	608	Peoples Savings & Commercial Bank	429
Chino	570	Chino Savings Bank	394
Chula Vista	145	"People's State Bank"	140
Clovis	303	First State Bank of Clovis	235
Colfax	415	Colfax Bank	298
Colton	265A	The San Bernardino County Savings Bank (Branch)	213
Colusa	54	"Colusa County Bank"	82
	231	"First Savings Bank of Colusa"	203
Colma	667	Colma State Bank	483
Compton	584	Farmers and Merchants Bank of Compton	408
Concord	456	"Bank of Concord"	316

Location	Number	Name	Page
Corning	593	The Bank of Corning	415
	572	Tehama County Savings Bank	396
Coronado	625	The Bank of Coronado	442
	639A	Southern Trust and Commerce Bank (Branch)	455
Corona	148	"Citizens' Bank"	142
Cottonwood	641	Bank of Cottonwood	458
Courtland	650	Bank of Courtland	465
Covelo	663	Bank of Covelo	479
Covina	220	Covina Valley Savings Bank	190
Crescent City	213	"Del Norte County Bank"	185
Crockett	356A	"Bank of Pinole" (Branch)	265
Crows Landing	266A	Bank of Newman (Branch)	214
Culver City	618	Culver City Commercial and Savings Bank	436
Danville	372A	San Ramon Valley Bank	274
Daly City	675	Daly City Bank	493
Davis	91A	The Bank of Yolo (Branch)	103
	591	"Bank of Davis"	414
Delano	672	Growers Security Bank	489
Denair	400A	Commercial Bank of Turlock (Branch)	289
Dinuba	529	Dinuba Savings Bank	369
Dixon	65	"Bank of Dixon"	87
	540	Northern Solano Savings Bank	376
Dorris	436	Butte Valley State Bank	311
Dos Palos	346A	Bank of Los Banos (Branch)	258
	679	Farmers and Merchants Bank of Dos Palos	497
Downey	157	Los Nietos Valley Bank	147
Dunsmuir	294	The State Bank of Dunsmuir	230
Durham	578	"The Commercial Bank of Durham"	402
Eagle Rock	398	"Eagle Rock Bank"	288
East San Diego	580	East San Diego State Bank	404
El Cajon	426	Cuyamaca State Bank	304
El Centro	563	Security Commercial and Savings Bank of El Centro	389
	639C	Southern Trust and Commerce Bank (Branch)	455
	639E	Southern Trust and Commerce Bank (Branch)	455
Elk Grove	499	Bank of Elk Grove	342
El Monte	571A	"The Southern County Bank" (Branch)	395
El Segundo	542	El Segundo State Bank	378
Emeryville	607	First Savings Bank	428
Escalon	560	Escalon State Bank	387
Escondido	448	Home Savings Bank of Escondido	314
	321	Escondido Savings Bank	246
Esparto	582	The Bank of Esparto	406
Etna Mills	230A	"Scott Valley Bank" (Branch)	202
Eureka	133	Home Savings Bank	130
	132	The Savings Bank of Humboldt County	129
	131	The Bank of Eureka	128
	631	The First Savings Bank of Eureka	447
Exeter	623	"The Security Savings Bank of Exeter"	440
	652	Farmers & Merchants Bank of Exeter	467
Fairoaks	449	Fairoaks Bank	315
Fallbrook	501	"The Citizens' Commercial Bank"	343
Fall River Mills	559B	"Lassen Industrial Bank" (Branch)	386
Ferndale	184	Ferndale Bank	169
	477	Russ-Williams Banking Company	327
Fillmore	353	Fillmore State Bank	263
	367B	Farmers and Merchants Bank (Branch)	270
Firebaugh	346C	Bank of Los Banos (Branch)	258
Folsom	504	Bank of Folsom	346
Forestville	288A	The Analy Savings Bank (Branch)	227
Fort Bidwell	416	Bank of Fort Bidwell	299
Fort Bragg	481	The First Bank of Savings of Fort Bragg	329
	545	Fort Bragg Commercial Bank	379
Fort Jones	230	"Scott Valley Bank"	202
Fortuna	317	Bank of Fortuna	244
Fresno	430	The Industrial Bank of Fresno	307
	25P	Bank of Italy (Branch)	62
	106	Fidelity Trust and Savings Bank	108
	686	The Valley Bank	505
	25KK	Bank of Italy (Branch)	62
Fullerton	382	Fullerton Savings Bank	281
	657	Standard Bank of Orange County	472
Galt	550	Bank of Galt	381
Gardena	569	Citizens State Savings Bank	393
	664	Farmers and Merchants Bank of Gardena	480
Gilroy	250	Bank of Italy (Branch)	62
	190C	"Garden City Bank and Trust Company"	173
Glendale	589	Glendale Savings Bank	412
	228G	Los Angeles Trust & Savings Bank (Branch)	198
	228H	Los Angeles Trust & Savings Bank (Branch)	198

Location	Number	Name	Page
Glendora	96	Glendora Bank	106
	429	"The First Savings Bank of Glendora"	306
Gonzales	637A	Monterey County Bank (Branch)	453
Grass Valley	217	"Nevada County Bank"	188
Greenville	541	Indian Valley Bank	377
Gridley	147A	The Rideout Bank (Branch)	141
Grimes	54B	"Colusa County Bank" (Branch)	82
Guadalupe	139A	"The Bank of Santa Maria" (Branch)	136
Guerneville	358	Bank of Guerneville	266
Gustine	598	Bank of Gustine	419
	266B	Bank of Newman (Branch)	214
Half Moon Bay	328	Bank of Half Moon Bay	249
Hanford	161	Hanford Savings Bank	151
	227	The Old Bank	197
	277	The Peoples Savings Bank	219
Hayward	153	Bank of Haywards	144
	369	"Haywards Bank of Savings"	272
	531A	State Bank (Branch)	371
Healdsburg	551	Farmers and Mechanics Savings Bank of Healdsburg	382
	557	Healdsburg Savings Bank	384
Hermosa Beach	579	First Bank of Hermosa Beach	403
Hemet	407	Farmers and Merchants Bank	293
Highland	293	"First Bank of Highland"	229
Hilmar	400D	Commercial Bank of Turlock (Branch)	289
Hollister	171	Hollister Savings Bank	159
	25Q	Bank of Italy (Branch)	62
Hollywood		(See Los Angeles)	
Holtville	514	"The Holtville Bank"	355
Hopland	575	"Bank of Hopland"	398
Hueneme	125	"Bank of Hueneme"	123
Hughson	502	The Bank of Hughson	344
Huntington Beach	228L	Los Angeles Trust & Savings Bank (Branch)	198
Huntington Park	228F	Los Angeles Trust & Savings Bank (Branch)	198
Imperial	397	Farmers and Merchants Bank of Imperial	287
Independence	538B	Inyo County Bank (Branch)	374
Inglewood	509	Citizens Savings Bank of Inglewood	350
	660	Inglewood Savings Bank	475
Ione	577B	California Trust and Savings Bank (Branch)	400
Irvington	634A	The Bank of Alameda County (Branch)	450
Isleton	648	Bank of Isleton	463
Jackson	202	Bank of Amador County	180
Jamestown	566	First Bank of Jamestown	391
Kennett	534A	"The First Savings Bank of Shasta County" (Branch)	372
Kelseyville	75A	"Farmers Savings Bank" (Branch)	92
Kings City	637B	Monterey County Bank (Branch)	453
Kingsburg	515	Kingsburg Bank	356
Knights Landing	465A	Home Savings Bank of Woodland (Branch)	319
Lakeport	68	"The Bank of Lake"	88
	75	"Farmers Savings Bank"	92
La Jolla	639B	Southern Trust and Commerce Bank (Branch)	455
La Mesa	472	Bank of La Mesa	323
Lancaster	619	Antelope Valley Bank	437
Lankershim	496	Bank of Lankershim	340
La Habra	677	Citizens Commercial and Savings Bank of La Habra	495
La Verne	621	"The Farmers and Merchants Bank of La Verne"	438
Le Grand	585	Le Grand Bank	409
Lemoore	166	"Bank of Lemoore"	155
Lemon Cove	659	First Bank of Lemon Cove	474
Lincoln	237	The Bank of Lincoln	206
	615	Bank of Western Placer	433
Lindsay	485	"The Lindsay Savings Bank"	331
Live Oak	147B	The Rideout Bank (Branch)	141
Livermore	25S	Bank of Italy (Branch)	62
	352	"Livermore Valley Savings Bank"	262
Livingston	601	First Bank of Livingston	421
Lockeford	203A	Union Safe Deposit Bank (Branch)	181
Lodi	403	Central Savings Bank of Lodi, California	291
	626	Farmers and Merchants Bank of Lodi, California	443
Loleta	461	Bank of Loleta	317
Lomita	665	State Bank of Lomita	481
Lompoc	661A	Commercial Trust and Savings Bank (Branch)	476
Long Beach	427	Farmers and Merchants Bank of Long Beach	305
	427A	Farmers and Merchants Bank of Long Beach (Branch)	305
	229	Long Beach Trust and Savings Bank	200
	229A	Long Beach Trust and Savings Bank (Branch)	200
	229B	Long Beach Trust and Savings Bank (Branch)	200
	609	Marine Commercial and Savings Bank	430
	662	Western Savings Bank	478
	674	Farmers and Merchants Trust Company of Long Beach	491
Loomis	587	Bank of Loomis	411
Los Alamos	139B	"The Bank of Santa Maria" (Branch)	136

Location	Number	Name	Page
Los Angeles.....	25H	Bank of Italy (Branch).....	62
	25K	Bank of Italy (Branch).....	62
	25W	Bank of Italy (Branch).....	62
	364	Bank of San Pedro.....	269
	666	California Bank.....	482
	666A	California Bank (Branch).....	482
	666B	California Bank (Branch).....	482
	666C	California Bank (Branch).....	482
	666D	California Bank (Branch).....	482
	666E	California Bank (Branch).....	482
	666G	California Bank (Branch).....	482
	666H	California Bank (Branch).....	482
	666J	California Bank (Branch).....	482
	666L	California Bank (Branch).....	482
	666M	California Bank (Branch).....	482
	666N	California Bank (Branch).....	482
	666O	California Bank (Branch).....	482
	666P	California Bank (Branch).....	482
	666Q	California Bank (Branch).....	482
	666R	California Bank (Branch).....	482
	666S	California Bank (Branch).....	482
	666T	California Bank (Branch).....	462
	388	Citizens State Bank of Sawtelle, California.....	282
	388A	Citizens State Bank of Sawtelle, California (Branch).....	282
	525	"Citizens Trust and Savings Bank".....	366
	525A	"Citizens Trust and Savings Bank" (Branch).....	366
	525B	"Citizens Trust and Savings Bank" (Branch).....	366
	525C	"Citizens Trust and Savings Bank" (Branch).....	366
	525D	"Citizens Trust and Savings Bank" (Branch).....	366
	N. T. 3	Farmers and Merchants National Bank.....	511
	655A	General Motors Acceptance Corporation (Branch).....	470
	141	Guaranty Trust and Savings Bank.....	137
	141A	Guaranty Trust and Savings Bank (Branch).....	137
	376	"Harbor Commercial Savings Bank".....	277
	441	Hellman Commercial Trust and Savings Bank.....	312
	441A	Hellman Commercial Trust and Savings Bank (Branch).....	312
	441C	Hellman Commercial Trust and Savings Bank (Branch).....	312
	441D	Hellman Commercial Trust and Savings Bank (Branch).....	312
	441G	Hellman Commercial Trust and Savings Bank (Branch).....	312
	684	Hibernia Trust Company.....	502
	488	Highland Park Bank.....	333
	310	Hollywood Savings Bank.....	241
	228	Los Angeles Trust & Savings Bank.....	198
	228A	Los Angeles Trust & Savings Bank (Branch).....	198
	228B	Los Angeles Trust & Savings Bank (Branch).....	198
	228C	Los Angeles Trust & Savings Bank (Branch).....	198
	228D	Los Angeles Trust & Savings Bank (Branch).....	198
	228I	Los Angeles Trust & Savings Bank (Branch).....	198
	228J	Los Angeles Trust & Savings Bank (Branch).....	198
	228K	Los Angeles Trust & Savings Bank (Branch).....	198
	123	Security Trust & Savings Bank.....	120
	123A	Security Trust & Savings Bank (Branch).....	120
	123B	Security Trust & Savings Bank (Branch).....	120
	123C	Security Trust & Savings Bank (Branch).....	120
	308	The Southern Trust Company.....	238
	434	The Spalding Company.....	309
	219	State Bank of San Pedro.....	189
	200	Title Guarantee and Trust Company.....	178
	192	Title Insurance and Trust Company.....	175
	610	Union Bank & Trust Co. of Los Angeles.....	431
Los Banos.....	10A	Yokohama Specie Bank, Limited (Branch).....	55
	346	Bank of Los Banos.....	258
Los Gatos.....	38C	Portuguese American Bank of San Francisco (Branch).....	71
	93	The Bank of Los Gatos.....	105
Loyalton.....	309	Sierra Valley Bank.....	240
Lynwood.....	584A	Farmers and Merchants Bank of Compton (Branch).....	408
Madera.....	25V	Bank of Italy (Branch).....	62
Manteca.....	644	Bank of South San Joaquin.....	460
Maricopa.....	512	Bank of Maricopa.....	352
Martinez.....	64	Bank of Martinez.....	86
Marysville.....	147	The Rideout Bank.....	141
	135	Northern California Bank of Savings.....	132
	122	Decker-Jewett Bank.....	119
Mayfield.....	311A	The Stanford Bank (Branch).....	242
Maxwell.....	54A	"Colusa County Bank" (Branch).....	82
Mendocino.....	348	Mendocino Bank of Commerce.....	260
Merced.....	76	Merced Security Savings Bank.....	93
	25N	Bank of Italy (Branch).....	62
	409	Bank of Mill Valley.....	295
Mill Valley.....	530	"Bank of Milpitas".....	370
Milpitas.....			

Location	Number	Name	Page
Modesto	84	The Modesto Bank	97
	319	Modesto Savings Bank	245
	25U	Bank of Italy (Branch)	62
	78D	Sacramento San Joaquin Bank (Branch)	95
Moneta	508	Moneta Commercial Bank	349
Monrovia	119	Monrovia Savings Bank	118
	273	The Granite Savings Bank	216
Montague	394	Montague Banking Company	284
Montebello	565	Montebello Savings Bank	390
Monterey	165	"The Bank of Monterey"	154
	521	"Monterey Savings Bank"	362
Moorpark	678	American Commercial & Savings Bank	496
Morgan Hill	355	"Bank of Morgan Hill"	264
Napa	57	"Bank of Napa"	83
	25T	Bank of Italy (Branch)	62
National City	567	National City State Bank	392
Needles	484	Monaghan and Murphy Bank	330
	351	Bank of Needles	261
Nevada City	217A	"Nevada County Bank" (Branch)	188
Newcastle	111B	Placer County Bank (Branch)	112
Newman	266	Bank of Newman	214
	38B	Portuguese American Bank of San Francisco (Branch)	71
Niles	634B	The Bank of Alameda County (Branch)	450
Nordhoff	396	Ojai State Bank	286
Norwalk	375	Bank of Norwalk	276
Novato	594	"Novato Bank"	416
Oakdale	78F	Sacramento-San Joaquin Bank (Branch)	95
	371	Stanislaus County Savings Bank	273
Oakland	36A	"Banca Popolare Fugazi"	70
	25CC	Bank of Italy (Branch)	62
	25DD	Bank of Italy (Branch)	62
	25EE	Bank of Italy (Branch)	62
	25FF	Bank of Italy (Branch)	62
	185A	Bank of San Leandro (Branch)	170
	640	The Broadway Bank	457
	N. T. 2	Central National Bank	509
	159	Central Savings Bank of Oakland	149
	159A	Central Savings Bank of Oakland (Branch)	149
	182	"Farmers and Merchants Savings Bank of Oakland, California"	167
	432	First Savings Bank of Oakland	308
	432B	First Savings Bank of Oakland (Branch)	308
	46	The Oakland Bank of Savings	78
	46A	The Oakland Bank of Savings (Branch)	78
	46C	The Oakland Bank of Savings (Branch)	78
	187	State Savings Bank	172
	38A	Portuguese American Bank of San Francisco (Branch)	71
Oakley	671	Bank of Oakley	488
Ocean Park		(See Santa Monica).	
Ontario	137	"Euclid Savings Bank"	134
Orange	377	"Orange Savings Bank"	278
	395	The Security Savings Bank of Orange	285
Orcutt	139C	"The Bank of Santa Maria" (Branch)	136
Orland	107	The Bank of Orland	110
	516	Orland Savings Bank	357
Oroville	177	Bank of Oroville	163
	117	Bank of Rideout, Smith & Co.	117
Owensmouth	617	State Bank of Owensmouth	435
Oxnard	343	Bank of A. Levy, Incorporated	256
	306	Oxnard Savings Bank	237
Pacific Grove	282	"Bank of Pacific Grove"	222
	124	"The Bank of E. Cooke Smith"	122
Palmdale	619A	Antelope Valley Bank (Branch)	437
Palms		(See Los Angeles).	
Palo Alto	180	"The Bank of Palo Alto"	165
	311	The Stanford Bank	242
Pasadena	573	Citizens Savings Bank of Pasadena	397
	226	First Trust and Savings Bank of Pasadena	195
	226A	First Trust and Savings Bank of Pasadena (Branch)	195
	N. T. 9	National Bank and Trust Company	521
	402	"State Bank of Pasadena"	290
	228M	"Los Angeles Trust & Savings Bank" (Branch)	198
Paso Robles	174	Citizens Bank of Paso Robles	160
Patterson	520	Bank of Patterson	361
	670	Commercial Bank	487
Perris	470	"Bank of Perris"	322
Petaluma	53	"Petaluma Savings Bank"	81
	53A	"Petaluma Savings Bank" (Branch)	81
	490	"Petaluma Swiss-American Bank"	336
	341	The California Savings Bank	254
Pinole	356	"Bank of Pinole"	265
Piru	353A	Fillmore State Bank (Branch)	263

Location	Number	Name	Page
Pittsburg	285	"Contra Costa County Bank"	224
Placerville	239	El Dorado County Bank	208
Placentia	633	Placentia Savings Bank	449
Pleasanton	583	"Amador Valley Savings Bank"	407
	183	Bank of Pleasanton	168
Plymouth	202C	Bank of Amador County (Branch)	180
Point Arena	338	Bank of Point Arena	252
Point Reyes	212A	Bank of Tomales (Branch)	184
Pomona	302	"Savings Bank of Pomona"	234
	379	State Bank of Pomona	279
Porterville	127	Pioneer Bank	126
Portola	276A	Plumas County Bank (Branch)	218
Princeton	562	"Bank of Princeton"	388
Puente	636	Puente Savings Bank	452
Quincy	276	Plumas County Bank	218
Ramona	527	The State Bank of Ramona	368
Red Bluff	72	Bank of Tehama County	90
Redding	534	"The First Savings Bank of Shasta County"	372
	487	The Redding Savings Bank	332
Redlands	155	Savings Bank of Redlands	145
	295	Union Savings Bank of Redlands	231
Redondo Beach	344	Redondo Savings Bank	257
Redwood City	25X	Bank of Italy (Branch)	62
	286	San Mateo County Savings Bank	225
Rialto	265B	The San Bernardino County Savings Bank (Branch)	213
Richmond	238	"Bank of Richmond"	207
	360	The Mechanics Bank of Richmond	267
	522	Richmond Savings Bank	363
Rio Vista	297	Bank of Rio Vista	233
Ripon	492	"Bank of Ripon"	337
Riverside	422	"Citizens Bank of Arlington"	302
	606	Peoples Trust and Savings Bank	426
	408	Security Savings Bank of Riverside	294
	441E	Hellman Commercial Trust and Savings Bank (Branch)	312
Rivera	493	"Rivera State Bank"	338
Rodeo	356B	Bank of Pinole (Branch)	265
Roseville	260	"Roseville Banking Company"	212
Sacramento	577	California Trust and Savings Bank	400
	577A	California Trust and Savings Bank (Branch)	400
	N. T. 5	Capital National Bank	515
	475	Citizens Bank of Sacramento	325
	143	Farmers and Mechanis Savings Bank	139
	N. T. 6	National Bank of D. O. Mills & Co.	516
	420	"Nippon Bank"	300
	85	The Peoples Bank	98
	78	Sacramento-San Joaquin Bank	95
	78A	Sacramento-San Joaquin Bank (Branch)	95
	78B	Sacramento-San Joaquin Bank (Branch)	95
	78C	Sacramento-San Joaquin Bank (Branch)	95
	489	Sacramento Valley Bank and Trust Company	334
St. Helena	89	The Bank of St. Helena	101
	170	"First Savings Bank of St. Helena"	158
Salinas	62	Salinas City Bank	85
	637	Monterey County Bank	453
	313	"Salinas Valley Savings Bank"	243
San Anselmo	474	The First Bank of San Anselmo	324
San Bernardino	224	California State Bank of San Bernardino	194
	265	The San Bernardino County Savings Bank	213
	134	San Bernardino Valley Bank	131
San Bruno	656	California Bank of San Mateo County	471
San Diego	113	Citizens Savings Bank of San Diego	114
	108	"The San Diego Savings Bank"	111
	596	Security Commercial & Savings Bank of San Diego	418
	639	Southern Trust and Commerce Bank	455
	604	Union Trust Company of San Diego	424
	423	University Avenue Bank	303
San Dimas	524	San Dimas Savings Bank	364
San Fernando	638	The San Fernando Valley Savings Bank	454
San Francisco	43	Anglo-California Trust Company	75
	43A	Anglo-California Trust Company (Branch)	75
	43D	Anglo-California Trust Company (Branch)	75
	43E	Anglo-California Trust Company (Branch)	75
	43F	Anglo-California Trust Company (Branch)	75
	681	Asia Banking Corporation	499
	36	"Banca Popolare Fugazi"	70
	36C	"Banca Popolare Fugazi" (Branch)	70
	N. T. 1	Bank of California National Association	507
	25	Bank of Italy	62
	25E	Bank of Italy (Branch)	62
	25GG	Bank of Italy (Branch)	62
	25HH	Bank of Italy (Branch)	62

Location	Number	Name	Page
San Francisco—Continued	654	The Bank of Montreal	469
	642	British American Bank	459
	27	The Canadian Bank of Commerce	66
	41	The Canton Bank	74
	17	Columbus Savings and Loan Society	58
	647	Commercial Bank of Spanish America, Ltd.	462
	7	"Donohoe-Kelly Banking Company"	53
	40	First Federal Trust Company	72
	12	The French American Bank	57
	655	"General Motors Acceptance Corporation"	470
	2	"The Hibernia Savings and Loan Society"	51
	468	Hongkong and Shanghai Banking Corporation	321
	8	"Humboldt Savings Bank"	54
	30	International Banking Corporation	67
	31	Italian-American Bank	68
	31A	Italian-American Bank (Branch)	68
	668	Mercantile Trust Company	484
	668A	Mercantile Trust Company (Branch)	484
	21	"The Mission Bank"	61
	35	The Mission Savings Bank	69
	649	"Park Union Foreign Banking Corporation"	464
	38	Portuguese American Bank of San Francisco	71
	6	The San Francisco Savings and Loan Society	52
	6A	The San Francisco Savings and Loan Society (Branch)	52
	6B	The San Francisco Savings and Loan Society (Branch)	52
	6C	The San Francisco Savings and Loan Society (Branch)	52
	11	Security Bank and Trust Company	56
	628	"The Sumitomo Bank, Limited"	444
	18	Union Trust Company of San Francisco	59
	10	Yokohama Specie Bank, Limited	55
San Gabriel	616	Bank of San Gabriel	434
Sanger	558	Commercial Bank of Sanger	385
San Jacinto	526	First Savings Bank of San Jacinto	365
San Jose	25Y	Bank of Italy (Branch)	62
	547	"Bank of San Jose"	380
	190	"Garden City Bank and Trust Company"	173
	669	Growers Bank	486
	156	Security Savings Bank of San Jose	146
	234	"Security State Bank of San Jose, California"	204
San Leandro	185	"Bank of San Leandro"	170
	531	State Bank	371
San Luis Obispo	114	"Commercial Bank of San Luis Obispo"	115
	683	Citizens State Bank of San Luis Obispo	501
San Mateo	25F	Bank of Italy (Branch)	62
San Miguel	174A	Citizens Bank of Paso Robles (Branch)	160
San Pedro		(See Los Angeles).	
San Rafael	511	Bank of San Rafael	351
	207	Marin County Savings Bank	183
	685	Tamalpais Bank	504
Santa Ana	651	Farmers and Merchants Savings Bank of Santa Ana	466
	126	Orange County Trust and Savings Bank	124
Santa Barbara	36B	"Banca Popolare Fugazi" (Branch)	70
	250	The Central Bank	211
	661	Commercial Trust and Savings Bank	476
	N. T. 10	County National Bank and Trust Company	523
	N. T. 8	First National Bank	519
	630	Santa Barbara Trust Company	446
Santa Clara	25M	Bank of Italy (Branch)	62
	190A	"Garden City Bank and Trust Company" (Branch)	173
Santa Cruz	112	City Savings Bank	113
	175	Peoples Savings Bank	161
	51	"Santa Cruz Bank of Savings and Loan"	80
Santa Maria	139	"The Bank of Santa Maria"	136
	223	"Valley Savings Bank"	193
Santa Monica	198	Bank of Santa Monica	177
	519	Marine Bank of Ocean Park	360
	236	Ocean Park Bank	205
	236B	Ocean Park Bank (Branch)	205
Santa Paula	367	Farmers and Merchants Bank	270
	363	"Santa Paula Savings Bank"	268
Santa Rosa	138	Exchange Bank	135
	61	Savings Bank of Santa Rosa	84
	25AA	Bank of Italy (Branch)	62
Saratoga	190B	"Garden City Bank and Trust Company" (Branch)	173
Saticoy	367A	Farmers and Merchants Bank (Branch)	270
Sausalito	413	Bank of Sausalito	297
Sawtelle	198A	Bank of Santa Monica (Branch)	177
	388	Citizens State Bank of Sawtelle, California	282
		(See Los Angeles.)	

Location	Number	Name	Page
Sebastopol.....	288	The Anal Savings Bank.....	227
	494	"Sebastopol Savings Bank".....	339
Selma.....	576	Farmers Savings Bank of Selma.....	399
	340	Selma Savings Bank.....	253
Smith River.....	687	Smith River Bank.....	506
Soledad.....	62A	Salinas City Bank (Branch).....	85
Solvang.....	590	"Santa Ynez Valley Bank".....	413
Sonoma.....	77	Sonoma Valley Bank.....	94
Sonora.....	206	Tuolumne County Bank.....	182
South Pasadena.....	289	South Pasadena Savings Bank.....	228
South San Francisco.....	333	Bank of South San Francisco.....	251
Stratford.....	166A	Bank of Lemoore (Branch).....	155
Standish.....	181A	"Bank of Lassen County" (Branch).....	166
Strathmore.....	127B	Pioneer Bank (Branch).....	126
Stockton.....	25Z	Bank of Italy (Branch).....	62
	88	City Bank.....	100
	269	Commercial and Savings Bank of Stockton.....	215
	78E	Sacramento-San Joaquin Bank (Branch).....	95
	45	The Stockton Savings and Loan Bank.....	77
	203	Union Safe Deposit Bank.....	181
Suisun.....	325	Solano County Savings Bank.....	247
Sunnyvale.....	25JJ	Bank of Italy (Branch).....	62
Susanville.....	181	"Bank of Lassen County".....	166
	559	"Lassen Industrial Bank".....	386
Sutter Creek.....	202A	Bank of Amador County (Branch).....	180
Tehachapi.....	178	Bank of Tehachapi.....	164
Thermal.....	682	Coachella Valley State Bank.....	500
Tamales.....	212	Bank of Tamales.....	184
Tracy.....	505	American Bank of Tracy.....	347
	464	Bank of Tracy.....	318
Tulare.....	680	Farmers State Bank.....	498
	603	Savings Bank of Tulare.....	423
Turlock.....	400	Commercial Bank of Turlock.....	289
	406	People's State Bank.....	292
Taft.....	513A	Security Trust Company (Branch).....	353
Ukiah.....	287	Commercial Bank of Ukiah.....	226
	284	Savings Bank of Mendocino County.....	223
Upland.....	380	"Citizens Savings Bank of Upland".....	280
Vacaville.....	92	Bank of Vacaville.....	104
	503	The Vacaville Savings Bank.....	345
Vallejo.....	466	First Savings Bank.....	320
	622	Central Bank of Vallejo.....	439
	129	The Vallejo Bank of Savings.....	127
Valley Ford.....	186	"The Dairyman's Bank".....	171
Venice.....	236A	Ocean Park Bank (Branch).....	205
	342	Venice Savings Bank.....	255
Ventura.....	25BB	Bank of Italy (Branch).....	62
	304	"Home Savings Bank of Ventura".....	236
Vernon.....	629	"The Industrial Bank".....	445
Visalia.....	368	"The Producers Savings Bank".....	271
	25II	Bank of Italy (Branch).....	62
Walnut Creek.....	372	San Ramon Valley Bank.....	274
Walnut Grove.....	595	Bank of Alex Brown.....	417
Waterford.....	676	Commercial and Savings Bank.....	494
Watsonville.....	71	Bank of Watsonville.....	89
	116	Pajaro Valley Savings Bank.....	116
	149	Watsonville Savings Bank.....	143
Watts.....	645	Farmers and Merchants Bank of Watts.....	461
Weaverville.....	216	"Trinity County Bank".....	187
Westmoreland.....	600A	Imperial Valley Bank (Branch).....	420
Wheatland.....	74	The Farmers Bank of Wheatland.....	91
Whittier.....	658	Community Bank of Whittier.....	473
	279	Home Savings Bank of Whittier.....	220
	275	Whittier Savings Bank.....	217
Williams.....	176	Bank of Williams.....	162
Willits.....	296	Bank of Willits.....	232
Willows.....	86	Bank of Willows.....	99
	518	"The Glenn County Bank".....	359
Winters.....	411	"Citizens Bank of Winters".....	296
	535	"Savings Bank of Winters".....	373
Woodland.....	91	Bank of Yolo.....	103
	465	Home Savings Bank of Woodland.....	319
	163	"Yolo County Savings Bank".....	152
Yreka.....	478	First Savings Bank of Siskiyou County.....	328
	90	Siskiyou County Bank.....	102
Yuba City.....	553	Savings Bank of Sutter County.....	383

GENERAL INDEX.

	Page
ALPHABETICAL INDEX OF BANKS.....	697
GEOGRAPHICAL INDEX OF BANKS.....	705
INTRODUCTORY LETTER.....	3
LIST OF NATIONAL BANKS AUTHORIZED TO DO TRUST BUSINESS.....	695
LIST OF NEW BANKS AND BRANCH OFFICES AUTHORIZED TO TRANSACT BUSINESS SINCE JULY 1, 1920, TO JUNE 30, 1921.....	694
MISCELLANEOUS CHANGES IN BANKS, JULY 1, 1920, TO JUNE 30, 1921.....	693
NAMES OF BANKS AUTHORIZED TO COLLECT SCHOOL SAVINGS, JULY 1, 1920, TO JUNE 30, 1921.....	695
NAMES AND COMPENSATION OF OFFICERS AND EMPLOYEES.....	692
RECEIPTS AND EXPENDITURES FOR FISCAL YEAR, JULY 1, 1920, TO JUNE 30, 1921.....	692
STATEMENTS OF BANKS IN LIQUIDATION.....	525
STATEMENTS OF CONDITION OF STATE BANKS AS OF JUNE 30, 1921.....	51
STATEMENTS OF CONDITION OF TRUST DEPARTMENTS OF NATIONAL BANKS AS OF JUNE 30, 1921.....	507
TABULATED STATEMENT OF REPORTS OF CONDITION OF SEPT. 8, 1920.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF NOV. 15, 1920.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF DEC. 29, 1920.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF FEB. 21, 1921.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF APR. 28, 1921.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF JUNE 30, 1921.....	Folder
UNCLAIMED DEPOSITS DURING PRECEDING TEN YEARS.....	537, 579
UNCLAIMED DEPOSITS HELD FOR MORE THAN TWENTY YEARS.....	571, 666

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with totals as shown by the Report of Condition of September 8, 1920.

State, County and Judicial District	United States and Postal Savings Deposits	Deposits of Money Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	Letters of Credit and Transfers Checks Self for Cash	Accounts Solicited by or for Amount of Bills	Fund for Advances to Court Trustees	Other Liabilities	CONTINGENT LIABILITIES (Not Included in Totals)		Number of Depositors	TRUST RESOURCES				TRUST LIABILITIES					
							Liabilities for Reductions Ex- cluding Trusts with Federal Reserve Bank, Accounts of Other Banks Quaranteed and Foreign Bills or Credits Endowed	Liabilities for Accounts with Federal Reserve Bank		Personal Assets Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	TRUST INVESTMENTS		Due from Banks	Cash on Hand	Total	Personal Assets Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	Trusts Held in County of Executor, Administrator, Guardian, Assignee, Receiver or Trustee	Private Trusts Specially Origi- nated and Controlled at Court Trusts Under Supervision	

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

Abstract of the Report of Condition of 121 State Banks with 181 branch offices, as of December 29, 1920, comprising the reports of 75 commercial banks, 106 savings banks, 9 trust companies and 334 departmental banks and branches.

[illegible]

Compared with totals as shown by the Report of Condition of November 15, 1920.

Judicial Deposits	State, County and Municipal Deposits	United States and Postal Savings Deposits	Deposits of Money Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	Letters of Credit and Treasury Checks Held for Cash	Acceptances Issued by or for Account of Bank	Funds for Advances to Court Funds	Other Liabilities	CONTINGENT LIABILITIES (Not Included in Totals)		Number of Depositors	TRUST RESOURCES					TRUST LIABILITIES			
								Liabilities for Redemptions Excluding Those with Federal Reserve Bank, Acceptances of Other Banks Guaranteed and Foreign Bills or Drafts Endorsed	Liabilities for Redemptions with Federal Reserve Bank		Personal Assets Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	TRUST INVESTMENTS		Due from Banks	Cash on Hand	Total	Personal Assets Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	Trusts Held in Custody of Executor, Administrator, Guardian, Assignee, Receiver or Trustee	Private Trusts Specially Designated and Controlled as Court Funds Under Supervision
												Personal Property	Real Property						
702,035.91	886,007.01	602,203.61		\$61,672.77	\$5,065,831.30		\$12,810,941.18	\$42,515.42	\$1,530,917.16	128,790									
105,816.48	7,337,200.98	618,700.00					884,932.00			525,679									
			\$103,302.63			\$13,346.29	18,746.35				\$7,528,786.95	\$30,983,528.84	\$5,808,519.43	\$1,187,973.44		\$54,360,836.64	\$7,528,786.95	\$43,216,347.48	\$3,765,891.23
189,032.59	88,325,077.11	\$1,220,673.21	\$98,302.61	\$61,672.77	\$5,065,831.40	\$43,306.29	\$13,448,353.04	\$12,515.42	\$2,529,207.16	636,111									
896,178.70	8,777,131.73			\$5,133.25	\$5,065,831.40		\$946,724.60		\$2,183,300.00	141,541									
196,795.45							708,892.53			391,066									
			\$1,654.61				\$68,667.45				\$71,000.00	\$31,831,029.57	\$7,961,848.54	\$1,312,847.40	\$3,146.24	\$12,214,478.64	\$71,000.00	\$3,215,565.65	\$11,922,962.59
1,757,511.94	\$1,666,331.44		\$1,854.96	\$35,133.70	\$20,000.00	\$68,667.15	\$1,234,127.13		\$2,153,300.00	502,637									
1,556.77	406,789.45						\$91,735.11												
102,120.70	1,721,500.00						478,822.65		\$55,000.00	16,791									
			\$16,031.71							124,670	\$330,229.94	\$92,817.64	\$28,681.60	\$93,890.36		\$1,415,695.74	\$33,240.94	\$1,115,000.80	
7,146.17	\$1,338,999.40		\$16,031.71	\$82,729.41			\$545,367.26	\$83,000.00		111,161									
200,810.41	\$8,000,000.51	\$20,100.00		\$10,000.00			\$917,372.42	\$1,020,789.60	\$1,200,151.81	358,180									
500,011.10	2,615,710.75	91,852.74			\$500,000.00		237,086.39			520,820									
			\$91,171.70			\$6,000.00					\$406,691.70	\$4,798,205.60	\$2,478,248.25	\$921,588.38		\$117,575.51	\$5,217,894.70	\$998,694.70	\$7,694,692.56
809,628.80	\$10,662,290.37	\$31,047.42	\$91,171.33	\$10,000.00	\$30,000.00	\$6,000.00	\$1,181,958.81	\$1,020,789.60	\$1,205,151.81	878,769									
1,134,108.50	\$10,000,250.70	\$61,733.40		\$192,518.00	\$5,515,631.00		\$1,707,226.21	\$1,124,246.08	\$5,899,671.97	645,277									
1,134,108.50	\$10,000,250.70	\$61,733.40		\$192,518.00	\$5,515,631.00		1,030,161.07			1,533,731									
			\$29,033.00				\$118,213.74	15,746.36			\$5,478,838.57	\$77,221,164.65	\$10,272,668.82	\$9,215,301.00	\$149,731.74	\$10,488,009.78	\$8,179,843.57	\$91,263,001.45	\$15,715,164.72
947,472.00	\$4,000,000.54	\$1,351,720.01	\$298,363.00	\$192,546.00	\$5,515,631.00	\$18,211.24	\$16,113,066.71	\$1,124,246.08	\$5,899,671.97	2,119,813									
972,782.15	\$20,000,000.13	\$3,205,421.42	\$428,492.06	\$212,310.00	\$5,915,842.30	\$90,820.65	\$22,620,769.85	\$2,119,849.51	\$1,328,470.50	2,184,205	\$15,271,530.74	\$78,100,964.93	\$16,031,681.60	\$3,060,610.31	\$11,951.00	\$11,060,678.20	\$15,777,530.74	\$83,047,065.00	\$16,738,079.46

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

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d with totals as shown by the Report of Condition of December 29, 1920.

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

Abstract of the Report of Condition of 126 State Banks with 187 branch offices, as of April 28, 1921, comprising the reports of 74 commercial banks, 106 savings banks, 10 trust companies and 236 departmental banks compared with totals for the year 1920.

[illegible]

as shown by the Report of Condition of February 21, 1921.

	United States and Federal Savings Deposits	Deposits of Money Received from Lawyers, Administrators, Guardians, Assignees, Executors or Trustees	Letters of Credit and Transfers Checks Held for Cash	Accomplishments Executed by or for Account of Bank	Funds for Advances to Court Trustees	CONTINGENT LIABILITIES (Not Included in Totals)		Number of Depositors	TRUST RESOURCES				Total	TRUST LIABILITIES	
						Liabilities for Redemptions Ex- cising Those with Federal Reserve Bank, Acceptance of Other Banks Guaranteed and Foreign Banks or Drafts Secured	Liabilities for Redemptions with Federal Reserve Bank		Personal Assets Received from Lawyers, Administrators, Guardians, Assignees, Executors or Trustees	TRUST INVESTMENTS		Cash on Hand		Personal Assets Received from Lawyers, Administrators, Guardians, Assignees, Executors or Trustees	Private Trusts Specially De- signed and Controlled as Court Trustees Under Supervision
1	8654,722 85		\$264,075 80	\$2,551,636 91		\$11,523,404 22	\$177,502 60	129,355							
4	1,969,289 74					836,749 18		515,668							
		\$84,301 33			\$45,500 00	25,747 05			\$3,806,915 47	\$29,261,547 54	\$6,968,979 75	\$1,400,302 47	\$50,941,935 25	\$3,346,045 47	\$3,679,494 13
7	\$2,023,656 50	\$84,301 33	\$264,075 80	\$2,551,636 91	\$45,500 00	\$12,385,490 45	\$177,502 60	645,033	\$3,806,915 47	\$29,261,547 54	\$6,968,979 75	\$1,400,302 47	\$50,941,935 25	\$3,346,045 47	\$3,679,494 13
10	\$2,401 30		\$156,029 92	\$300,000 00		\$500,320 32	\$5,189 98	142,770							
13		\$4,865 49			\$57,202 73	161,000 67		390,168	\$136,814 06	\$33,199,471 26	\$8,265,106 12	\$1,226,251 45	\$37,693 44	\$42,865,336 33	\$12,106,438 53
16	\$2,691 50	\$4,865 49	\$156,029 92	\$300,000 00	\$57,202 73	\$742,751 59	\$5,189 98	502,938	\$136,814 06	\$33,199,471 26	\$8,265,106 12	\$1,226,251 45	\$37,693 44	\$42,865,336 33	\$12,106,438 53
19															
22		\$18,531 44				\$11,357 38	\$75,000 00	10,503							
25		\$18,577 24				505,842 24		122,246	\$330,299 94	\$501,048 70	\$339,275 00	\$73,524 89	\$1,336,708 62	\$330,299 94	\$1,006,406 68
28		\$18,577 24	\$18,531 44			\$517,199 62	\$75,000 00	139,049	\$330,299 94	\$501,048 70	\$339,275 00	\$73,524 89	\$1,336,708 62	\$330,299 94	\$1,006,406 68
31	\$33,017 02		\$15,022 87	\$16,000 00		\$906,803 00	\$913,035 11	329,447							
34	336,167 98					\$40,666 78		541,591							
37		\$106,108 26			\$1,007 10	18,264 11			\$714,009 54	\$4,500,957 94	\$2,429,610 15	\$927,395 04	\$92,505 30	\$8,124,537 97	\$7,653,617 63
40	\$331,545 00	\$106,108 26	\$15,022 87	\$16,000 00	\$1,007 10	\$1,264,738 89	\$913,035 11	901,038	\$714,009 54	\$4,500,957 94	\$2,429,610 15	\$927,395 04	\$92,505 30	\$8,124,537 97	\$7,653,617 63
43	\$692,201 37		\$166,163 09	\$2,707,636 91		\$13,021,685 52	\$1,170,727 69	688,385							
46	7,287,741 72					1,844,383 87		1,549,671							
49		\$309,752 32				\$106,866 83			\$1,367,229 01	\$7,661,745 53	\$17,102,971 02	\$3,327,533 85	\$800,198 74	\$102,668,518 15	\$15,841,783 46
52	\$2,977,983 09	\$200,732 32	\$166,163 09	\$2,797,636 91	\$106,866 83	\$14,940,179 55	\$1,170,727 69	2,148,658	\$1,367,229 01	\$7,661,745 53	\$17,102,971 02	\$3,327,533 85	\$800,198 74	\$102,668,518 15	\$15,841,783 46
55	\$4,634,913 57	\$236,723 91	\$152,796 69	\$5,968,475 02	\$102,360 02	\$16,591,489 67	\$1,884,431 96	2,195,239	\$6,400,133 62	\$26,983,507 11	\$17,102,971 02	\$3,406,942 92	\$211,983 98	\$103,065,747 80	\$15,727,999 83

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

Abstract of the Report of Condition of 423 State Banks with 193 branch offices as of June 30, 1921, comprising the reports of 74 commercial banks, 103 savings banks, 10 trust companies and 234 departmental banks compared with to

LOCATION			LOANS AND DISCOUNTS (Excluding Redemptions)			Overdrafts	Customs' Liability Account of Drafts Paid Under Letters of Credit	Liability of California and Foreign Banks and Branches of American Banks Located in or for Account of Bank	Goods, Warehous and Other Securities	Stock of Federal Reserve Bank	Bank Premiums, Discounts and Other Receipts	Other Real Estate Owned	Due from Banks	Due from Federal Reserve Bank	CASH ON HAND			Exchange for Clearing House	Checks and Other Cash Items	Advances to Court Treasuries	Other Resources	Total Resources and Liabilities	Capital Paid in	Surplus	Undivided Profits	Reserved for Interest, Taxes and Expenses	Bills Payable with Federal Reserve Bank	Bills Payable with Federal Reserve Bank	Deposits Due to Banks	Individual Deposits	Savings Deposits
			All Loans except Those Secured by Real Estate	Loans Secured by Real Estate	Bankers' Acceptances and Notes, Drafts or Bills of Exchange										Gold Coins, Gold Certificates	United States, State and Minor Coins															
SAN FRANCISCO	29 banks 45 branches	Commercial	\$106,715,000 42	\$1,762,311 92		\$105,052 63	\$237,985 56	\$2,325,276 05	\$25,334 36 25	\$13,350 00	\$1,231,762 64	\$53,385 33	\$14,819,767 83	\$7,585,316 71	\$1,814,178 82	\$2,710,755 50	\$5,450,880 18	\$492,270 97			\$9,904,000 00	\$187,784,264 97	\$30,107,000 00	\$6,967,536 71	\$3,255,894 21	\$542,557 55	\$295,423 50	\$1,300,000 00	\$17,364,732 86	\$116,983,662 44	\$1,575,714 00
		Savings	25,093,188 32	\$1,000,000 00	\$4,201,161 28				141,999,056 24	\$24,550 00	10,945,077 87	1,670,191 00	15,193,813 28	6,705,325 96	1,733,585 00	4,570,111 71	941,790 41	2,015,616 27			201,306 41	410,651,890 99	9,330,000 00	9,329,437 92	1,912,809 00	66,373 41			212,174 66	379,055,195 43	9,714,000 00
		Trust							1,385,375 93	9,000 00	1,347,850 22		295,136 53		530 00	7,928 14	2,809 46	4,620 82			475 00	3,115,629 02	2,350,000 00	400,000 00							
		Total	\$131,808,188 74	\$2,762,311 92	\$4,201,161 28	\$105,052 63	\$237,985 56	\$2,325,276 05	\$170,955,214 42	\$300,900 00	\$11,624,990 93	\$4,723,576 93	\$30,860,719 64	\$14,290,641 67	\$3,548,293 82	\$7,288,825 35	\$5,795,409 00	\$8,512,378 02	\$64,702 92	\$10,136,721 46	\$90,752,101 98	\$32,087,000 00	\$16,742,971 63	\$3,255,894 21	\$908,930 96	\$295,423 50	\$1,300,000 00	\$17,962,658 54	\$116,983,662 44	\$11,475,714 00	
LOS ANGELES	19 banks 45 branches	Commercial	\$55,138,272 08	\$301,517 04		\$11,100 95	\$13,113 63	\$713,847 50	\$12,785 517 89		\$1,133,799 57	\$9,161 77	\$6,021,250 66	\$4,926,649 53	\$69,801 50	\$3,851,182 12	\$3,299,013 80	\$126,709 07			\$3,001,355 42	\$91,294,302 54	\$9,923,000 00	\$3,729,085 00	\$1,028,755 14	\$314,800 00	\$300,000 00	\$82,000 00	\$4,707,201 42	\$72,121,114 08	\$3,714,000 00
		Savings	26,154,215 42	\$1,000,000 00	\$10,167,225 47				51,535 716 15	\$417,850 00	5,208,653 33	131,601 75	13,533,149 26	4,907,780 12	689,167 50	2,510,193 23	347,644 76	323,502 01			1,547,884 36	208,216,114 89	6,008,800 00	2,563,633 00	1,235,656 14	147,074 72			135,216 71	\$5,655,942 00	\$3,714,000 00
		Trust							3,174 25 22		2,224 70	1,225 00	251,738 35		1,570 00	13,827 63	13,828 29	6,015 78			25,489 71	4,718,307 91	3,000,000 00	1,021,127 81	623,178 11	7,894 54					
		Total	\$81,292,487 50	\$1,001,517 04	\$10,167,225 47	\$11,100 95	\$13,113 63	\$713,847 50	\$67,200,228 21	\$417,850 00	\$6,351,677 90	\$741,988 52	\$19,805,728 17	\$9,834,700 95	\$1,440,552 00	\$6,380,702 38	\$3,620,946 94	\$1,128,216 85	\$88,958 92	\$4,597,729 49	\$104,135,115 34	\$15,943,800 00	\$7,383,847 81	\$3,295,819 76	\$100,850 56	\$300,000 00	\$82,000 00	\$5,084,367 21	\$72,121,114 08	\$3,714,000 00	
OAKLAND	6 banks 6 branches	Commercial	\$5,700,300 28	\$11,000 00		\$13,498 00	\$63,026 67		\$1,575,181 00		\$112,918 79		\$4,935,028 18		\$64,447 00	\$63,166 79	\$181,703 21	\$13,175 64			\$120,053 57	\$2,200,000 47	\$925,000 00	\$167,000 00	\$90,220 97	\$40,000 00			\$80,000 00	\$8,714,189 23	\$4,935,028 18
		Savings	6,000,610 20	\$1,000,000 00	\$10,167,225 47				10,891,055 96		2,765,736 85	\$444,601 58	3,249,066 07		154,580 00	1,265,929 79	38,009 80	4,551 74			\$65,807 73	\$6,200,755 77	2,150,000 00	1,609,200 00	\$10,000 00						
		Trust							290,000 00				13,951 30									262,951 39	200,000 00	30,000 00							
		Total	\$11,700,910 48	\$11,000,000 00	\$10,167,225 47	\$13,498 00	\$63,026 67		\$21,890,236 96		\$2,881,655 64	\$444,601 58	\$8,194,085 91		\$219,027 00	\$1,890,096 58	\$220,713 01	\$17,727 38			\$185,861 30	\$8,400,756 24	\$3,250,000 00	\$1,677,000 00	\$100,220 97	\$40,000 00			\$120,000 00	\$8,714,189 23	\$4,935,028 18
STATE (including above)	29 banks 96 branches	Commercial	\$112,381,311 10	\$1,762,311 92		\$114,457 19	\$6,187 00	\$130,000 00	\$30,790,668 73	\$168,900 00	\$5,702,932 89	\$37,027 81	\$17,073,747 75	\$1,284,760 16	\$1,731,725 03	\$7,440,922 68	\$1,198,947 07	\$632,989 47			\$1,109,647 63	\$91,121,566 38	\$22,786,145 00	\$8,201,106 72	\$1,028,755 14	\$314,800 00	\$300,000 00	\$82,000 00	\$4,707,201 42	\$72,121,114 08	\$3,714,000 00
		Savings	16,243,373 35	\$1,000,000 00	\$10,167,225 47				74,614,721 89	\$318,850 00	8,713,330 78	1,825,629 49	16,986,671 10	2,311,234 14	2,825,771 47	5,114,411 64	315,243 16	2,009,517 25			144,043 38	\$10,894,755 01	19,111,200 00	10,692,201 20	2,101,642 00	66,849 21			29,211 41	\$5,655,942 00	\$3,714,000 00
		Trust							1,656,423 42		6,595 00		169,908 27		2,854 77			4 20			\$1,267 29	2,545,172 00	2,187,900 00	106,165 00							
		Total	\$128,624,684 45	\$2,762,311 92	\$10,167,225 47	\$114,457 19	\$6,187 00	\$130,000 00	\$107,055,812 04	\$487,750 00	\$14,420,838 66	\$2,968,687 21	\$18,193,727 15	\$5,625,994 16	\$4,007,446 52	\$12,527,288 49	\$1,514,270 23	\$1,077,031 43	\$8,958 20	\$1,324,938 91	\$104,164,84 99	\$34,000,245 00	\$16,792,842 93	\$3,295,819 76	\$100,850 56	\$300,000 00	\$82,000 00	\$5,084,367 21	\$72,121,114 08	\$3,714,000 00	
STATE (as a whole)	423 banks 103 branches	Commercial	\$208,635,322 84	\$1,001,517 04		\$802,102 70	\$49,313 76	\$3,208,125 55	\$50,207,858 47	\$230,250 00	\$30,196,114 00	\$47,574 91	\$38,656,704 52	\$15,796,721 39	\$4,200,132 37	\$14,651,197 00	\$10,129,061 40	\$6,417,545 11			\$44,196 116 47	\$279,309,314 36	\$34,662,145 00	\$15,000,000 00	\$2,102,255 19	\$1,001,965 30	\$912,429 01	\$837,000 00	\$20,000,000 00	\$20,709,502 15	\$1,233,544 00
		Savings	76,093,029 54	\$1,000,000 00	\$10,167,225 47				294,111,100 24	\$1,200,850 00	26,734,778 83	4,542,054 37	48,958,721 87	13,054,271 38	4,961,175 97	13,440,675 77	1,652,738 14	4,683,739 28			2,591,001 88	\$100,651,881 66	36,000,000 00	23,665,341 12	\$1,000,000 00						
		Trust							6,174,244 62	9,000 00	1,225 00		719,721 54		2,100 00	24,189 51	16,137 75	10,041 39			55,231 91	\$10,614,660 92	7,737,900 00	1,652,592 84	\$10,000 00						
		Total	\$264,728,352 38	\$2,001,517 04	\$10,167,225 47	\$802,102 70	\$49,313 76	\$3,208,125 55	\$256,413,063 33	\$1,200,900 00	\$36,931,892 33	\$47,574 91	\$49,615,426 39	\$28,791,991 78	\$9,165,366 34	\$28,005,913 49	\$11,198,119 18	\$10,541,561 69	\$12,188 60	\$10,665,710 86	\$119,966,458 94	\$55,009,115 00	\$43,355,655 36	\$3,295,819 76	\$100,850 56	\$300,000 00	\$82,000 00	\$5,084,367 21	\$72,121,114 08	\$3,714,000 00	
Report of April 28, 1921			\$307,043,667 06	\$2,001,517 04	\$10,167,225 47	\$802,102 70	\$49,313 76	\$3,208,125 55	\$271,714,892 90	\$1,200,900 00	\$38,618,554 12	\$47,574 91	\$51,317,873 61	\$30,519,531 01	\$9,839,716 66	\$26,912,862 25	\$6,281,800 21	\$5,028,157 78	\$108,896 46	\$17,571,793 55	\$147,486,397 91	\$61,355,385 00	\$42,135,362 72	\$3,295,819 76	\$100,850 56	\$300,000 00	\$82,000 00	\$5,084,367 21	\$72,121,114 08	\$3,714,000 00	

as shown by the Report of Condition of April 28, 1921.

United States and Partial Savings Deposits	Deposits of Money Received from Executors, Administrators, Guardians, Assignees, Beneficiaries or Trustees	Letters of Credit and Treasurers' Checks Issued for Cash	Acceptances Issued by or for Account of Bank	Funds for Advances to Court Costs	Other Liabilities	CONTINGENT LIABILITIES (Not Included in Totals)		Number of Depositors	TRUST RESOURCES				TRUST LIABILITIES						
						Liabilities for Refundable Ex- cluding Those with Federal Reserve Bank, Associations of Other Banks Guaranteed and Federal State or Drafts Endorsed	Liabilities for Refundable with Federal Reserve Bank		Personal Assets Received from Executors, Administrators, Guardians, Assignees, Beneficiaries or Trustees	TRUST INVESTMENTS		Personal Assets Received from Executors, Administrators, Guardians, Assignees, Beneficiaries or Trustees	Total	Private Trusts Specially De- signed and Controlled as Secret Trusts Under Special Law					
										Personal Property	Real Property				Due from Banks	Cash on Hand			
\$357,012 81 006,101 35		\$102,816 41	\$2,071,889 47		\$11,822,006 29 912,517 02	\$1,400,193 16	\$1,432,134 35	141,214 597,119											
	\$91,862 25			\$15,200 00	95,516 76				\$1,641,617 14	\$39,249,859 10	\$5,771,900 30	\$1,589,660 10		\$18,244,036 64	\$1,641,617 14	\$13,101,331 10	\$3,501,088 40		
\$354,017 10	\$91,862 25	\$102,816 41	\$2,071,886 17	\$15,500 00	\$12,260,100 07	\$1,400,813 16	\$1,132,134 35	208,360	\$1,641,617 14	\$39,249,859 10	\$5,771,900 30	\$1,589,660 10		\$18,244,036 64	\$1,641,617 14	\$13,101,331 10	\$3,501,088 40		
\$7,109 30		\$196,291 31	\$719,417 59		\$61,240 27 969,912 67	\$5,180 38	\$1,987,138 92	150,469 371,956											
	\$3,187 05				\$56,866 76	6,292 10			\$149,010 74	\$18,810,934 46	\$9,339,017 41	\$1,151,001 41	\$17,391 21	\$14,896,375 23	\$119,010 74	\$52,886,235 96	\$12,130,138 35		
\$7,102 00	\$1,117 95	\$196,291 31	\$719,517 59	\$56,106 69	\$1,591,354 71	\$5,180 38	\$1,987,138 92	322,165	\$149,010 74	\$18,810,934 46	\$9,339,017 41	\$1,151,001 41	\$17,391 21	\$14,896,375 23	\$119,010 74	\$52,886,235 96	\$12,130,138 35		
		\$72,916 47			\$9,991 01 206,838 15			17,137 122,000											
	\$1,191 30								\$13,990 94	\$719,627 86	\$110,256 87	\$18,313 89		\$1,429,195 36	\$13,990 94	\$1,105,195 42			
	\$13,951 89	\$72,916 47			\$597,892 40			139,003	\$13,990 94	\$719,627 86	\$110,256 87	\$18,313 89		\$1,429,195 36	\$13,990 94	\$1,105,195 42			
\$17,123 02		\$17,238 92	\$1,299,000 00		\$476,900 15 391,591 94	\$451,163 34	\$5,592,092 72	960,611 531,379											
\$19,210 39				\$1,795 00	10,112 73				\$79,119 02	\$2,828,315 40	\$1,578,970 42	\$699,823 78	\$77,381 19	\$5,711,330 71	\$307,149 69	\$1,917,629 69	\$57,151 00		
\$99,119 27	\$96,156 01	\$17,238 92	\$139,000 00	\$1,595 00	\$1,277,551 12	\$461,483 34	\$5,592,092 72	896,193	\$207,110 62	\$2,878,305 40	\$1,578,970 42	\$169,523 78	\$77,381 19	\$5,711,330 71	\$307,149 69	\$1,917,629 69	\$57,151 00		
\$103,041 38 1,322,011 35		\$140,323 31	\$3,651,733 97		\$1,171,940 07 2,994,654 14	\$2,501,169 50	\$9,011,965 99	673,294 1,589,090											
	\$216,788 22				\$101,111 00 111,921 80				\$2,821,777 11	\$10,665,726 82	\$19,956,175 00	\$3,551,496 18	\$94,762 79	\$100,679,938 11	\$2,821,777 11	\$81,510,782 07	\$15,708,378 33		
\$1,949,929 00	\$217,118 22	\$186,513 31	\$1,514,731 97	\$106,111 64	\$15,710,259 42	\$2,439,186 29	\$9,011,965 99	2,390,074	\$2,821,777 11	\$10,665,726 82	\$19,956,175 00	\$3,551,496 18	\$94,762 79	\$100,679,938 11	\$2,821,777 11	\$81,510,782 07	\$15,708,378 33		
\$2,917,983 19	\$246,752 42	\$186,163 19	\$2,797,636 91	\$100,896 83	\$14,910,170 33	\$1,170,727 69	\$7,670,949 71	2,188,058	\$4,497,229 01	\$77,050,585 53	\$17,102,971 09	\$3,527,533 85	\$100,118 74	\$102,006,516 15	\$1,497,229 01	\$52,339,506 08	\$15,811,783 16		

IN MEMORIAM

Thomas B. Sullivan, First Assistant Superintendent of Banks of the State of California for the past eleven years, died on September 16, 1922.

In his capacity as First Assistant Superintendent of Banks he was ever watchful of the safety of the banks of this state and had in mind the security of the savings bank depositors at all times.

He was a member of the California Bar Association and a thorough student of banking, both in its technique and theory.

Through the passing on of Mr. Sullivan the Banking Department, as well as the people of the State of California, have lost a just and able public servant.

JONATHAN S. DODGE.

The members of the Legislative Committee of the California Bankers Association unanimously requested their chairman, at a conference of the committee with the State Superintendent of Banks on October 10, 1922, to express on their behalf the appreciation of the bankers of the state of the services performed for banking in California by the late Thomas B. Sullivan. John S. Drum, Chairman of the Committee, said:

"Thomas B. Sullivan did his work well. Before entering the office of the State Superintendent of Banks he had been first a brilliant student at the University of California and later a brilliant reporter on the San Francisco newspapers. He studied law while engaged in the newspaper business, and in 1911 entered the office of the State Superintendent of Banks as one of his attorneys.

"From the beginning down to the time of his death, serving with three successive superintendents of banks—Mr. Williams, Mr. Stern and Mr. Dodge—he gave to his work a broad knowledge and constructive intelligence that have meant much to the development of sound banking in California.

"During his service the State Superintendents of Banks and the Legislative Committee of the California Bankers Association looked to him for the proper expression and form of legislation written into the State Bank Act, and his judgment and experience influenced greatly the adoption of many of the amendments made from time to time to this act.

"Mr. Sullivan was modest in his attainments and at the same time strong in his convictions. The decade of his work in the office of the State Superintendent of Banks exercised a most forceful influence directed toward sound banking practices and thereby was of great constructive aid in the development of the State of California and its resources."

THIRTEENTH ANNUAL REPORT
OF THE
Superintendent of Banks
OF THE
State of California

1922

Showing the Financial Condition of State Banks
at the Close of Business June 30, 1922

JONATHAN S. DODGE
Superintendent of Banks



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO, 1922

SUPERINTENDENTS OF BANKS OF CALIFORNIA.

ALDEN ANDERSON :

Appointed July 1, 1909; appointment terminated February 20, 1911.

W. R. WILLIAMS :

Appointed February 20, 1911; resigned November 30, 1918.

CHARLES F. STERN :

Appointed December 1, 1918; resigned June 20, 1921.

JONATHAN S. DODGE :

Appointed June 20, 1921; incumbent.

INTRODUCTORY LETTER.

October 18, 1922.

His Excellency, WILLIAM D. STEPHENS,
Governor of the State of California,
Sacramento, California.

DEAR SIR: I herewith submit the annual report of the Superintendent of Banks of the State of California, pursuant to section 140 of the Bank Act. This is the thirteenth annual report under the present law and the second under the present Superintendent of Banks.

The figures here given are those of the fiscal year ending June 30, 1922.

The history of California banks is one of development in methods of sound finance, of expanding opportunities in commercial organization, of the establishment of right principles of government in the conduct of these institutions and of the existence of strictly defined and rigorously enforced limitations established by considerations of safety.

The year began with an undoubted improvement in the credit condition. The financing by our banks of various products carried over from the preceding year was no longer necessary. As a result the banks were relieved by the large proportion of self liquidating accounts and thereby increased their resources available for new production and new business.

During the first part of the fiscal year there was a relative stability of prices which indicated a fixed price level and which gave a feeling of certainty to business. A positive foundation had been met upon which to build a sound structure of banking and business.

The year, therefore, in its brighter aspect was constructive and not simply conservative, taking the form of larger banking accommodations, easier money and better prospects of business and economic development. Our savings kept growing and the liquidation of our frozen agricultural loans has been rapid. There has been more capital available for investment; established industries have received more substantial support, and the needs of trade have been better supplied.

Our farmers have been subjected to the difficulties of readjustment but they have liquidated a good proportion of their loans and received good prices for their crops.

During the year business men found it possible to go forward upon a more stable price basis; as a result there was more assurance of reasonable profits and returning prosperity.

During the year a turning point came in a definite reaction against deflation. The improvement in great fundamentals, in interest rates,

in liquidation of bank credits, in the reduction of accumulated stocks of commodities and comparative stabilization of prices was the outstanding feature of the year.

The coast farmer will be greatly benefited by the plan of financing the farmers of the territory west of the Rockies by the five Joint Stock Land Banks, four of which are now in process of organization.

The five Joint Stock Land Banks have a total loaning power of \$60,000,000 and will not only serve the farmers of California but those of Arizona, Oregon, Washington, Idaho, and Utah, which comprise the general territory of the Twelfth Federal Reserve District.

ENORMOUS INCREASE IN WEALTH OF STATE BANKS.

During my administration the growth of state banks has been remarkable. At the close of the fiscal year 1922, California was fifth in the United States, exceeded only by New York, Pennsylvania, Illinois and Massachusetts, in the aggregate of the resources in banks under state jurisdiction. A comparison of essential banking items may be made as between the called report of June 30, 1921, and that of June 30, 1922. As of the first date, the total of assets in California state banks was \$1,496,036,458.94. Of the second date that at the end of the fiscal year June 30, 1922, the amount of assets in the state banks is \$1,657,940,264.57, an increase during the period under consideration of \$161,903,805.63. Individual deposits at the call of June 30, 1921, were \$1,242,233,034.62. Individual deposits at the call of June 30, 1922, were \$1,363,681,887.22, an increase of \$121,448,852.60. Of this total of individual deposits at the 1921 call \$329,783,562.15 were commercial deposits and \$912,449,472.47 were savings deposits. At the call of June 30, 1922, the total deposits are divided as follows: Commercial deposits \$392,646,500.22, showing an increase during this period of \$62,862,938.07. Savings deposits \$971,035,387, an increase of \$58,585,914.53.

The total loans and bankers acceptances on June 30, 1921, were \$886,270,473.05. At the call of June 30, 1922, the aggregate is \$978,752,712.33, an increase of \$92,482,239.28. At the call of June 30, 1921, the bonds owned by state banks amounted to the sum of \$367,043,060.33. At the call of June 30, 1922, the total of bond holdings was \$392,838,593.55, an increase of \$25,795,533.22. At the call of June 30, 1921, the capital stock of the state banks, paid in, was \$95,409,145. At the call of June 30, 1922, the total capital of these institutions was \$100,065,270, an increase of \$4,656,125. At the call of June 30, 1921, the total surplus of all banks in this jurisdiction was \$43,355,665.36. At the call of June 30, 1922, the aggregate was \$43,096,759.41, a decrease of \$258,905.95. At the call of June 30, 1921, the total undivided profits was \$13,344,758.25. At the call of June 30, 1922, the gross amount of undivided profits was \$16,408,414.76, an increase of \$3,063,656.51. At the call of June 30, 1921, the total bills

payable was \$17,839,429.04. At the call of June 30, 1922, the total was \$6,434,658.38, a decrease of \$11,404,770.66.

The foregoing facts briefly outline the enormous growth of the state banks in wealth and in banking power during the year just closed. The records show an expansion of assets, a well conditioned relation between loans and discounts on the one hand and deposits on the other, and a satisfactory development in the practice of our theory of savings bank investments.

During the fiscal year the state banks increased their paid in capital in the sum of \$4,656,125. The additions to the item were in part required by the immense increase in the aggregate of deposits and the requirement that a fixed relationship must be maintained between capital and surplus on the one hand and deposit liability on the other.

SAFETY DOMINATES OUR SAVINGS BANKS.

The character and strength of the California system of banks may be expressed significantly by contrasting their essential figures with the primary elements as follows: On June 30, 1922, the combined assets of the state banks of California were \$1,657,940,264.57, an increase over the previous year of \$161,903,805.63. Taking the same date as the basis for a discussion of parallels, the facts are as follows: At the close of the fiscal year June 30, 1922, the combined assets of savings banks and savings departments of departmental banks were \$1,092,489,605.39, an increase over the previous year of \$86,437,721.73. The aggregate of loans and discounts in our savings banks and savings departments was \$644,251,615.03, an increase of \$68,857,235.09.

During the fiscal year the savings banks increased their holdings in bonds in the sum of \$17,527,298.08, making the aggregate \$307,941,198.32.

One of the substantial items in the resources of the savings banks of the state is their investment in banking premises. At the close of the fiscal year it represented an aggregate value of \$29,095,805.73, an increase of \$2,365,026.90.

The investment of these banks in other real estate, most of which has been taken for defaulted debts, was at the close of the year \$5,030,207.17, an increase of \$488,152.84.

The deposits in the savings banks increased during the fiscal year in the sum of \$58,585,914.53.

At the close of the fiscal year June 30, 1922, the savings banks of California were capitalized in the sum of \$38,646,050, an increase of \$2,036,950 for the fiscal year. For the same period the savings banks had in surplus \$24,256,935, an increase of \$590,890.88. At the close of the fiscal period these banks had an aggregate of \$7,417,456.95 in undivided profits, an increase of \$2,373,563.79.

During the fiscal year the depositors of the savings banks of California increased in the number of 143,195, giving an aggregate of savings depositors in the state of 1,736,285.

Compared with the report of June 30, 1921, the condition of the savings banks and savings departments of departmental banks of the state system at the close of business on June 30, 1922, expresses the following facts:

Savings Banks and Savings Departments.

	June 30, 1921	June 30, 1922	Increase	Decrease
RESOURCES.				
Loans.....	\$575,394,379 94	\$644,251,615 03	\$68,857,235 09	
Bankers' acceptances and notes, drafts or bills of exchange.....	19,232,617 04	9,050,451 03		\$10,182,166 01
Bonds, warrants and other securities.....	290,413,900 24	307,941,198 32	17,527,298 08	
Stock of Federal Reserve Bank.....	1,590,850 00	1,672,250 00	81,400 00	
Bank premises, furniture and fixtures, safe deposit vaults.....	26,730,778 83	29,095,805 73	2,365,026 90	
Other real estate owned.....	4,542,054 33	5,030,207 17	488,152 84	
Due from banks.....	48,058,721 87	50,059,871 78	2,001,149 91	
Due from Federal Reserve Bank.....	13,954,274 38	17,073,366 17	3,119,091 79	
Cash on hand.....	18,363,799 74	18,220,152 67		43,647 07
Exchanges for clearing house.....	1,052,738 13	2,014,470 94	961,732 81	
Checks and other cash items.....	4,383,737 28	3,982,973 77		400,763 51
Other resources.....	2,334,031 88	3,997,242 78	1,663,210 90	
Totals.....	\$1,006,051,883 66	\$1,092,489,605 39	\$86,437,721 73	
LIABILITIES.				
Capital paid in.....	\$36,609,100 00	\$38,646,050 00	\$2,036,950 00	
Surplus.....	23,666,044 12	24,256,935 00	590,890 88	
Undivided profits.....	5,043,893 16	7,417,456 95	2,373,563 79	
Reserved for interest, taxes and expenses.....	295,317 34	639,443 84	344,126 50	
Bills payable with other than Federal Reserve Bank.....	33,000 00			\$33,000 00
Deposits due to banks.....	454,187 88	682,527 72	228,339 84	
Individual deposits.....	912,449,472 47	971,035,387 00	58,585,914 53	
State, county and municipal deposits.....	23,571,695 66	43,416,337 56	19,844,641 90	
United States and postal savings deposits.....	1,522,314 55	3,736,349 03	2,214,034 48	
Other liabilities.....	2,406,858 48	2,659,118 29	252,259 81	
Totals.....	\$1,006,051,883 66	\$1,092,489,605 39	\$86,437,721 73	
Number of depositors.....	1,593,090	1,736,285	143,195	

THE STRENGTH AND GROWTH OF COMMERCIAL BANKS.

In analyzing the condition of our state commercial banks and commercial departments of departmental banks in those relationships that mean solvency, liquidity and ability to distribute properly the credit of the communities in which they exist, we find that these institutions have made major increases in capital, undivided profits, loans and discounts, cash on hand and in individual deposits and showed a decrease in bills payable.

At the close of the fiscal year June 30, 1922, the aggregate of loans and discounts in our commercial departments and commercial banks was \$323,380,213.81, an increase of \$33,653,074.39. The combined assets of commercial banks and commercial departments were as of the close of the fiscal year \$555,518,907.71, an increase over the previous year of \$76,178,393.35. At the close of the fiscal year cash on hand in these institutions was \$19,887,360.18, an increase of \$1,016,080.72.

During the fiscal year our commercial banks and commercial departments of departmental banks had an aggregate of \$21,876,848.06 due them from the Federal Reserve Bank of San Francisco, an increase of \$6,080,076.66.

During the fiscal year individual deposits in these institutions reached an aggregate of \$392,646,500.22, an increase of \$62,862,938.07.

During this period our commercial banks and commercial departments of departmental banks increased their capital in the sum of \$3,037,075, making an aggregate of capital in these institutions of \$54,099,220. In this fiscal year the depositors had increased in number 122,055, giving an aggregate of commercial depositors in the state of 795,339.

The facts and figures of our commercial banks and commercial departments of departmental banks for the fiscal year that ended on June 30, 1921, as compared with the fiscal year ending June 30, 1922, are summarized and tabulated as follows:

Commercial Banks and Commercial Departments.

	June 30, 1921	June 30, 1922	Increase	Decrease
RESOURCES.				
Loans.....	\$289,727,139 42	\$323,380,213 81	\$33,653,074 39	
Overdrafts.....	802,192 79	794,617 99		\$7,574 80
Customers' liability account of drafts paid under letters of credit.....	450,313 76	259,263 84		191,049 92
Liability of customers and foreign banks and bankers account of acceptances executed by or for account of bank.....	3,208,123 55	1,138,478 16		2,069,645 39
Bonds, warrants and other securities.....	70,207,865 47	79,082,475 94	8,874,610 47	
Stock of Federal Reserve Bank.....	220,250 00	279,050 00	58,800 00	
Bank premises, furniture and fixtures, safe deposit vaults.....	10,196,414 00	17,236,685 94	7,040,271 94	
Other real estate owned.....	435,574 91	396,193 07		39,381 84
Due from banks.....	38,650,794 52	48,650,717 08	9,999,922 56	
Due from Federal Reserve Bank.....	15,796,771 40	21,876,848 06	6,080,076 66	
Cash on hand.....	18,871,279 46	19,887,360 18	1,016,080 72	
Exchanges for clearing house.....	10,129,563 30	13,003,592 85	2,874,029 55	
Checks and other cash items.....	6,447,785 11	11,253,991 34	4,806,206 23	
Other resources.....	14,196,446 67	18,279,419 45	4,082,972 78	
Totals.....	\$479,340,514 36	\$555,518,907 71	\$76,178,393 35	
LIABILITIES.				
Capital paid in.....	\$51,062,145 00	\$54,099,220 00	\$3,037,075 00	
Surplus.....	18,050,028 43	17,525,624 18		\$524,404 25
Undivided profits.....	7,481,225 49	8,039,946 71	558,721 22	
Reserved for interest, taxes and expenses.....	1,011,968 30	943,558 62		68,409 68
Bills payable other than with Federal Reserve Bank.....	9,233,429 04	4,564,658 38		4,668,770 66
Bills payable with Federal Reserve Bank.....	8,573,000 00	1,870,000 00		6,703,000 00
*Liabilities for rediscounts not with Federal Reserve Bank.....	2,459,166 50	2,211,215 90		247,950 60
*Liabilities for rediscounts with Federal Reserve Bank.....	9,011,965 99	3,846,341 16		5,165,624 83
Deposits due to banks.....	23,848,764 30	35,152,500 54	11,303,736 24	
Individual deposits.....	329,783,562 15	392,646,500 22	62,862,938 07	
State, county and municipal deposits.....	12,386,492 92	17,767,639 07	5,381,146 15	
United States and postal savings deposits.....	423,341 38	1,715,854 37	1,292,512 99	
Letters of credit and traveler's checks sold for cash.....	440,323 33	485,754 01	45,430 68	
Acceptances executed by or for account of bank.....	3,854,733 97	1,263,675 22		2,591,058 75
Other liabilities.....	13,191,500 05	13,386,419 33	194,919 28	
Totals.....	\$479,340,514 36	\$555,518,907 71	\$76,178,393 35	
Total number of depositors.....	673,284	795,339	122,055	

*Not included in totals.

AN ESTABLISHED FAITH IN OUR TRUST COMPANIES.

The same notable elements of success that have attended the activities of savings banks and commercial banks of the state system are evidenced in the facts and figures that describe the trust companies and the trust departments of departmental banks for the fiscal year. The institutions which are simply and explicitly of a fiduciary nature have increased their capital and surplus to meet their obligations. Compared with the report of June 30, 1921, the condition of trust companies and of trust departments of departmental banks of the state system at the close of business on June 30, 1922, expresses the following facts:

Trust Companies and Trust Departments.

	June 30, 1921	June 30, 1922	Increase	Decrease
RESOURCES.				
Loans.....	\$1,916,336 65	\$2,070,432 46	\$154,095 81	
Bonds, warrants and other securities.....	6,421,294 62	5,814,919 29		\$606,375 33
Stock of Federal Reserve Bank.....	9,000 00	9,000 00		
Bank premises, furniture and fixtures, safe deposit vaults.....	1,356,670 00	1,161,274 27		195,395 73
Other real estate owned.....	1,225 00	3,192 20	1,967 20	
Due from banks.....	719,724 54	700,274 37		19,450 17
Cash on hand.....	26,210 54	20,978 19		5,232 35
Exchanges for clearing house.....	16,137 75			16,137 75
Checks and other cash items.....	10,041 30	24,543 35	14,502 05	
Advances to court trusts.....	112,188 61	53,394 51		58,794 10
Other resources.....	55 231 91	73 742 83	18,510 92	
Totals.....	\$10,644,060 92	\$9,931,751 47		\$712,309 45
LIABILITIES.				
Capital paid in.....	\$7,737,900 00	\$7,320,000 00		\$417,900 00
Surplus.....	1,639,592 81	1,314,200 23		325,392 58
Undivided profits.....	819,639 60	951,011 10	\$131,371 50	
Reserved for interest, taxes and expenses.....	12,876 80	11,919 19		957 61
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	215,708 22	186,397 94		29,310 28
Fund for advances to court trusts.....	106,411 60	106,405 62		5 98
Other liabilities.....	111,931 89	41,817 39		70,114 50
Totals.....	\$10,644,060 92	\$9,931,751 47		\$712,309 45

Compared with the report of June 30, 1921, the condition of these banks at the close of business on June 30, 1922, as expressed in the compilation of the assets and liabilities of savings, commercial and trust company departments, combined, discloses the following facts:

State Combined.

	June 30, 1921	June 30, 1922	Increase	Decrease
RESOURCES.				
Loans.....	\$867,037,856 01	\$969,702,261 30	\$102,664,405 29	
Bankers' acceptances and notes, drafts or bills of exchange.....	19,232,617 04	9,050,451 03		\$10,182,166 01
Overdrafts.....	802,192 79	794,617 99		7,574 80
Customers' liability account of drafts paid under letters of credit.....	450,313 76	259,263 84		191,049 92
Liability of customers and foreign banks and bankers account of acceptances executed by or for account of bank.....	3,208,123 55	1,138,478 16		2,069,645 39
Bonds, warrants and other securities.....	367,043,060 33	392,838,593 55	25,795,533 22	
Stock of Federal Reserve Bank.....	1,820,100 00	1,960,300 00	140,200 00	
Bank premises, furniture and fixtures, safe deposit vaults.....	38,283,862 83	47,493,765 94	9,209,903 11	
Other real estate owned.....	4,978,854 24	5,429,592 44	450,738 20	
Due from banks.....	87,429,240 93	99,410,863 23	11,981,622 30	
Due from Federal Reserve Bank.....	29,751,045 78	38,950,214 23	9,199,168 45	
Cash on hand.....	37,261,289 74	38,228,491 04	967,201 30	
Exchanges for clearing house.....	11,198,439 18	15,018,063 79	3,819,624 61	
Checks and other cash items.....	10,841,563 69	15,261,508 46	4,419,944 77	
Advances to court trusts.....	112,188 61	53,394 51		58,794 10
Other resources.....	16,585,710 46	22,350,405 06	5,764,694 60	
Totals.....	\$1,496,036,458 94	\$1,657,940,264 57	\$161,903,805 63	
LIABILITIES.				
Capital paid in.....	\$95,409,145 00	\$100,065,270 00	\$4,656,125 00	
Surplus.....	43,355,665 36	43,096,759 41		\$258,905 95
Undivided profits.....	13,344,758 25	16,408,414 76	3,063,656 51	
Reserved for interest, taxes and expenses.....	1,320,162 44	1,594,921 65	274,759 21	
Bills payable other than with Federal Reserve Bank.....	9,266,429 04	4,564,658 38		4,701,770 66
Bills payable with Federal Reserve Bank.....	8,573,000 00	1,870,000 00		6,703,000 00
*Liabilities for rediscounts not with Federal Reserve Bank.....	2,459,166 50	2,211,215 90		247,950 60
*Liabilities for rediscounts with Federal Reserve Bank.....	9,011,965 99	3,846,341 16		5,165,624 83
Deposits due to banks.....	24,302,952 18	35,835,028 26	11,532,076 08	
Individual deposits.....	1,242,233,034 62	1,363,681,887 22	121,448,852 60	
State, county and municipal deposits.....	35,958,188 58	61,183,976 63	25,225,788 05	
United States and postal savings deposits.....	1,945,655 93	5,452,203 40	3,506,547 47	
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	215,708 22	186,397 94		29,310 28
Letters of credit and travelers checks sold for cash.....	440,323 33	485,754 01	45,430 68	
Acceptances executed by or for account of bank.....	3,854,733 97	1,263,675 22		2,591,058 75
Fund for advances to court trusts.....	106,411 60	106,405 62		5 98
Other liabilities.....	15,710,290 42	16,087,355 01	377,064 59	
Totals.....	\$1,496,036,458 94	\$1,657,940,264 57	\$161,903,805 63	
Number of depositors.....	2,266,374	2,531,624	265,250	

*Not included in totals.

STATISTICAL FACTS AND FIGURES OF STATE BANKS.

During the year ending June 30, 1922, seventeen national banks with three branch offices sold their assets and transferred their deposit liabilities to state banks. The national banks thus ending their affairs and preserving the continuity of banking functions in the state system possessed a capital of \$2,500,000 and a surplus of \$914,000, assets of \$33,024,000 and gross deposits of \$27,140,000.

During the same period two state banks went into the national system. These state banks finding their expression in the federal system possessed a capital of \$150,000, a surplus of \$55,000 and assets aggregating \$1,358,000, and deposits of \$1,127,000.

During the period ending June 30, 1922, thirty-six state banks were organized, making a total of four hundred and twenty-nine state banks operating under the laws of the State of California.

At the close of business on June 30, 1922, there were 429 state banks with 281 branch offices. Of these 67 are commercial banks, 99 are savings banks, 7 are trust companies, 232 are commercial and savings departmental banks, 24 are commercial, savings and trust company banks.

Six banks changed their names. There were at the close of the fiscal year 2,531,624 depositors in the state banks, a gain of 265,250 depositors for the year. State banks reported an aggregate sum of \$140,639.72 in unclaimed deposits of more than twenty years standing and subject to escheat.

The foregoing facts briefly outline the common growth of the state banks in wealth and in banking power during the last year.

The prosperity of the productive agencies of the people was reflected in the development and expansion of the banks and the extension of their credit organization and in the enlargement of their banking power.

During the fiscal year 36 new banks and 113 branch offices were licensed. Eleven banks extended their activities by adding new departments; of these six were commercial departments, four were savings departments and one trust department. Three banks and nine branches were voluntarily closed. These results were accomplished either by sales to going institutions or by consolidations that give to the communities interested greater and more centralized banking facilities. Eight banks entered the Federal Reserve system; fourteen banks and nine branch offices were sold and eight banks with one branch office became extinct by consolidation. Three banks with five branch offices merged and one national bank converted into a state bank. Fifteen banks increased their capital stock, while one decreased its capitalization.

During the fiscal year calls for report of condition were issued for September 6, 1921, December 31, 1921, March 10, 1922, May 5, 1922, and June 30, 1922.

BRANCH BANKING.

Branch banking under certain conditions and limitations has been so long permitted and practiced under the laws of this state as well as in other countries and states, that it can no longer be considered an experiment. There is no doubt but that under proper restrictions it has its advantages and enables strong institutions to afford banking facilities in localities which would otherwise be without them. The

location of a branch office or the establishment of a new banking institution in a locality where there is a real need for banking facilities not only benefits the residents of the section or locality but it is of importance to the business and commerce of the state and of the country as well. It not only prevents hoarding with its attendant risk of loss through fire or robbery, but brings the funds which would have been hoarded into general circulation and public use.

STANDARDIZED CREDITS.

A significant development in the larger banks has been the creation of standardized credit organizations. Branch banking extends the benefits of this service to the smaller communities. Borrowers receive the accommodations which their statements justify and healthier business conditions are promoted by the establishment of standard credit requirements which have been proved by experience.

In establishing the system of branch banking in California an attempt has been made to introduce into banking certain methods and policies which have had a successful application in other lines of endeavor. While it can not be said that branch banking in California is better than the existing system elsewhere or that it is equally adaptable to other sections of the country, it may be predicted that branch banking will stand or fall dependent upon the extent or quality of service it can render to the public.

LIQUIDATION PERFECTED.

I am pleased to report that all of the assets of state banking institutions that failed in the last ten years have been distributed and their obligations, as far as they could be paid, have been satisfied. It is encouraging, therefore, to report to you that the books have been closed with reference to the wrecked institutions. I have transmitted to the state treasury during this past year the sum of \$92,646.77 as unclaimed deposits in liquidated banks.

BOND INVESTIGATIONS AS A SAFEGUARD TO SAVINGS BANK INVESTMENTS.

The duty of safeguarding savings bank deposits plays no small part in the administration of my office. It is not necessary for me to inform you that these deposits are the savings of a lifetime of many of the citizens of this great commonwealth, and must be protected to the utmost of our ability. With this object in view we must carefully perceive a manner in which these funds might best be placed to upbuild this great state of ours and at the same time afford a measure of safety justly required.

I will briefly refer to some of the securities which are considered of a character adequate to support an investment of funds by a savings institution.

During the past few years irrigation farming has proved itself and is now recognized as one of the most powerful resources of California. It has had much to do with the development of the arid lands of our state. Land values have increased by ten times their value over a period of years. While taxation has somewhat increased, yet it is not burdensome because of the enormous yield resulting from the application of water at the proper time.

It has resulted in a yearly production of diversified crops, and increased agricultural and farm output.

This manner of farming has reached a peak where it has come to stay. It has been tried and proven to be the success which was prophesied for it in the beginning. My close relation to this work is brought about because of my membership in the California Bond Certification Commission, whose duty it is to see that this great work of irrigation continues to operate in a safe manner and to afford to the vast areas of undeveloped lands in our state the same opportunity to achieve the earning capacity of those under irrigation systems. My principal concern with these organizations is their physical condition, management, control and manner of financing.

The California Irrigation District Act permits the districts to finance themselves through the medium of bond issues, and at the same time restricts the purposes for which these issues can be created. These securities are payable by annual taxation levied against all the real property situate within the district. Subsequently with the creation of this debt the bonds then establish a lien on the lands superior to all others which might be created.

Bonds issued by the districts are placed in the same class as municipals by many of our experts. Because of the strong financial position which they have attained in our state and of the realization by the eastern states of the intrinsic value back of these bonds, they are now in demand on their market, a recognition which had long been denied them.

PUBLIC UTILITY BONDS.

The public utility bonds of this great community of ours are a credit to it. They have been accredited with having done much toward the development of our state and justly so. It has been their sound economic methods which have developed the hydro-electric energy of our state until it now ranks among the leading states of the Union in the development of water power.

Companies of this character have adopted as a major method of finance the issuance of bonds. A very large majority of these corporations come before my department for the certification of these securities as eligible for savings bank investments. A very careful examination into the earning capacity and the physical condition of

their franchises is then conducted. It is only from this careful scrutiny that I am able to state decisively my opinion as to the eligibility of these bonds for savings funds.

REAL ESTATE BONDS.

During the past few years there has been a growing demand for funds, through the medium of bond issues, for development of agricultural land. This manner of financing is looked upon with favor by my department, if the project be worthy of consideration. Issues of this character are considered solely on their merit and ability to meet interest and principal payments from the yield of the land.

Within the fiscal year closing June 30, 1922, I have made eligible for investment by savings banks an aggregate of \$161,100,877 in bond issues. The California Bond Certification Commission, of which I am a member, has made legal for investment by these institutions bonds in the amount of \$15,182,000, making a total of \$176,282,877 in legal bonds. Included in this total there is an aggregate of \$3,061,177 representing district, road, reclamation, drainage and municipal improvement bonds. There is also included real estate bonds issued in amount of \$20,997,000. Making up the balance of bonds certified by me we have public utility bonds in an amount of \$137,042,700, a majority of which were for hydro-electric development.

The Bank Act automatically permits savings banks to invest in governmental, state and municipal bonds and bonds of other political subdivisions of our state and various other states of the union. The banks have invested an enormous amount of their funds in securities of this character. The balance of available funds are expected to find lodgment in those issues which have been certified. To this our savings banks have cheerfully responded and as a result they are earnestly doing their share toward the upbuilding of California.

PROPOSED NEW AMENDMENTS TO THE BANK ACT.

No changes have been proposed in the bank act which might affect it in any fundamental principles. The provisions which have insured the safety and soundness of our state banks should be continued, as the bankers themselves as well as the public at large recognize the necessity for adequate legal regulation and protection of the business of banking. Such changes as have been proposed are designed to improve the mechanical operation of details in the administration of the act and also to recast certain sections in the interests of clarity and simplicity.

A change is desirable in the provisions which govern our state banks in the accepting of public funds. As the statute now is, state banks are not permitted to give security for any public funds except such as fall within the category of state, county or municipal deposits. There are however certain governmental political subdivisions, such as water

districts, drainage districts and the like, which are required by their governing statutes to take security for any money which they may deposit in banks. It is proposed to enlarge the provisions of our statute to permit the taking by our state banks of "The public funds of the State of California and the counties, cities and towns in said State of California, and of any governmental or political subdivision of the State of California, the funds of which are required by law to be secured if deposited in banks."

An important factor in the financing of our western states is the creation of Federal Land Banks and Joint Stock Land Banks. In order to broaden the investment field of our savings banks, to which we must necessarily look for the financing of permanent investments, it seems desirable to provide for the legality of investment by savings banks in not only Joint Stock Land Bank bonds but other bonds of a similar nature issued under authority of the United States, together with certain other securities which are considered sound investments but which are not now legal investments for savings banks by reason of the restrictive wording of the statute. It is proposed to broaden the present provisions by permitting savings banks to invest not only in bonds or interest bearing notes or obligations of the United States or those for which the faith and credit of the United States are pledged for the payment of principal and interest, but also those issued under the authority of the United States. There is also a class of prime, high class investments not now available to our savings banks, which will be provided if our investment provisions shall be made to include "bonds legal for investment by savings banks in the State of New York."

It is proposed to change slightly the wording of sections 61 and 84 of the Bank Act in order to harmonize their provisions regarding investment in bank premises, furniture and fixtures and safe deposit vaults. Our banks are also permitted to invest in certain classes of stocks and there is a possibility that further permission may be extended by statute to banks to purchase stock in Joint Stock Land Banks.

It is proposed to limit the character of all fixed capital investments which a bank may acquire, including bank premises, furniture and fixtures and safe deposit vaults, together with all of the various stocks which represent participation in auxiliary investment activities, to a total not exceeding the paid in capital and surplus of the bank.

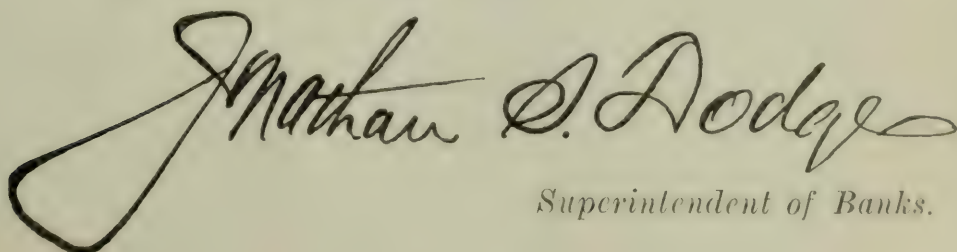
The rapid growth in volume of assets in our state banks, combined with accelerating expansion of branch office banking, has brought about a situation which overtaxes the present resources of the department in the endeavor to provide the supervision necessary for the safety and further development of our state banks. An increase in the income of this department is imperative if it is to continue to function at the high

standard which has hitherto been successfully maintained. A change in the basis of assessments on our state banks for the support of this department is suggested which will be more equitable in its application and which will provide a fund that will automatically increase in accordance with the growth of our state banks. The present method of assessment, based on the statutory requirement that a fixed amount be collected annually, provides no means of growth for the department. The present assessment is that of a proportional amount of the capital and surplus of each bank. As the larger banks are not obliged to provide the same proportional amount of capital, in relation to deposits, as are the smaller institutions, the present arrangement is proportionately the most burdensome upon the banks having the highest ratio of capital to deposits. In most cases this includes practically all of the smaller banks. As a more equitable alternative to the present arrangement, it is suggested that each bank pay annually into the State Banking Fund a proper percentage of its total resources as shown by its last report to the superintendent of banks, providing, however, that no bank shall pay less than a certain minimum assessment and that each bank having a branch office or branch offices also pay an additional assessment for each branch office. The proposed method and percentage of assessment will permit the establishment of a field force more nearly adequate to our present needs and permit of expansion as the needs of our supervision require.

Appended hereto and made a part of this report are the following:

1. Summary of condition of every state bank.
2. List of new banks and branch offices.
3. Name and compensation of each person employed and the whole amount of receipts and disbursements of the department during the fiscal year.
4. Miscellaneous changes in banks.
5. Reports of deposits unclaimed for more than twenty years.
6. Banks authorized to make collection of savings from school children.
7. Tabulated statement of condition of banks.

Yours very truly,

A large, flowing handwritten signature in dark ink, reading "Nathan S. Dodge". The signature is written in a cursive style with long, sweeping strokes, particularly in the first and last letters of the first and last names.

Superintendent of Banks.

STATEMENTS

"THE HIBERNIA SAVINGS AND LOAN SOCIETY." SAN FRANCISCO.

Incorporated September 6, 1864.

2

Officers—E. J. Tobin, President; J. O. Tobin, Vice President; R. M. Tobin, Secretary and Treasurer.
 Directors—R. M. Tobin, C. R. Tobin, E. J. Tobin, J. A. Oliver, J. O. Tobin, T. A. Driscoll, A. R. Kelly,
 D. J. Buckley, C. J. Barry.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$32,365,688 36	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		40,066,729 01	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		973,241 13	
Other real estate owned		660,405 59	
Due from reserve banks, excluding item 14		1,572,451 94	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		1,604,785 44	
Exchanges for clearing house		51,213 90	
Checks and other cash items		981 57	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$77,295,496 94	
LIABILITIES.			
Capital paid in			
Reserve fund (on this bank alone)		\$3,671,164 64	
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		73,618,418 43	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		5,913 87	
Total		\$77,295,496 94	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

**THE SAN FRANCISCO SAVINGS AND LOAN SOCIETY.
SAN FRANCISCO.**

Incorporated February 15, 1868.

6

Officers—John A. Buck, President; A. H. R. Schmidt, Vice President, Treasurer and Cashier; Geo. Tourny, Vice President and Manager; E. T. Kruse, Vice President; A. H. Muller, Secretary; Wm. D. Newhouse, Assistant Secretary; William Herrmann, Geo. Schammel, G. A. Belcher, R. A. Lauenstein, H. H. Herzer and H. P. Maynard, Assistant Cashiers; L. C. Koster, Manager Mission Branch; W. C. Heyer, Manager Park-Presidio District Branch; O. F. Paulsen, Manager Haight Street Branch.

Directors—John A. Buck, Geo. Tourny, E. T. Kruse, A. H. R. Schmidt, I. N. Walter, Hugh Goodfellow, Walter A. Haas, E. N. Van Bergen, Robert Dollar, L. S. Sherman, C. W. Doane.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,036,089 31	\$44,002,155 98	\$45,038,245 29
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	1,391,434 48	21,826,734 20	23,218,198 68
Stock of Federal Reserve Bank		106,500 00	106,500 00
Bank premises, furniture and fixtures and safe deposit vaults		1 00	1 00
Other real estate owned		1 00	1 00
Due from reserve banks, excluding item 14			
Due from other banks			
Due from Federal Reserve Bank	228,000 00	2,067,975 33	2,295,975 33
Actual cash on hand	5,910 74	494,112 25	500,022 99
Exchanges for clearing house			
Checks and other cash items	1,784,539 92	3,226,691 97	5,011,231 89
Items with Federal Reserve Bank in process of collection			
Other resources		1 00	1 00
Totals	\$4,446,004 45	\$71,724,172 73	\$76,170,177 18
LIABILITIES.			
Capital paid in	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus	250,000 00	2,350,000 00	2,600,000 00
All undivided profits, less expenses, interest and taxes paid		100,000 00	100,000 00
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,542,171 46		1,542,171 46
Dividends unpaid		162,000 00	162,000 00
Individual deposits subject to check	2,148,510 32		2,148,510 32
Savings deposits		68,568,443 87	68,568,443 87
Demand certificates of deposit	4,120 01		4,120 01
Time certificates of deposit			
Certified checks	1,202 66		1,202 66
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		43,728 86	43,728 86
Totals	\$4,446,004 45	\$71,724,172 73	\$76,170,177 18
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of three branch offices at San Francisco.

"DONOHUE-KELLY BANKING COMPANY." SAN FRANCISCO.

Incorporated March 31, 1891.

7

Officers—Joseph A. Donohue, President; Foster P. Cole, Vice President; John Ed. Fitzpatrick, Cashier, Treasurer and Secretary; John T. Dispaux, Jos. A. Donohue, Jr., Assistant Cashiers.
 Directors—Arthur J. Caire, Foster P. Cole, Ch. de Guigne, Thos. H. Kelly, R. H. Pease, Jr., J. C. Welsh, Jos. A. Donohue, John Ed. Fitzpatrick, Jos. A. Donohue, Jr.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,223,396 16		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	39,258 81		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	345,170 46		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,635 97		
Other real estate owned	14,762 74		
Due from reserve banks, excluding item 14	375,942 95		
Due from other banks	41,040 29		
Due from Federal Reserve Bank	114,666 08		
Actual cash on hand	207,036 25		
Exchanges for clearing house	148,526 89		
Checks and other cash items	1,567 71		
Items with Federal Reserve Bank in process of collection	39,376 26		
Other resources	153,140 32		
Total	\$3,708,520 89		
LIABILITIES.			
Capital paid in	\$650,000 00		
Surplus	200,000 00		
All undivided profits, less expenses, interest and taxes paid	34,937 78		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	120,266 89		
Dividends unpaid	16,412 50		
Individual deposits subject to check	2,375,465 13		
Savings deposits			
Demand certificates of deposit	3,263 61		
Time certificates of deposit	117,825 22		
Certified checks	2,149 14		
Cashiers' checks	29,148 42		
State, county and municipal deposits	150,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	9,052 20		
Total	\$3,708,520 89		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,391 92		

"HUMBOLDT SAVINGS BANK." SAN FRANCISCO.

Incorporated November 25, 1869.

8

Officers—Alexander D. Keyes, President; Wm. H. Crocker, W. A. Frederick, Vice Presidents; H. C. Klevesahl, Secretary and Cashier; Paul A. Pflueger, Assistant Vice President; V. M. Smith, E. H. Monroe, J. A. Spears, Assistant Cashiers; Morse Erskine, Trust Officer.
 Directors—Wm. H. Crocker, W. A. Frederick, William Fries, Rudolph Herold, Jr., Alexander D. Keyes, Geo. L. Payne, R. D. Robbins, Jr., John G. Sutton, P. Zimmerman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$1,655,003 07	\$7,763,204 14			\$9,418,207 21
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts		195,000 00			195,000 00
Overdrafts	1,904 73				1,904 73
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances	24,140 20				24,140 20
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	532,407 40	7,402,469 36	\$100,000 00	\$100,000 00	8,134,876 76
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		1,098,746 80			1,098,746 80
Other real estate owned		29,529 54			29,529 54
Due from reserve banks, excluding item 14	495,254 21	690,642 00			1,185,896 21
Due from other banks				4,328 69	4,328 69
Due from Federal Reserve Bank					
Actual cash on hand	221,192 14	416,923 67		671 31	638,787 12
Exchanges for clearing house	10,678 84	4,761 31			15,440 15
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	138,695 57	5,811 12			144,506 69
Totals	\$3,079,276 16	\$17,607,087 94	\$100,000 00	\$105,000 00	\$20,891,364 10
LIABILITIES.					
Capital paid in	\$250,000 00	\$750,000 00	\$100,000 00	\$100,000 00	\$1,200,000 00
Surplus	150,000 00	400,000 00			550,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	25,000 00	56,790 48		5,000 00	86,790 48
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	824 74				824 74
Dividends unpaid					
Individual deposits subject to check	2,422,266 48				2,422,266 48
Savings deposits		15,459,407 29			15,459,407 29
Demand certificates of deposit	195,897 45				195,897 45
Time certificates of deposit		75,096 73			75,096 73
Certified checks	9,976 53				9,976 53
Cashiers' checks	422 04				422 04
State, county and municipal deposits		575,000 00			575,000 00
United States and postal savings deposits					

“HUMBOLDT SAVINGS BANK.” SAN FRANCISCO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding	\$20 00				\$20 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	24,140 20				24,140 20
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	728 72	\$290,793 44			291,522 16
Totals	\$3,079,276 16	\$17,607,087 94	\$100,000 00	\$105,000 00	\$20,891,364 10
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
Trust investments, real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	\$8,839 60		\$8,839 60
Cash on hand			
Total	\$8,839 60	Total	\$8,839 60

YOKOHAMA SPECIE BANK, LIMITED. SAN FRANCISCO.

Incorporated February 28, 1910.

10

Officers—K. Kodama, President; R. Ichinomiya, Vice President; K. Kojima, Manager; K. Takata, Sub Manager.

Directors—K. Kodama, R. Ichinomiya, N. Soma, Y. Yamakawa, M. Odagiri, Baron K. Iwasaki, K. Tatsumi, N. Kajiwaru, S. Suzuki, F. Watanabe, I. Matsukata, Baron K. Morimura, K. Takeuchi, T. Hozumi, H. Mori, K. Mogami.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,931,032 22		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,294 70		
Other real estate owned			
Due from reserve banks, excluding item 14	550,171 26		
Due from other banks	842 70		
Due from Federal Reserve Bank	170,000 00		
Actual cash on hand	42,304 43		
Exchanges for clearing house	76,230 62		
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	250,530 72		
Total	\$3,034,406 65		
LIABILITIES.			
Capital paid in	\$825,000 00		
Surplus	206,250 00		
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses	23,750 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	9,677 69		
Dividends unpaid			
Individual deposits subject to check	802,604 85		
Savings deposits			
Demand certificates of deposit	156,091 97		
Time certificates of deposit	881,708 33		
Certified checks	4,517 77		
Cashiers' checks	58,201 42		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	66,604 62		
Total	\$3,034,406 65		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$20,875 00		

NOTE.—The above statement includes the business of a branch office at Los Angeles.

-SECURITY BANK AND TRUST COMPANY. SAN FRANCISCO.

Incorporated March 2, 1871.

11

Officers—S. Waldo Coleman, President; S. L. Abbot, Vice President; Wm. A. Davis, Assistant Vice President; Wm. T. Pagen, Cashier; Edward D. Oakley, Secretary; L. W. Jenkins, Assistant Vice President and Manager Mission Branch.

Directors—S. Waldo Coleman, S. L. Abbot, Dr. John J. Miller, Joseph D. Grant, E. J. McCutchen, L. F. Monteagle, F. Reis, Jr., Frank Schwabacher, John Freuler, Jacob Stern, Wm. Wallace Mein.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$1,099,899 41	\$2,555,157 86			\$3,655,057 27
Bankers' acceptances, excluding rediscounts		7,123 14			7,123 14
Notes, drafts or bills of exchange, excluding rediscounts		237,584 39			237,584 39
Overdrafts	1,281 60				1,281 60
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	127,867 90	1,071,487 46	\$104,031 00	\$102,873 90	1,406,260 26
Stock of Federal Reserve Bank		32,550 00			32,550 00
Bank premises, furniture and fixtures and safe deposit vaults	11,523 40	170,826 09			182,349 49
Other real estate owned		61,083 64			61,083 64
Due from reserve banks, excluding item 14	323,565 78	118,133 45	969 00	2,126 10	444,794 33
Due from other banks				2,625 00	2,625 00
Due from Federal Reserve Bank	112,920 89	130,000 00			242,920 89
Actual cash on hand	35,392 10	13,515 58			48,907 68
Exchanges for clearing house	21,879 53	2,177 89			24,057 42
Checks and other cash items		120 78			120 78
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	936 61	1,997 85			2,934 46
Totals	\$1,735,267 22	\$4,401,758 13	\$105,000 00	\$107,625 00	\$6,349,650 35
LIABILITIES.					
Capital paid in	\$300,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$750,000 00
Surplus	200,000 00	125,000 00	5,000 00	5,000 00	335,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	40,245 61				40,245 61
Reserved for interest, taxes and expenses	15,670 00				15,670 00
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	96,177 32				96,177 32
Dividends unpaid	15,000 00				15,000 00
Individual deposits subject to check	1,008,927 05				1,008,927 05
Savings deposits		3,738,544 73			3,738,544 73
Demand certificates of deposit	14,496 55				14,496 55
Time certificates of deposit		21,000 00			21,000 00
Certified checks	14,465 03				14,465 03
Cashiers' checks	28,815 66				28,815 66
State, county and municipal deposits		150,000 00			150,000 00
United States and postal savings deposits		563 40			563 40
Letters of credit and travelers' checks sold for cash and now outstanding	1,470 00				1,470 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities		116,650 00		2,625 00	119,275 00
Totals	\$1,735,267 22	\$4,401,758 13	\$105,000 00	\$107,625 00	\$6,349,650 35
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

NOTE.—The above statement includes the business of a branch office at 2626 Mission street, San Francisco, California.

THE FRENCH-AMERICAN BANK. SAN FRANCISCO.

Incorporated February 1, 1860.

12

Officers—Leon Bocqueraz, President; J. M. Dupas, J. A. Bergerot, Vice Presidents; W. F. Duffy, Vice President and Cashier; J. Irilarry, Chas. L. Ebner, Jr., Assistant Cashiers; A. Bousquet, Secretary; P. A. Bergerot, Attorney.

Directors—J. A. Bergerot, S. Bissinger, Leon Bocqueraz, Roger Bocqueraz, W. I. Brobeck, Chas. Carpy, J. M. Dupas, John Ginty, J. S. Godeau, Geo. W. McNear, X. de Pichon.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,488,783 30	\$6,486,109 26	\$8,974,892 56
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		637,665 06	637,665 06
Overdrafts	8,895 67		8,895 67
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	512,937 88	2,907,232 94	3,420,170 82
Stock of Federal Reserve Bank		42,000 00	42,000 00
Bank premises, furniture and fixtures and safe deposit vaults		544,101 00	544,101 00
Other real estate owned		1 00	1 00
Due from reserve banks, excluding item 14	102,278 11	256,550 13	358,828 24
Due from other banks	297,226 89		297,226 89
Due from Federal Reserve Bank	250,641 78	312,223 16	562,864 94
Actual cash on hand	44,249 12	20,170 07	64,419 19
Exchanges for clearing house	95,098 95	42,181 78	137,280 73
Checks and other cash items	19,513 98		19,513 98
Items with Federal Reserve Bank in process of collection	71,823 59		71,823 59
Other resources	238,157 36		238,157 36
Totals	\$4,129,606 63	\$11,248,234 40	\$15,377,841 03
LIABILITIES.			
Capital paid in	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus	250,000 00	250,000 00	500,000 00
All undivided profits, less expenses, interest and taxes paid	37,048 31	167,863 69	204,912 00
Reserved for interest, taxes and expenses	2,590 77		2,590 77
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	127,066 88		127,066 88
Dividends unpaid		487 50	487 50
Individual deposits subject to check	2,412,170 31		2,412,170 31
Savings deposits		10,019,819 71	10,019,819 71
Demand certificates of deposit	441 70		441 70
Time certificates of deposit	429,530 42		429,530 42
Certified checks	24,906 68		24,906 68
Cashiers' checks	136,290 08		136,290 08
State, county and municipal deposits	200,000 00	300,000 00	500,000 00
United States and postal savings deposits		10,063 50	10,063 50
Letters of credit and travelers' checks sold for cash and now out- standing	8,931 38		8,931 38
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	630 10		630 10
Totals	\$4,129,606 63	\$11,248,234 40	\$15,377,841 03
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$42,504 33	\$29,958 99	\$72,463 32

COLUMBUS SAVINGS AND LOAN SOCIETY. SAN FRANCISCO.

Incorporated January 18, 1893.

17

Officers—G. Bacigalupi, President; Charles J. Deering, W. J. DeMartini, Vice Presidents; W. H. Hartwell, Cashier, Secretary and Treasurer.
 Directors—G. Bacigalupi, Charles J. Deering, W. J. DeMartini, Dr. D. E. Bacigalupi, Sidney M. Ehrman, Annie Cuneo, W. H. Hartwell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$1,320,373 17	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		1,499,288 70	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		109,256 78	
Other real estate owned.....		4 00	
Due from reserve banks, excluding item 14.....		254,931 27	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		77,478 33	
Exchanges for clearing house.....		3,511 08	
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$3,264,843 33	
LIABILITIES.			
Capital paid in.....		\$130,000 00	
Surplus.....		155,000 00	
All undivided profits, less expenses, interest and taxes paid.....		39,503 04	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		5,723 13	
Individual deposits subject to check.....			
Savings deposits.....		2,923,975 06	
Demand certificates of deposit.....			
Time certificates of deposit.....		10,642 10	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$3,264,843 33	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$4,500 00	

UNION TRUST COMPANY OF SAN FRANCISCO. SAN FRANCISCO.

Incorporated February 6, 1893.

18

Officers—Charles J. Deering, President; E. S. Heller, Vice President; L. E. Greene, Vice President and Trust Officer; H. G. Larsh, Vice President and Secretary; F. J. Brickwedel, Cashier and Treasurer; Charles DuParc, I. J. Gay, Assistant Cashiers and Assistant Secretaries; W. C. Fife, Marion Newman, J. A. Miller, Assistant Cashiers; R. J. Schrader, Percy A. Wood, John F. Shields, Assistant Trust Officers.

Directors—John D. Spreckels, J. L. Flood, Timothy Hopkins, George A. Pope, Charles Holbrook, A. H. Payson, Charles J. Deering, Wm. F. Herrin, Wm. H. Talbot, Sidney M. Ehrman, John Freuler, I. W. Hellman, H. G. Larsh.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$11,543,297 00	\$10,357,390 95			\$21,900,687 95
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts		172,203 43			172,203 43
Overdrafts	1,893 99				1,893 99
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	1,216,410 40	8,184,740 87		\$100,000 00	9,501,151 27
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		826,309 33	\$500,000 00		1,326,309 33
Other real estate owned					
Due from reserve banks, excluding item 14	1,442,787 17	1,860,818 94	16,388 20		3,319,994 31
Due from other banks	267,313 84	96,055 04	8,983 17		372,352 05
Due from Federal Reserve Bank					
Actual cash on hand	1,306,909 35	618,516 38			1,925,425 73
Exchanges for clearing house	621,851 19	21,265 11			643,116 30
Checks and other cash items	268,556 35				268,556 35
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			21,362 52		21,362 52
Other resources	651,519 57	155,920 52	15,637 48		823,077 57
Totals	\$17,320,538 86	\$22,293,220 57	\$562,371 37	\$100,000 00	\$40,276,130 80
LIABILITIES.					
Capital paid in	\$570,000 00	\$430,000 00	\$100,000 00	\$100,000 00	\$1,200,000 00
Surplus	987,500 00	587,500 00	400,000 00		1,975,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	518,087 76	188,922 45			707,010 21
Reserved for interest, taxes and expenses	34,042 02				34,042 02
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	1,702,885 39				1,702,885 39
Dividends unpaid	41,250 00				41,250 00
Individual deposits subject to check	12,541,347 33				12,541,347 33
Savings deposits		19,562,573 66			19,562,573 66
Demand certificates of deposit	37,948 09				37,948 09
Time certificates of deposit		222,536 46			222,536 46
Certified checks	36,090 17				36,090 17
Cashiers' checks	424,689 04				424,689 04
State, county and municipal deposits		1,300,000 00			1,300,000 00
United States and postal savings deposits		1,688 00			1,688 00

UNION TRUST COMPANY OF SAN FRANCISCO. SAN FRANCISCO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding	\$6,950 00				\$6,950 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$25,371 37 37,000 00		25,371 37 37,000 00
Fund for advances to court trusts					
Other liabilities	419,749 06				419,749 06
Totals	\$17,320,538 86	\$22,293,220 57	\$562,371 37	\$100,000 00	\$40,276,130 80
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$353,971 50	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$353,971 50
Trust investments, personal property	15,959,959 96	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	19,318,020 76
Trust investments, real property	3 241,249 21	Private trusts, specially designated and construed as court trusts, under supervision	884,139 76
Due from banks	1,000,951 35		
Cash on hand			
Total	\$20,556,132 02	Total	\$20,556,132 02

"THE MISSION BANK." SAN FRANCISCO.

Incorporated February 7, 1903.

21

Officers—James Rolph, Jr., President; F. B. Anderson, Stuart F. Smith, Herbert A. Thayer, Vice Presidents; Byron G. Mobbs, Cashier, Secretary and Treasurer; R. S. Saylor, Assistant Cashier, Assistant Secretary and Assistant Treasurer; H. R. Gleeson, Assistant Cashier.
 Directors—F. B. Anderson, William H. Crim, George L. Center, E. W. Hopkins, Warren D. Clark, James Rolph, Jr., Stuart F. Smith.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,538,676 09		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,138 12		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	615,582 39		
Stock of Federal Reserve Bank	9,600 00		
Bank premises, furniture and fixtures and safe deposit vaults	169,500 00		
Other real estate owned			
Due from reserve banks, excluding item 14	90,934 44		
Due from other banks	15,804 54		
Due from Federal Reserve Bank	242,770 41		
Actual cash on hand	65,857 31		
Exchanges for clearing house	119,309 45		
Checks and other cash items	9,928 25		
Items with Federal Reserve Bank in process of collection			
Other resources	19,355 61		
Total	\$2,899,456 61		
LIABILITIES.			
Capital paid in	\$200,000 00		
Surplus	120,000 00		
All undivided profits, less expenses, interest and taxes paid	46,854 49		
Reserved for interest, taxes and expenses	2,341 33		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	53,417 51		
Dividends unpaid	25 50		
Individual deposits subject to check	2,246,401 67		
Savings deposits			
Demand certificates of deposit	445 00		
Time certificates of deposit	100,146 03		
Certified checks	5,772 69		
Cashiers' checks	15,304 27		
State, county and municipal deposits	90,000 00		
United States and postal savings deposits	338 00		
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	18,410 12		
Total	\$2,899,456 61		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$500 00		

BANK OF ITALY. SAN FRANCISCO.

Incorporated August 10, 1904.

25

DIRECTORS, OFFICERS AND ADVISORY BOARD MEMBERS.

Bakersfield—W. E. Benz, J. S. Henton, Vice Presidents; A. C. Dimon, H. F. Hogan, Assistant Managers; J. R. Withrow, Louis V. Bennett, Assistant Cashiers; F. E. Borton, E. D. Buss, W. E. Drury, W. H. Hill, F. W. Brewster, Advisory Board Members.

East Bakersfield—Louis V. Olcese, Vice President; J. B. Olcese, Manager; W. V. Bower, Assistant Cashier.

Centerville—F. T. Dusterberry, Manager; M. P. Mathiesen, Assistant Cashier; Joseph Dias, E. H. Stevenson, M. F. Silva, F. I. Lemos, Emanuel George, Members Advisory Board.

Fresno—O. J. Woodward, Vice President and Director; A. S. Hays, R. S. Heaton, Assistant Managers; B. Kruger, A. Sala, T. C. Arvedi, F. P. Tondel, Assistant Cashiers; R. A. Flesher, Assistant Trust Officer; Dan Brown, Jr., Vice Chairman Advisory Board; Dr. T. M. Hayden, Second Vice Chairman Advisory Board; John Cerini, J. Bernhard, A. Mattei, Sr., A. Mattei, Jr., L. Sciacqua, S. J. Shannon, Members Advisory Board.

Fresno—First Branch—Roy Pulliam, E. A. Walrond, Vice Presidents; T. E. Mellen, Craig Thorburn, G. G. Bodeen, Julius B. Nielsen, Assistant Cashiers; A. V. Lisenby, T. C. White, Members Advisory Board.

Gilroy—Gerald Hecker, Manager; W. R. Pyle, Assistant Cashier; M. Casey, Chairman Advisory Board; Dr. H. R. Chesbro, Vice Chairman Advisory Board; Richard Brem, Chas. E. Frederickson, H. Hecker, W. C. Stroud, John Sturla, Geo. A. Wentz, C. R. Willson, Members Advisory Board.

Gridley—James R. Craig, Manager; J. C. King, Elmer S. Ashley, Assistant Cashiers; W. A. Walden, B. Munter, E. F. Biggs, M. T. Machade, Frank Campbell, T. J. Long, Members Advisory Board.

Hayward—W. T. Knightly, Manager; H. B. White, Assistant Manager; George H. Park, J. A. Mitchell, Assistant Cashiers; M. C. Petersen, Chairman Advisory Board; John Allan Park, J. F. Prioste, Frank E. Pereria, John E. Geary, John C. Penke, E. K. Strobridge, Carl Neudeck, Members Advisory Board.

Hollister—T. S. Hawkins, Vice President; D. M. Paterson, Assistant Manager; O. C. Willard, T. W. Hawkins, Assistant Cashiers; N. C. Briggs, Jr., J. W. Hawkins, E. E. Holbrook, J. F. Etcheverry, H. J. Schulz, J. H. Tebbetts, C. N. Hawkins, Geo. Wapple, Emil Corotto, S. Lavagnino, Members Advisory Board.

King City—J. C. Bray, Manager; E. Rianda, Assistant Cashier; John L. Matthews, Chairman Advisory Board; J. R. Somavia, Vice Chairman Advisory Board; W. C. Eade, N. Forden, J. Edwin Breen, Dr. E. W. Bingaman, S. Dedini, A. Pozzi, Members Advisory Board.

Live Oak—E. H. Cobeen, Manager.

Livermore—Chas. A. Smith, Manager; M. L. Silva, F. P. Cardoza, Assistant Cashiers; Chas. E. Beck, Vice Chairman Advisory Board; Carl Holm, George F. Tubbs, L. Schenone, J. K. Warner, T. E. Knox, M. G. Callaghan, F. C. Lassen, J. F. Rose, G. A. Therkof, Members Advisory Board.

Lompoc—R. E. Sudden, Manager; F. R. Lewis, M. R. Pattee, Assistant Cashiers; James Sloan, Chairman Advisory Board; Guy Hibbits, D. Manfrina, Ben Grossi, G. F. Sanor, B. E. Jessee, R. C. Sudden, R. D. Rennie, J. C. Maretti, Members Advisory Board.

Los Angeles—Broadway Branch—J. L. Williams, Ralph E. Dobbs, S. Guasti, Vice Presidents and Directors; R. E. Trengove, Assistant Vice President; C. B. Robinson, H. J. Pye, Paul Bullock, R. A. Birchfield, H. W. Parker, Assistant Cashiers; P. J. Dreher, Vice Chairman Advisory Board and Director; Waller Taylor, Member Advisory Board and Director; S. Guasti, Jr., F. J. Carlisle, Dr. L. R. Sevier, N. Bonfilio, Jos. M. Schenck, Robert N. Bulla, Chester W. Brown, J. Baum, E. A. Featherstone, Members Advisory Board; Marc Ryan, Manager Trust Department, Los Angeles Branches; Fred L. Foster, Assistant Trust Officer; Phillip Young, Resident Manager Bond Department.

Los Angeles—International Branch—John Lopizich, Manager; Leon Escallier, A. A. Micheletti, Assistant Managers; P. Bodrero, A. H. Brouse, Assistant Cashiers; T. M. Kristovich, Jules Viole, E. Fleur, D. Vaccaro, S. Dupuy, Louis Terrile, G. Piuma, A. Dell'Acqua, V. Nougier, L. Palanconi, F. F. Pellissier, F. N. Andreani, Claude I. Parker, Members Advisory Board.

Los Angeles—Pico Heights Branch—N. M. Fraser, Manager.

Los Banos—S. C. Cornett, Manager; Robert Louis Puccinelli, Assistant Cashier; F. J. Arburua, Chairman Advisory Board; E. W. Thiercof, Vice Chairman Advisory Board; H. L. Menjoulet, Frank Silva, A. A. Souza, E. DeSantis, A. H. Salau, Jack Triglia, Members Advisory Board.

Madera—W. S. Hillis, Assistant Manager; Adolph Beck, Assistant Cashier; J. B. High, Chairman Advisory Board; Dow H. Ransom, T. F. Malesani, Members Advisory Board.

Marysville—Rideout Branch—Dunning Rideout, Vice President; W. B. Swain, E. E. Biggs, Assistant Vice Presidents; J. C. Dooley, Assistant Cashier; Phebe M. Rideout, Chairman Advisory Board; Martin Sullivan, Manuel Gomes, H. H. Wolfskill, A. W. Gluckman, Thomas Gianella, Members Advisory Board.

Merced—E. T. Cunningham, Manager; Carl E. Wagner, Assistant Manager; J. Oneto, F. Garibaldi, Assistant Cashiers; H. K. Huls, J. J. Pimentel, Geo. T. Parr, E. V. Givens, C. B. Harrell, J. J. Trabucco, Members Advisory Board.

BANK OF ITALY. SAN FRANCISCO—Continued.

Modesto—C. F. Wente, Manager; R. S. Padget, C. A. Hansen, Assistant Cashiers; A. B. Shoemaker, P. H. Griffin, John C. Cuneo, G. B. Podesta, Fred Bartch, Carl W. Elfving, Antone Enos, Frank A. Cressy, Jr., J. Beaty, Members Advisory Board.

Napa—Joseph A. Migliavacca, Vice President; S. H. Errington, Assistant Manager; E. R. Hennessey, E. H. Amstutz, Assistant Cashiers; Dr. E. Z. Hennessey, Vice Chairman Advisory Board; F. G. Noyes, Thos. Maxwell, J. H. Schuppert, John Hartley, Wm. Schwarz, R. M. Butler, Frank W. Bush, Members Advisory Board.

Oakland—Broadway Branch—J. G. Mattos, Jr., Vice President and Director; A. J. Mount, Vice President; Louis J. Tesio, Assistant Vice President; E. M. Farrell, J. H. Andrade, W. M. Fitzmaurice, A. P. Slichter, Assistant Cashiers; H. C. Capwell, Chairman Advisory Board; Judge W. H. Donahue, Vice Chairman Advisory Board; John A. Beckwith, John B. Campodonico, A. D. King, Pierre Chanquet, Dr. O. D. Hamlin, Geo. H. Lavenson, James J. McElroy, Carlo Cotella, Dr. J. F. Slavich, W. H. L. Hynes, C. S. Plaut, F. Martino, A. Schleuter, P. B. Lynch, C. W. Gallagher, Members Advisory Board.

Oakland College Avenue Branch—Wm. P. Spratt, Manager; P. Campana, Assistant Cashier; Lee Perkins, W. R. Harper, B. F. Edwards, Sr., Members Advisory Board.

Oakland Fruitvale Branch—L. R. Robertson, Manager; R. F. Thurston, Assistant Manager; A. S. Downing, Assistant Cashier; A. H. Kopperud, Chairman Advisory Board; J. M. Carr, Andrew Giambroni, D. M. Heagerty, F. L. Parker, Members Advisory Board.

Oakland Melrose Branch—James Hargreaves, Manager; Jos. V. Lamore, Assistant Cashier; J. J. Crowe, Anthony Souza, P. M. Holst, Fred R. Bamman, Geo. A. Janssen, Members Advisory Board.

Oroville—Rideout-Smith Branch—J. C. Boyle, Manager; L. L. Green, Assistant Vice President; F. L. Humphrey, Assistant Cashier; R. S. Powers, George F. Jones, Walter M. Smith, John J. Hamlyn, Members Advisory Board.

Paso Robles—F. G. Wetzel, Manager; Merton Belcher, W. S. Lewis, Assistant Managers; L. D. Perkins, Assistant Cashier; R. C. Heaton, Chairman Advisory Board; Alex. Webster, A. Pfister, Vice Chairmen Advisory Board; John A. Peterson, D. S. Lewis, O. W. Tucker, A. H. Wilmar, C. W. Peterson, Geo. W. Hamilton, Members Advisory Board.

Redwood City—J. P. Weller, Manager; A. Rossi, F. E. Fitzpatrick, Assistant Cashiers; F. E. Fitzpatrick, Chairman Advisory Board; F. X. Kavanaugh, Vice Chairman Advisory Board; D. R. Stafford, E. H. Sampson, J. B. Perry, Antonio Genocchio, Angelo Boitano, John V. Souza, J. McCormick, Jr., V. Mattei, Members Advisory Board.

Sacramento—John S. Chambers, Vice President; L. G. Worden, Assistant Vice President; M. C. Bolts, S. W. Russell, H. J. Boucher, Assistant Cashiers; Mitchel W. Nathan, Chairman Advisory Board, John J. Monteverde, Vice Chairman Advisory Board; L. C. Hunter, Dr. Frederick N. Scatena, C. E. McLaughlin, Dennis Leary, J. Garibaldi, Frank E. Michel, Chas. W. Godard, Victor Panattoni, J. F. Elliott, J. W. Gardner, Henry E. Diggles, A. J. Gilson, Peter Carli, F. B. Rossi, R. Giorgi, M. N. Bakulich, Members Advisory Board.

San Francisco—Head Office—L. Scatena, Chairman of the Board; A. P. Giannini, President; P. C. Hale, Jas. J. Fagan, A. Pedrini, James A. Bacigalupi, Vice Presidents; W. R. Williams, Cashier; W. G. McAdoo, General Counsel; Jos. F. Cavagnaro, Secretary; Dr. L. D. Bacigalupi, Dr. G. E. Caglieri, M. T. Freitas, G. J. Giannini, Chas. F. Grondona, James Fugazi, S. B. Fugazi, Directors; Lloyd L. Mulit, W. W. Douglas, L. M. McDonald, Leo V. Belden, A. J. Gock, R. B. Burnister, A. Kleinhans, A. A. Wilson, Vice Presidents; L. M. Giannini, Assistant to the President; C. W. Bell, H. A. Nater, Geo. E. Gallagher, H. R. Coulter, G. A. Rice, Frank F. Risso, Assistant Vice Presidents; H. R. Erkes, Comptroller; Milton H. Epstein, Assistant Comptroller; C. B. West, Manager Foreign Exchange Division; E. J. Del Monte, Assistant to the Cashier; Mrs. Helen M. Knight, Director Women's Banking Department; Alfred S. Kay, F. B. Hughes, Carl E. Newman, A. Chiappari, E. A. Bonzani, Fred T. Jenner, L. Sbrana, Miss J. M. White; Antone Pilcovich, B. Metropoulos, U. Olivieri, R. J. Barbieri, Jos. Giannini, Assistant Cashiers; Edw. C. Aldwell, E. C. Abel, F. A. Birge, C. P. Cuneo, Miss M. B. Gibbons, Carl Stamer, Assistant Secretary; Louis Ferrari, Trust Attorney; Richard Fitzpatrick, Adolph B. Canelo, Jr., Assistant Trust Attorneys; W. J. Kieferdorf, Trust Officer; J. S. Matthews, I. J. Cereghino, Assistant Trust Officers; C. M. Folger, Assistant Manager Credit Department; W. H. Snyder, Chief Examiner; A. B. Jacoby, Examiner; E. Leimert, J. C. Ernst, Ross Thomson, Assistant Managers Bond Department; W. F. McGrath, Comptroller; Geo. O. Bordwell, Auditor; R. M. Clarke, Assistant Auditor; A. W. Hayes, Earle P. Browne, A. Fenton, Inspectors.

San Francisco—Eureka Valley Branch—E. J. Stanley, Jr., Assistant Cashier.

San Francisco—Market-Geary Branch—Fred Kronenberg, Vice President; R. L. Heathcote, Geo. Ferroggiaro, Assistant Cashiers.

San Francisco—Mission Branch—Wm. A. Newsom, Manager; E. J. Mullin, Assistant Cashier; Larry T. Flaherty, Chairman Advisory Board; L. Ferreiros, Vice Chairman Advisory Board; Frank Olmo, G. H. Johnson, Dr. C. A. Clinton, C. Collonan, H. Mariani, W. McDonnell, Peter R. McCormick, John Tunnicliffe, Louis Depaoli, Members Advisory Board.

San Francisco—Montgomery Street Branch—J. H. Skinner, A. J. Ferroggiaro, Vice Presidents; E. N. Walter, Assistant Vice President; A. Gamboni, V. A. Caglieri, J. H. B. Perlite, Jas. Raggio, J. H. Dumbrell, Assistant Cashiers.

San Francisco—Park-Presidio Branch—H. H. Scales, Manager.

BANK OF ITALY. SAN FRANCISCO—Continued.

- San Francisco**—Polk-Van Ness Branch—E. S. Zerga, Manager; Jos. A. Murphy, Assistant Vice President; R. J. Von der Mehden, S. C. Sinsheimer, Assistant Cashiers.
- San Jose**—N. A. Pellerano, W. E. Blauer, Vice Presidents; F. C. Mitchell, Assistant Manager; J. H. Boccardo, J. H. Russell, W. B. Kennedy, O. L. Slaughter, A. J. Russo, H. Roesti, Assistant Cashiers; H. B. Martin, Vice Chairman Advisory Board; J. A. Corotto, F. Di Fiore, James Gillon, A. P. Lepesh, R. P. Lathrop, J. H. Levy, Gus Lion, L. V. Slavich, C. G. Lathrop, Gustave Nelson, M. F. Cabral, S. E. Smith, H. E. Wilcox, A. L. Brassy, Members Advisory Board.
- San Mateo**—L. H. Castle, Manager; F. A. Marianetti, Henry C. Maier, Assistant Cashiers; John H. Coleman, Chairman Advisory Board; W. B. Lawrence, Vice Chairman Advisory Board; E. L. Hoag, Member Advisory Board.
- San Miguel**—F. B. Pendery, Assistant Cashier; E. Bergemann, Chairman Advisory Board; C. E. Alder, Dr. L. D. Murphy, Members Advisory Board.
- San Pedro**—W. G. Cuppa, Manager.
- Santa Clara**—Robert A. Fatjo, Manager; R. A. De Craene, Assistant Cashier; J. B. O'Brien, Chairman Advisory Board; Irwin E. Pomeroy, Vice Chairman Advisory Board; Henry Hamilton, Secretary Advisory Board; Henry Bonetti, E. L. Fellows, Geo. E. Hamilton, M. J. Vargas, Members Advisory Board.
- Santa Rosa**—Jos. T. Grace, Vice President; G. E. Murdock, Assistant Vice President; Orson H. Reeve, J. A. Lombardi, I. J. Andreani, Geo. W. Palmer, Assistant Cashiers; W. H. Lee, Vice Chairman Advisory Board; J. H. Einhorn, M. Prince, Max Rosenberg, H. W. Austin, F. W. Laughlin, Frank P. Grace, John Oliva, Members Advisory Board.
- Stockton**—R. B. Teefy, Vice President; F. A. Ferroggiaro, F. W. Worster, Assistant Manager; J. C. Keys, J. S. Reilly, L. J. Rossi, A. J. Bona, Thos. B. Gough, Assistant Cashiers; Dr. W. G. Wallace, Vice Chairman Advisory Board; J. H. Thompson, Secretary Advisory Board; H. B. Arbios, A. A. Smallfield, R. B. Cullahan, J. L. Eickelborger, G. B. Garibotto, Dr. J. V. Craviotto, R. C. Minor, Walter A. Perry, Jos. M. Campodonico, P. Mignacco, Members Advisory Board.
- Sunnyvale**—C. C. Spalding, Manager; C. H. Forehand, Assistant Cashier; H. G. Stelling, Chairman Advisory Board; C. W. Shephard, Vice Chairman Advisory Board; Jas. Ryan, Frank X. Farry, L. H. Vishott, P. R. Wightman, C. A. Austin, W. C. Bennett, Members Advisory Board.
- Taft**—H. J. Muller, Manager; A. B. Smith, W. L. Adkisson, E. T. McMahon, George Kammerer, A. T. Connard, Members Advisory Board.
- Tracy**—A. R. Arnold, Manager; T. O. Moore, L. O. Stark, C. S. Selna, Assistant Cashiers; A. Grunauer, Chairman Advisory Board; John Brichetto, First Vice Chairman Advisory Board; J. D. Van Ormer, Second Vice Chairman Advisory Board; C. A. Slack, Henry Boltzen, N. E. Welty, W. H. Riecks, Wm. Schmidt, John J. Pedro, A. H. Linne, Members Advisory Board.
- Ventura**—J. H. Chaffee, Manager; John A. Lagomarsino, Neill Baker, F. R. Bliss, Assistant Cashier; E. P. Foster, Chairman Advisory Board; John Lagomarsino, J. A. Walker, C. G. Bartlett, A. L. Hobson, Harry S. Valentine, James S. Blackstock, Geo. C. Power, C. C. Perkins, Wm. Shiells, Don G. Bowker, Members Advisory Board.
- Visalia**—Marsden S. Blois, Manager; L. Lawrence, C. T. Pool, A. A. Fluetsch, J. F. Michels, Inez L. Hyde, L. C. Hyde, Assistant Cashiers; R. E. Hyde, Chairman Advisory Board; C. J. Giddings, J. F. Gibson, Vice Chairmen Advisory Board; Dan McFadzean, Phil Baier, L. O. Cutler, A. R. Cutler, J. Sub Johnson, Adolph Sweet, Members Advisory Board.
- Wasco**—J. S. McCain, Manager; H. G. Hill, Henry E. Schmidt, R. C. Annin, John Ruettgers, H. F. Devenney, Members Advisory Board.

BANK OF ITALY. SAN FRANCISCO—Continued.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$52,965,295 76	\$80,130,837 44			\$133,096,133 20
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts..		139,084 75			139,084 75
Overdrafts..	161,696 30				161,696 30
Customers' liability for drafts paid under let- ters of credit..	110,504 12				110,504 12
Customers' liability account acceptances..	206,237 47				206,237 47
Liability of foreign banks and bankers on account of acceptances..					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts..	6,353,046 53	38,571,768 03	\$100,000 00	\$100,000 00	45,124,814 56
Stock of Federal Reserve Bank..		375,000 00			375,000 00
Bank premises, furniture and fixtures and safe deposit vaults..	7,144,892 10	1,035,031 64			8,179,923 74
Other real estate owned..		418,537 89			418,537 89
Due from reserve banks, excluding item 14..	1,288,736 28	3,234,862 67	955 25		4,524,554 20
Due from other banks..	594,250 88	29,782 29			624,033 17
Due from Federal Reserve Bank..	4,976,493 60	3,630,594 86			8,607,088 46
Actual cash on hand..		2,390,971 82			2,390,971 82
Exchanges for clearing house..	1,399,846 25				1,399,846 25
Checks and other cash items..	4,092,258 99				4,092,258 99
Items with Federal Reserve Bank in process of collection..	1,053,220 11				1,053,220 11
Advances to court trusts..			44 75		44 75
Other resources..	947,720 84	9,514 29			957,235 13
Totals..	\$81,294,199 23	\$129,965,985 68	\$101,000 00	\$100,000 00	\$211,461,184 91
LIABILITIES.					
Capital paid in..	\$7,200,000 00	\$2,600,000 00	\$100,000 00	\$100,000 00	\$10,000,000 00
Surplus..	1,725,000 00	775,000 00			2,500,000 00
Amount segregated for protection of court and private trusts, national banks only..					
All undivided profits, less expenses, interest and taxes paid..	389,804 31	593,661 79			983,466 10
Reserved for interest, taxes and expenses..	167,432 07	7,769 78			175,201 85
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts..					
Bills payable with Federal Reserve Bank other than rediscounts..	600,000 00				600,000 00
Deposits due to banks..	4,246,503 47	12,045 07			4,258,548 54
Dividends unpaid..	601,676 50				601,676 50
Individual deposits subject to check..	52,506,660 11				52,506,660 11
Savings deposits..		109,608,849 54			109,608,849 54
Demand certificates of deposit..	257,347 73				257,347 73
Time certificates of deposit..	7,491,435 87				7,491,435 87
Certified checks..	203,056 93				203,056 93
Cashiers' checks..	5,038,357 00				5,038,357 00
State, county and municipal deposits..		12,795,814 52			12,795,814 52
United States and postal savings deposits..		3,397,781 58			3,397,781 58
Letters of credit and travelers' checks sold for cash and now outstanding..	84,425 32				84,425 32
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank..	206,237 47				206,237 47
Liability account acceptances executed to furnish dollar exchange..					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees..					
Fund for advances to court trusts..			1,000 00		1,000 00
Other liabilities..	576,262 45	175,063 40			751,325 85
Totals..	\$81,294,199 23	\$129,965,985 68	\$101,000 00	\$100,000 00	\$211,461,184 91
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities..	\$494,283 72	\$1,103,163 72			\$1,597,446 92

BANK OF ITALY. SAN FRANCISCO—Continued.

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$84,790 80	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$84,790 80
Trust investments, personal property.....	443,500 39	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	788,657 58
Trust investments, real property.....	238,855 24	Private trusts, specially designated and construed as court trusts, under supervision.....	18,600 00
Due from banks.....	124,901 95		
Cash on hand.....			
Total.....	\$892,048 38	Total.....	\$892,048 38

NOTE.—The above statement includes the business of the following branch offices: Head Office, Montgomery Street Branch, Market-Geary Street Branch, Mission Street Branch, Park-Presidio Branch, Polk-Van Ness Branch, Eureka Valley Branch; Bakersfield and East Bakersfield, Bakersfield; Centerville; Fresno and First Branch, Fresno; Gilroy; Gridley; Hayward; Hollister; King City; Live Oak; Livermore; Lompoc; Los Banos; Los Angeles, International, and Pico Heights, Los Angeles; Madera; Rideout, Marysville; Merced; Modesto; Napa; Oakland, College Avenue, Fruitvale, Melrose, Oakland; Rideout-Smith, Oroville; Paso Robles; Redwood City; Sacramento; San Jose; San Mateo; San Miguel; San Pedro; Santa Clara; Santa Rosa; Stockton; Sunnyvale; Taft; Tracy; Ventura; Visalia; Wasco.

THE CANADIAN BANK OF COMMERCE. SAN FRANCISCO.

Incorporated May 15, 1867.

27

Officers—G. W. B. Heathcote, Manager; W. J. Coulthard, Assistant Manager.
 Branch Bank—Head Office, Toronto, Ontario, Canada.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$4,775,791 23		
Bankers' acceptances, excluding rediscounts	1,046,291 30		
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	7,145 44		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	188,829 83		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	251,957 35		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14	1,112,326 69		
Due from other banks	84,421 34		
Due from Federal Reserve Bank	305,054 44		
Actual cash on hand	116,184 57		
Exchanges for clearing house	108,636 36		
Checks and other cash items	52,758 63		
Items with Federal Reserve Bank in process of collection	65,576 24		
Other resources	88 19		
Total	\$8,115,061 61		
LIABILITIES.			
Capital paid in	\$750,000 00		
Surplus	350,000 00		
All undivided profits, less expenses, interest and taxes paid	231,037 88		
Reserved for interest, taxes and expenses	26,000 00		
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	250,208 19		
Dividends unpaid			
Individual deposits subject to check	2,263,222 43		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	2,393,203 32		
Certified checks	5,984 02		
Cashiers' checks	552,923 48		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing	21,749 71		
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank	618,319 40		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	652,413 18		
Total	\$8,115,061 61		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,363 43		

NOTE.—The above statement includes the business of a branch office at San Francisco.

INTERNATIONAL BANKING CORPORATION. SAN FRANCISCO.

Incorporated June 14, 1901.

30

Officers—H. T. S. Green, President and General Manager; Lawrence M. Jacobs, Vice President and Treasurer; W. M. Anderson, Vice President and Inspector; L. I. Sharp, Vice President; M. D. Currie, Cashier; P. W. Jones, Assistant Cashier and Secretary; N. G. Evans, A. C. Shorey, R. F. Crary, J. L. Hogeboom, Assistant Cashiers; W. H. Taylor, Manager San Francisco Branch.

Directors—Charles E. Mitchell, Chairman; James H. Carter, Joseph T. Cosby, John H. Fulton, John A. Garver, Joseph P. Grace, H. T. S. Green, Arthur Kavanagh, Charles E. Mitchell, Beekman Winthrop.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$547,684 44		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	112,353 59		
Due from Federal Reserve Bank	5,314 28		
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	45,184 45		
Total	\$710,536 76		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus	15,900 00		
All undivided profits, less expenses, interest and taxes paid	4,426 91		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, County and Municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	391,109 85		
Total	\$710,536 76		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

ITALIAN-AMERICAN BANK. SAN FRANCISCO.

Incorporated March 16, 1899.

31

Officers—A. Sbarboro, President; C. H. Crocker, M. J. Fontana, M. F. Roesti, Vice Presidents; A. E. Sbarboro, Vice President, Treasurer, Cashier; R. A. Sbarboro, Assistant Cashier and Secretary; G. J. Panario, V. L. Puccinelli, Assistant Cashiers; M. L. Perasso, Manager Branch; C. C. Peini, Manager Foreign Department.

Directors—A. Sbarboro, C. H. Crocker, M. J. Fontana, A. E. Sbarboro, M. F. Roesti, L. Boitano, G. Garibaldi, I. Demartini, A. J. Merle, C. A. Malm, D. Ghiradelli, Stanley J. Fay, I. Zellerbach, Ambrose Gherini, H. L. E. Meyer, Jr., J. Di Giorgio, James F. Leahy.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$3,001,482 71	\$6,116,900 37	\$9,118,383 08
Bankers' acceptances, excluding rediscounts		151,336 15	151,336 15
Notes, drafts or bills of exchange, excluding rediscounts	8,603 62		8,603 62
Overdrafts			
Customers' liability for drafts paid under letters of credit	65,571 51		65,571 51
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	543,590 66	1,429,323 72	1,972,914 38
Stock of Federal Reserve Bank		45,750 00	45,750 00
Bank premises, furniture and fixtures and safe deposit vaults		419,420 58	419,420 58
Other real estate owned		121,386 77	121,386 77
Due from reserve banks, excluding item 14			
Due from other banks	358,242 25	146,530 53	504,772 78
Due from Federal Reserve Bank	344,356 11	245,000 00	589,356 11
Actual cash on hand	92,130 07	106,045 90	198,175 97
Exchanges for clearing house	246,765 71		246,765 71
Checks and other cash items	76,280 56		76,280 56
Items with Federal Reserve Bank in process of collection	19,821 02		19,821 02
Other resources	93,478 69		93,478 69
Totals	\$4,850,322 91	\$8,781,694 02	\$13,632,016 93
LIABILITIES.			
Capital paid in	\$750,000 00	\$500,000 00	\$1,250,000 00
Surplus	170,000 00	115,000 00	285,000 00
All undivided profits, less expenses, interest and taxes paid	55,505 62		55,505 62
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	283,282 94		283,282 94
Dividends unpaid	25,155 00		25,155 00
Individual deposits subject to check	2,935,651 97		2,935,651 97
Savings deposits		7,991,694 02	7,991,694 02
Demand certificates of deposit	146,919 96		146,919 96
Time certificates of deposit	16,487 84		16,487 84
Certified checks	14,222 44		14,222 44
Cashiers' checks	66,386 14		66,386 14
State, county and municipal deposits	275,000 00	175,000 00	450,000 00
United States and postal savings deposits	3,916 14		3,916 14
Letters of credit and travelers' checks sold for cash and now outstanding	26,867 50		26,867 50
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	65,571 51		65,571 51
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	15,355 85		15,355 85
Totals	\$4,850,322 91	\$8,781,694 02	\$13,632,016 93
Contingent liabilities, none, other than acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	\$5,705 00		\$5,705 00
Interest earned, not collected, not included in resources or liabilities	\$2,000 00	\$5,000 00	\$7,000 00

NOTE.—The above statement includes the business of a branch office at Columbus avenue and Broadway, San Francisco.

THE MISSION SAVINGS BANK. SAN FRANCISCO.

Incorporated August 3, 1906.

35

Officers—James Rolph, Jr., President; E. W. Hopkins, Matt I. Sullivan, Vice Presidents; DeWitt C. Treat, Cashier, Treasurer and Secretary; Perce E. Williams, Assistant Cashier, Assistant Treasurer and Assistant Secretary; J. W. O'Farrell, Assistant Cashier.

Directors—Geo. L. Center, Wm. H. Crim, E. W. Hopkins, Geo. A. Pope, James Rolph, Jr., Stuart F. F. Smith, Matt I. Sullivan.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$5,388,967 71	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,454,527 89	
Stock of Federal Reserve Bank		16,200 00	
Bank premises, furniture and fixtures and safe deposit vaults		161,517 12	
Other real estate owned			
Due from reserve banks, excluding item 14		318,096 35	
Due from other banks			
Due from Federal Reserve Bank		213,108 19	
Actual cash on hand		55,602 58	
Exchanges for clearing house			
Checks and other cash items		3,663 29	
Items with Federal Reserve Bank in process of collection			
Other resources		350 12	
Total		\$7,612,033 25	
LIABILITIES.			
Capital paid in		\$500,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		34,502 46	
Reserved for interest, taxes and expenses		19,650 00	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks		10,200 00	
Dividends unpaid		15,000 00	
Individual deposits subject to check			
Savings deposits		6,557,044 80	
Demand certificates of deposit			
Time certificates of deposit		5,951 41	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		150,000 00	
United States and postal savings deposits		67,500 00	
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		202,184 58	
Total		\$7,612,033 25	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,311 28	

"BANCA POPOLARE FUGAZI." SAN FRANCISCO.

Incorporated November 3, 1906.

36

Officers—F. N. Belgrano, President; Ant. Laiolo, Vice President and Treasurer; Geo. M. Perine, Vice President; K. T. Soracco, Secretary; F. N. Belgrano, Jr., Cashier and Assistant Secretary.
 Directors—Geo. M. Perine, Ant. Laiolo, Dr. C. Barsotti, T. Morrin, G. Piuma, J. L. Oliva, P. Monteverde, F. N. Soracco.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,108,287 32	\$8,343,841 13	\$9,452,128 45
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,759 32		2,759 32
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	206,809 74	3,173,630 34	3,380,440 08
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		325,919 95	325,919 95
Other real estate owned		657,915 16	657,915 16
Due from reserve banks, excluding item 14	349,334 13	786,551 21	1,135,885 34
Due from other banks		60,081 09	60,081 09
Due from Federal Reserve Bank			
Actual cash on hand	104,704 83	454,040 69	558,745 52
Exchanges for clearing house		18,051 42	18,051 42
Checks and other cash items	485 00		485 00
Items with Federal Reserve Bank in process of collection			
Other resources	47,453 15		47,453 15
Totals	\$1,819,833 49	\$13,820,030 99	\$15,639,864 48
LIABILITIES.			
Capital paid in	\$200,000 00	\$857,000 00	\$1,057,000 00
Surplus	25,200 00	15,200 00	40,400 00
All undivided profits, less expenses, interest and taxes paid	26,758 17	74,656 03	101,414 20
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	9,874 33	4,629 92	14,504 25
Dividends unpaid	591 50		591 50
Individual deposits subject to check	1,348,247 43		1,348,247 43
Savings deposits		12,741,258 23	12,741,258 23
Demand certificates of deposit	42 00		42 00
Time certificates of deposit	61,871 00		61,871 00
Certified checks	6,286 98		6,286 98
Cashiers' checks	107,749 13		107,749 13
State, county and municipal deposits		100,000 00	100,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding	17,907 84		17,907 84
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange		289 00	
Other liabilities	15,305 11	26,997 81	42,591 92
Totals	\$1,819,833 49	\$13,820,030 99	\$15,639,864 48
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,400 11	\$55,298 30	\$61,698 41

NOTE.—The above statement includes the business of branch offices in Oakland and Santa Barbara.

PORTUGUESE-AMERICAN BANK OF SAN FRANCISCO. SAN FRANCISCO.

Incorporated November 29, 1905.

38

Officers—J. A. Silveria, President; John Enas, A. F. Nunes, M. G. Lewis, Vice Presidents; V. L. Figueiredo, Cashier and Secretary; A. A. Henas, M. T. Bettencourt, E. R. Jerome, Joseph A. Enos, Frank D. Armstrong, F. S. Garcia, Jr., Eulalia Relva, Assistant Cashiers.
 Directors—J. A. Silveria, John Enas, A. F. Nunes, M. G. Lewis, A. Avila, M. M. Enos, J. J. Enos, Jose Baptista, M. S. Freitas, J. B. Mendonca, J. M. Santana.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,117,234 36	\$1,905,654 50	\$3,022,888 86
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	5,650 03		5,650 03
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	168,352 00	317,795 15	486,147 15
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		200,155 90	200,155 90
Other real estate owned		44,348 61	44,348 61
Due from reserve banks, excluding item 14	115,406 83	135,938 35	251,345 18
Due from other banks	25,466 82		25,466 82
Due from Federal Reserve Bank			
Actual cash on hand	99,238 11	74,579 61	173,817 72
Exchanges for clearing house			
Checks and other cash items	15,648 23		15,648 23
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$1,546,996 38	\$2,678,472 12	\$4,225 468 50
LIABILITIES.			
Capital paid in	\$275,000 00	\$250,000 00	\$525,000 00
Surplus	15,000 00	30,000 00	45,000 00
All undivided profits, less expenses, interest and taxes paid	1,803 29	15,280 28	17,083 57
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	67,431 98		67,431 98
Dividends unpaid	934 07		934 07
Individual deposits subject to check	884,435 51		884,435 51
Savings deposits		2,262,767 55	2,262,767 55
Demand certificates of deposit	2,049 00		2,049 00
Time certificates of deposit	5,546 03		5,546 03
Certified checks	15,025 84		15,025 84
Cashiers' checks	24,375 65		24,375 65
State, county and municipal deposits	140,000 00	120,000 00	260,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	65,395 01	424 29	65,819 30
Totals	\$1,546,996 38	\$2,678,472 12	\$4,225,468 50
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at Oakland, Newman and Los Banos.

FIRST FEDERAL TRUST COMPANY. SAN FRANCISCO.

Incorporated August 23, 1907.

40

Officers—Rudolph Spreckels, President; J. G. Hooper, Vice President and Manager; R. R. Pardow, Vice President and Secretary; Clinton E. Worden, O. K. Cushing, Vice Presidents; C. H. McCormick, Treasurer; M. R. Clark, Cashier; L. A. McCrystle, Trust Officer; C. B. Hobson, Realty Loan Officer; S. W. Drascovich, G. W. Hall, Assistant Secretaries; A. E. Curtis, W. H. Cameron, Assistant Cashiers; J. H. Eastman, Assistant Trust Officer.

Directors—Wyatt H. Allen, John F. Brooke, O. K. Cushing, J. G. Hooper, Thomas Jennings, Clifton H. Kroll, Walter S. Martin, R. D. McElroy, J. K. Moffitt, James D. Phelan, W. T. Smith, Rudolph Spreckels, Clinton E. Worden, Rolla V. Watt.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$1,407,743 48	\$10,680,909 92	-----	-----	\$12,088,653 40
Bankers' acceptances, excluding rediscounts...	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	1,165 80	-----	-----	-----	1,165 80
Customers' liability for drafts paid under let- ters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	802,167 66	7,696,062 76	\$226,974 30	\$100,000 00	8,825,204 72
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	52,833 04	-----	-----	52,833 04
Other real estate owned	-----	8,141 71	-----	-----	8,141 71
Due from reserve banks, excluding item 14	754,131 55	1,276,556 21	10,826 06	-----	2,041,513 82
Due from other banks	-----	-----	-----	-----	-----
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	323,692 07	490,454 83	-----	-----	814,146 90
Exchanges for clearing house	70,974 01	-----	-----	-----	70,974 01
Checks and other cash items	4,130 73	-----	-----	-----	4,130 73
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	1,026 06	3,555 86	-----	-----	4,581 90
Totals	\$3,365,031 36	\$20,208,514 31	\$237,800 36	\$100,000 00	\$23,911,346 03
LIABILITIES.					
Capital paid in	\$500,000 00	\$750,000 00	\$150,000 00	\$100,000 00	\$1,500,000 00
Surplus	125,000 00	250,000 00	50,000 00	-----	425,000 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	86,821 09	298,348 79	-----	-----	385,169 88
Reserved for interest, taxes and expenses	2,726 88	-----	-----	-----	2,726 88
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	585,430 15	-----	-----	-----	585,430 15
Dividends unpaid	45,000 00	-----	-----	-----	45,000 00
Individual deposits subject to check	1,814,641 29	-----	-----	-----	1,814,641 29
Savings deposits	-----	18,018,616 11	-----	-----	18,018,616 11
Demand certificates of deposit	3,703 50	-----	-----	-----	3,703 50
Time certificates of deposit	170,429 58	-----	-----	-----	170,429 58
Certified checks	4,233 10	-----	-----	-----	4,233 10
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	875,000 00	-----	-----	875,000 00
United States and postal savings deposits	-----	-----	-----	-----	-----

FIRST FEDERAL TRUST COMPANY. SAN FRANCISCO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$37,800 36		\$37,800 36
Fund for advances to court trusts					
Other liabilities	\$27,045 77	\$16,549 41			43,595 18
Totals	\$3,365,031 36	\$20,208,514 31	\$237,800 36	\$100,000 00	\$23,911,346 03
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities	\$1,162 65	\$7,541 60			\$8,704 25

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$371,421 86	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$371,421 86
Trust investments, personal property	803,813 90	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	1,724,396 75
Trust investments, real property	337,042 25	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	583,540 60		
Cash on hand			
Total	\$2,095,818 61	Total	\$2,095,818 61

CANTON BANK. SAN FRANCISCO.

Incorporated October 1, 1907.

41

Officers—Lew Hing, President; Mark Thue, Vice President; Yee Ling, Secretary; Yee Dan Young, Assistant Secretary; E. F. Sagar, Manager; L. V. Ray, Assistant Manager; Dorr Quayle, Accountant.
 Directors—Lew Hing, Mark Thue, Yee Ling, Yee Dan Young, M. Q. Fong, Look Hing Fong, Wong Hoey Yep, Chin Lain (Chin Don Pock), Hoo Janson (Woo Chan Soon), Gee Yoe Han, Lee Sing Hing.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,604,515 03		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,372 00		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	991,555 86		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	257,227 17		
Other real estate owned			
Due from reserve banks, excluding item 14	600,117 78		
Due from other banks	20,332 29		
Due from Federal Reserve Bank			
Actual cash on hand	368,690 19		
Exchanges for clearing house	13,733 24		
Checks and other cash items	2,947 62		
Items with Federal Reserve Bank in process of collection			
Other resources	246,742 47		
Total	\$5,107,233 65		
LIABILITIES.			
Capital paid in	\$600,000 00		
Surplus	120,000 00		
All undivided profits, less expenses, interest and taxes paid	69,851 05		
Reserved for interest, taxes and expenses	30,000 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	906,015 79		
Dividends unpaid	8,922 00		
Individual deposits subject to check	1,845,831 45		
Savings deposits			
Demand certificates of deposit	68,292 45		
Time certificates of deposit	1,333,982 19		
Certified checks	5,647 09		
Cashiers' checks	101,496 07		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	17,195 56		
Total	\$5,107,233 65		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

ANGLO-CALIFORNIA TRUST COMPANY. SAN FRANCISCO.

Incorporated April 12, 1909.

43

Officers—M. Fleishhacker, President; H. Fleishhacker, T. C. Tilden, Chas. F. Leege, Vice Presidents; Louis Sutter, Vice President and Cashier; R. D. Brigham, Vice President and Manager Branches; Fred V. Vollmer, Assistant Vice President and Secretary; C. L. Smith, Assistant Vice President; Grant Cordrey, Trust Officer; H. Blumenthal, Dario Righetti, Walter Graf, Otto C. Schulte, J. M. McCarthy, Elmer G. Lind, C. D. de Iongh, Henry C. Muller, A. L. McRowe, H. Kanter, Assistant Cashiers; V. Redfield, Manager Potrero Branch; R. Tilton, Manager Bond Department.

Directors—George I. Cochran, Herbert Fleishhacker, Mortimer Fleishhacker, Mark L. Gerstle, Chas. F. Leege, Gavin McNab, J. J. Mack, Chas. C. Moore, Warren R. Porter, Wm. B. Reis, Adolfo Stahl, Louis Sutter, T. C. Tilden, Jas. Tyson, Philipp Zimmermann.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$8,271,300 82	\$12,979,809 05			\$21,251,109 87
Bankers' acceptances, excluding rediscounts...					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	21,538 59				21,538 59
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances	105,142 15				105,142 15
Liability of foreign banks and bankers on account of acceptances	33,741 38				33,741 38
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	5,340,444 01	7,279,378 74	\$66,412 50	\$100,287 50	12,786,522 75
Stock of Federal Reserve Bank	33,000 00	28,500 00		9,000 00	70,500 00
Bank premises, furniture and fixtures and safe deposit vaults	289,078 07		133,587 50		422,665 57
Other real estate owned	38,643 49	19,961 78			58,605 27
Due from reserve banks, excluding item 14	976,363 75	1,684,963 62	10,829 35		2,672,156 72
Due from other banks	445,868 36			33,950 62	479,818 98
Due from Federal Reserve Bank	1,120,393 02	678,198 19			1,798,591 21
Actual cash on hand	546,550 51	57,454 93		1,522 50	605,527 94
Exchanges for clearing house	2,262,282 19				2,262,282 19
Checks and other cash items	251,262 47			2,477 50	253,739 97
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals	\$19,735,608 81	\$22,728,266 31	\$210,829 35	\$147,238 12	\$42,821,942 59
LIABILITIES.					
Capital paid in	\$800,000 00	\$400,000 00	\$200,000 00	\$100,000 00	\$1,500,000 00
Surplus	300,000 00	550,000 00			850,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	69,897 06	39,168 04		47,238 12	156,303 22
Reserved for interest, taxes and expenses	123,498 42				123,498 42
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts	1,100,000 00				1,100,000 00
Deposits due to banks	2,492,262 01	129,153 41			2,621,415 42
Dividends unpaid	659 00				659 00
Individual deposits subject to check	10,219,092 52				10,219,092 52
Savings deposits		20,212,549 78			20,212,549 78
Demand certificates of deposit	17,538 38				17,538 38
Time certificates of deposit	2,724,278 39				2,724,278 39
Certified checks	66,633 06				66,633 06
Cashiers' checks	800,233 89				800,233 89
State, county and municipal deposits	300,000 00	1,211,393 72			1,511,393 72
United States and postal savings deposits	70,266 84				70,266 84

ANGLO-CALIFORNIA TRUST COMPANY. SAN FRANCISCO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding.....	\$3,025 00				\$3,025 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	111,408 14				111,408 14
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			\$10,829 35		10,829 35
Fund for advances to court trusts.....					
Other liabilities.....	536,816 10	\$186,001 36			722,817 46
Totals.....	\$19,735,608 81	\$22,728,266 31	\$210,829 35	\$147,238 12	\$42,821,942 59
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank.....	\$174,300 00				\$174,300 00
Interest earned but not collected, not included in resources or liabilities.....	\$223,499 44	\$128,850 98		\$677 08	\$353,027 50

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$5,000 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$5,000 00
Trust investments, personal property.....	851,201 86	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	1,213,804 18
Trust investments, real property.....	241,200 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	121,402 32		
Cash on hand.....			
Total.....	\$1,218,804 18	Total.....	\$1,218,804 18

NOTE.—The above statement includes the business of branch offices in Market-Jones District, Market, McAllister and Jones street; Seaboard District, 101 Market street; Mission District, Mission and Sixteenth streets; Fillmore District, Fillmore and Geary streets; Potrero District, Third and Twentieth streets.

"THE STOCKTON SAVINGS AND LOAN BANK." STOCKTON.

Incorporated August 12, 1867.

45

Officers—E. L. Wilhoit, President; Thomas E. Connolly, Vice President and Cashier; H. T. Holmes, Secretary and Assistant Cashier; O. H. Ritter, J. F. McClory, A. N. Draper, Assistant Cashiers.
 Directors—E. L. Wilhoit, Thomas E. Connolly, A. W. Simpson, Jr., George W. Grupe, A. F. Roberts, Thomas F. Baxter, John Hancock, O. B. Parkinson, Chas. F. Holman, A. T. Minahan, M. D. Eaton, C. Parker Holt.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,157,966 99	\$4,477,562 34	\$6,635,529 33
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,598 33		2,598 33
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	96,610 48	440,117 70	536,728 18
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	29,524 68	303,853 42	333,378 10
Other real estate owned		1,961 97	1,961 97
Due from reserve banks, excluding item 14	81,024 54	327,174 19	408,198 73
Due from other banks	30,449 99		30,449 99
Due from Federal Reserve Bank			
Actual cash on hand	210,811 44	126,112 16	336,923 60
Exchanges for clearing house	56,236 15		56,236 15
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$2,665,222 60	\$5,676,781 78	\$8,342,004 38
LIABILITIES.			
Capital paid in	\$225,000 00	\$275,000 00	\$500,000 00
Surplus	275,000 00	155,000 00	430,000 00
All undivided profits, less expenses, interest and taxes paid	218,003 40	208,524 10	426,527 50
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	43,981 96	27,056 25	71,038 21
Dividends unpaid	9,000 00	11,000 00	20,000 00
Individual deposits subject to check	1,569,882 12		1,569,882 12
Savings deposits		4,615,201 43	4,615,201 43
Demand certificates of deposit	150,202 77		150,202 77
Time certificates of deposit			
Certified checks	5,327 45		5,327 45
Cashiers' checks	168,824 90		168,824 90
State, county and municipal deposits		385,000 00	385,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$2,665,222 60	\$5,676,781 78	\$8,342,004 38
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,833 34	\$13,466 67	\$19,300 01

THE OAKLAND BANK OF SAVINGS. OAKLAND.

Incorporated August 21, 1867.

46

Officers—W. W. Garthwaite, President; J. Y. Eccleston, A. Borland, Vice Presidents; A. W. Moore, Vice President and Cashier; J. A. Thomson, Secretary; Samuel Breck, F. A. Allardt, A. E. Caldwell, G. W. Ellis, I. A. Morris, R. B. Baker, F. M. Cerini, F. M. Edwards, H. E. Jacobus, Assistant Cashiers; J. W. Garthwaite, Trust Officer; John Davidson, Assistant Trust Officer.
 Directors—A. Borland, Arthur H. Breed, H. C. Capwell, W. B. Dunning, J. Y. Eccleston, W. W. Garthwaite, Irving H. Kahn, R. P. Merritt, James K. Moffitt, A. W. Moore, P. J. Walker.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$4,107,990 17	\$22,684,465 47			\$26,792,455 64
Bankers' acceptances, excluding rediscounts		115,000 00			115,000 00
Notes, drafts or bills of exchange, excluding rediscounts		150,000 00			150,000 00
Overdrafts	3,760 89				3,760 89
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	787,689 82	11,576,456 96	\$150,000 00	\$100,000 00	12,614,146 78
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		1,129,685 88			1,129,685 88
Other real estate owned		48,951 76			48,951 76
Due from reserve banks, excluding item 14	659,719 02	1,344,035 50			2,003,754 52
Due from other banks	84,077 12		15,034 96		99,112 08
Due from Federal Reserve Bank					
Actual cash on hand	512,561 17	423,002 58			935,563 75
Exchanges for clearing house	389,542 57				389,542 57
Checks and other cash items	54,306 29				54,306 29
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	357,699 68	331,464 90			689,164 58
Totals	\$6,957,346 73	\$37,803,063 05	\$165,034 96	\$100,000 00	\$45,025,444 74
LIABILITIES.					
Capital paid in	\$550,000 00	\$750,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Surplus	450,000 00	750,000 00	50,000 00		1,250,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid		705,868 38			705,868 38
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	186,458 81	33,413 45			219,872 26
Dividends unpaid	90,136 00				90,136 00
Individual deposits subject to check	5,195,631 67				5,195,631 67
Savings deposits		33,212,746 28			33,212,746 28
Demand certificates of deposit	614 83				614 83
Time certificates of deposit	30,234 61				30,234 61
Certified checks	9,513 73				9,513 73
Cashiers' checks	194,807 13				194,807 13
State, county and municipal deposits	93,520 08	1,925,000 00			2,018,520 08
United States and postal savings deposits					

THE OAKLAND BANK OF SAVINGS. OAKLAND—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$15,034 96		\$15,034 96
Fund for advances to court trusts					
Other liabilities	\$156,429 87	\$426,034 94			582,464 81
Totals	\$6,957,346 73	\$37,803,063 05	\$165,034 96	\$100,000 00	\$45,025,444 74
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$282,999 94	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$282,999 94
Trust investments, personal property	786,859 06	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	1,171,961 46
Trust investments, real property	327,031 87	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	58,070 53		
Cash on hand			
Total	\$1,454,961 40	Total	\$1,454,961 40

NOTE.—The above statement includes the business of branch offices at East Fourteenth and Twenty-third avenue and 1228 Seventh street, Oakland.

"SANTA CRUZ BANK OF SAVINGS AND LOAN." SANTA CRUZ.

Incorporated March 10, 1870.

51

Officers—Wm. T. Jeter, President; Bruce L. Sharpe, Vice President; Ed. Daubenbis, Cashier; U. M. Thompson, Assistant Cashier; G. S. Tait, Jr., Assistant Cashier and Secretary.
 Directors—Wm. T. Jeter, Bruce L. Sharpe, F. H. Davis, H. E. Irish, J. W. Dickinson, Frank O'Neil, Porter Sesnon.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,291,546 47	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		12,204 50	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		667,908 11	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		44,086 60	
Other real estate owned		23,443 70	
Due from reserve banks, excluding item 14		152,370 34	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		73,689 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		152 88	
Total		\$2,265,401 60	
LIABILITIES.			
Capital paid in		\$156,250 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		10,050 61	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		6,358 00	
Individual deposits subject to check			
Savings deposits		2,042,742 99	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,265,401 60	
Contingent liabilities—none.			
Interest earned not collected, not included in resources or liabilities			

"PETALUMA SAVINGS BANK," PETALUMA.

Incorporated September 7, 1870.

53

Officers—Frank H. Denman, President; Geo. P. McNear, Vice President; A. P. Behrens, Cashier, Secretary and Treasurer; E. S. Tomasi, D. R. Madison, Assistant Cashiers, Assistant Secretaries, Assistant Treasurers.

Directors—J. R. Denman, N. Tomasi, M. Goldman, E. Denman McNear, Fred Keppel, J. W. Elder, Frank H. Denman, Geo. P. McNear, W. C. Keig.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,714,755 50	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts		420,809 79	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		16,000 00	
Other real estate owned		5,012 59	
Due from reserve banks, excluding item 14		66,923 40	
Due from other banks		15,333 23	
Due from Federal Reserve Bank			
Actual cash on hand		58,523 36	
Exchanges for clearing house		10,112 08	
Checks and other cash items		587 59	
Items with Federal Reserve Bank in process of collection			
Other resources		3,175 76	
Total		\$2,311,233 30	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		100,000 00	
All undivided profits, less expenses, interest and taxes paid		44,436 56	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		2,045,487 71	
Demand certificates of deposit			
Time certificates of deposit		11,809 03	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		9,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,311,233 30	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.		\$20,000 00	

NOTE.—The above statement includes the business of a branch office at Petaluma.

"COLUSA COUNTY BANK." COLUSA.

Incorporated September 15, 1870.

54

Officers—B. H. Burton, President; T. Harrington, Secretary and Cashier; Wm. Harrington, Lemple Crane, Assistant Cashiers.

Directors—B. H. Burton, T. Harrington, M. J. Boggs, Elliott McAllister, Alfred S. Tubbs.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$3,465,671 94		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	12,940 53		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	416,582 67		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	60,273 19		
Other real estate owned	20,791 12		
Due from reserve banks, excluding item 14	240,194 10		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	136,147 24		
Exchanges for clearing house			
Checks and other cash items	6,999 94		
Items with Federal Reserve Bank in process of collection			
Other resources	15,077 96		
Total	\$4,374,678 69		
LIABILITIES.			
Capital paid in	\$500,000 00		
Surplus	300,000 00		
All undivided profits, less expenses, interest and taxes paid	245,079 05		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	800,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	905 941 19		
Savings deposits			
Demand certificates of deposit	49,446 89		
Time certificates of deposit	1,214,211 56		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	360,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$4,374,678 69		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$100,000 00		

NOTE.—The above statement includes the business of branch offices at Grimes and Maxwell.

"BANK OF NAPA." NAPA.

Incorporated September 13, 1871.

57

Officers—Henry Brown, President; F. E. Trubody, Secretary and Cashier; Henry Brown, Treasurer.
 Directors—P. S. King, L. J. Norton, S. M. Chapman, Geo. M. Chapman, Nina C. Deweese, W. D. Mansfield, Henry Brown, H. C. Holden, R. P. Lamdin.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$665,343 67	\$698,216 00	\$1,363,559 67
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	659 00		659 00
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	151,530 00	206,185 00	357,715 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		33,000 00	33,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	27,765 05	84,000 00	111,765 05
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	51,856 80	25,499 50	77,356 30
Exchanges for clearing house			
Checks and other cash items	5,936 13		5,936 13
Items with Federal Reserve Bank in process of collection			
Other resources	8,104 82		8,104 82
Totals	\$911,195 47	\$1,046,900 50	\$1,958,095 97
LIABILITIES.			
Capital paid in	\$150,000 00	\$25,000 00	\$175,000 00
Surplus	50,000 00	70,000 00	120,000 00
All undivided profits, less expenses, interest and taxes paid	137,119 25		137,119 25
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	443,846 50		443,846 50
Savings deposits		951,900 50	951,900 50
Demand certificates of deposit	2,548 32		2,548 32
Time certificates of deposit	28,209 25		28,209 25
Certified checks	16,443 49		16,443 49
Cashiers' checks			
State, county and municipal deposits	83,028 66		83,028 66
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$911,195 47	\$1,046,900 50	\$1,958,095 97
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$20,470 00		

SAVINGS BANK OF SANTA ROSA. SANTA ROSA.

Incorporated March 1, 1873.

61

Officers—J. R. Edwards, President; R. A. Belden, Cashier; A. G. Wright, L. A. Bridinger, Assistant Cashiers.
 Directors—J. R. Edwards, Con Shea, F. H. Denman, A. Trembley, P. T. Hahman, C. D. Barnett, M. L. McDonald, Jr., D. H. Leppo, N. Baegialupi.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,453,593 16	\$1,488,815 57	\$2,942,408 73
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,277 35		3,277 35
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	191,575 91	299,243 01	490,818 92
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		184,744 77	184,744 77
Other real estate owned		10,422 15	10,422 15
Due from reserve banks, excluding item 14			
Due from other banks	26,410 88		26,410 88
Due from Federal Reserve Bank			
Actual cash on hand	71,631 81	88,784 74	160,416 55
Exchanges for clearing house	48,436 80		48,436 80
Checks and other cash items	11,981 01		11,981 01
Items with Federal Reserve Bank in process of collection			
Other resources	12,542 60		12,542 60
Totals	\$1,819,449 52	\$2,072,010 24	\$3,891,459 76
LIABILITIES.			
Capital paid in	\$125,000 00	\$75,000 00	\$300,000 00
Surplus	50,000 00	110,000 00	160,000 00
All undivided profits, less expenses, interest and taxes paid	52,199 91		52,199 91
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	42,858 15		42,858 15
Dividends unpaid	16 50		16 50
Individual deposits subject to check	943,079 60		943,079 60
Savings deposits		1,878,275 18	1,878,275 18
Demand certificates of deposit	5,144 72		5,144 72
Time certificates of deposit	269,185 56		269,185 56
Certified checks	2,980 00		2,980 00
Cashiers' checks	70,250 44		70,250 44
State, county and municipal deposits	150,000 00		150,000 00
United States and postal savings deposits		8,589 06	8,589 06
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	8,734 64	146 00	8,880 64
Totals	\$1,819,449 52	\$2,072,010 24	\$3,891,459 76
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$186,950 00		
Interest earned, not collected, not included in resources or liabilities	\$16,350 00	\$22,750 00	\$39,100 65

SALINAS CITY BANK. SALINAS.

Incorporated May 10, 1873.

62

Officers—Harry Winham, President; W. J. Irvine, Vice President; E. P. Alexander, Cashier; R. E. Walsh, C. J. Fulle, P. H. Smith, Assistant Cashiers.
 Directors—E. P. Alexander, J. A. Armstrong, S. P. Anderson, Henry Bardin, Manuel Fontes, W. J. Irvine, Harry Winham.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$655,753 92	\$1,149,232 64	\$1,804,986 56
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,418 35		1,418 35
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	114,773 37	362,655 25	477,428 62
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	78,835 00		78,835 00
Other real estate owned			
Due from reserve banks, excluding item 14	92,502 36	90,924 93	183,427 29
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	47,791 27	47,309 19	95,100 46
Exchanges for clearing house			
Checks and other cash items	3,861 56	150 00	4,011 56
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$994,935 83	\$1,650,272 01	\$2,645,207 84
LIABILITIES			
Capital paid in	\$194,000 00	\$106,000 00	\$300,000 00
Surplus	48,500 00	44,000 00	92,500 00
All undivided profits, less expenses, interest and taxes paid	61,005 39		61,005 39
Reserved for interest, taxes and expenses	1,310 00		1,310 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	40,000 00		40,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	6,917 68		6,917 68
Dividends unpaid	6,000 00		6,000 00
Individual deposits subject to check	509,301 50		509,301 50
Savings deposits		1,488,952 08	1,488,952 08
Demand certificates of deposit	5 58		5 58
Time certificates of deposit	26,142 95		26,142 95
Certified checks	85 00		85 00
Cashiers' checks	1,667 73		1,667 73
State, county and municipal deposits	100,000 00	10,000 00	110,000 00
United States and postal savings deposits		1,319 93	1,319 93
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$994,935 83	\$1,650,272 01	\$2,645,207 84
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,500 00	\$12,000 00	\$18,500 00

NOTE.—The above statement includes the business of a branch office at Soledad.

BANK OF MARTINEZ. MARTINEZ.

Incorporated October 7, 1873.

64

Officers—W. S. Tinning, President; W. A. Hale, Secretary, Treasurer and Cashier; F. R. Jones, Senior Assistant Cashier; W. D. Dockstader, Junior Assistant Cashier.
 Directors—W. S. Tinning, J. E. Rodgers, Thos. B. Fernandez, W. A. Hale.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$216,331 32	\$770,029 21	\$986,360 53
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		9,766 60	9,766 60
Overdrafts	1,495 82		1,495 82
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	120,743 79	314,625 01	435,368 80
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,022 25	17,851 25	38,873 50
Other real estate owned		9,078 29	9,078 29
Due from reserve banks, excluding item 14	105,098 38	62,685 39	167,783 77
Due from other banks	6,736 58		6,736 58
Due from Federal Reserve Bank			
Actual cash on hand	26,554 03	30,674 19	57,228 22
Exchanges for clearing house			
Checks and other cash items	2,538 64		2,538 64
Items with Federal Reserve Bank in process of collection			
Other resources	5,191 38		5,191 38
Totals	\$505,712 19	\$1,214,709 94	\$1,720,422 13
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	35,000 00	90,000 00	125,000 00
All undivided profits, less expenses, interest and taxes paid	4,978 92	6,894 84	11,873 76
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	16,011 07		16,011 07
Dividends unpaid			
Individual deposits subject to check	334,054 27		334,054 27
Savings deposits		1,052,815 10	1,052,815 10
Demand certificates of deposit	57 94		57 94
Time certificates of deposit			
Certified checks	4,863 78		4,863 78
Cashiers' checks	4,229 46		4,229 46
State, county and municipal deposits	30,000 00	40,000 00	70,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,516 75		1,516 75
Totals	\$505,712 19	\$1,214,709 94	\$1,720,422 13
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,160 67	\$6,158 74	\$11,319 41

NOTE.—A. E. Dunkel, Director and Vice President, died June 13, 1922. At the regular meeting held July 10, 1922, E. W. Merrithew was appointed to fill the vacancy and J. E. Rodgers was elected Vice President.

"BANK OF DIXON." DIXON.

Incorporated October 30, 1873.

65

Officers—L. P. Hall, President; R. J. Currey, Vice President; R. Moss, Cashier, Secretary and Treasurer;
J. M. Cowden, Assistant Cashier.
Directors—R. J. Currey, J. H. Petersen, E. D. Dudley, W. H. Garnett, H. G. Brown, J. H. Rice, L. P. Hall.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$381,369 59	\$326,050 00	\$707,419 59
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,213 81		2,213 81
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	170,772 25	247,316 60	418,088 85
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	14,000 00	6,000 00	20,000 00
Other real estate owned.....	4,200 00		4,200 00
Due from reserve banks, excluding item 14.....	27,859 67	12,022 48	39,882 15
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,858 40	14,523 83	38,382 23
Exchanges for clearing house.....			
Checks and other cash items.....	3,308 22		3,308 22
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$627,581 94	\$605,912 91	\$1,233,494 85
LIABILITIES.			
Capital paid in.....	\$200,000 00	\$25,900 00	\$225,900 00
Surplus.....	45,000 00	35,600 00	80,600 00
All undivided profits, less expenses, interest and taxes paid.....	42,407 55		42,407 55
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	7,906 50		7,906 50
Individual deposits subject to check.....	267,905 17		267,905 17
Savings deposits.....		524,412 91	524,412 91
Demand certificates of deposit.....			
Time certificates of deposit.....	62,492 79		62,492 79
Certified checks.....	250 00		250 00
Cashiers' checks.....	1,619 93		1,619 93
State, county and municipal deposits.....		20,000 00	20,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$627,581 94	\$605,912 91	\$1,233,494 85
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"THE BANK OF LAKE." LAKEPORT.

Incorporated March 10, 1874.

68

Officers—M. S. Sayre, President; Jos. Levy and F. C. Stitser, Vice Presidents; Fred A. Greene, Cashier, Secretary and Treasurer; D. W. Greene, Assistant Cashier, Secretary and Treasurer.
 Directors—F. C. Stitser, Burt G. Sayre, Fred A. Greene, M. S. Sayre, W. E. Greene, Jos. Levy, W. C. Moore.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$207,540 85		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	381 83		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	82,703 87		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,700 00		
Other real estate owned			
Due from reserve banks, excluding item 14	72,682 78		
Due from other banks	338 69		
Due from Federal Reserve Bank			
Actual cash on hand	18,283 56		
Exchanges for clearing house			
Checks and other cash items	108 34		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$392,739 92		
LIABILITIES.			
Capital paid in	\$50,070 00		
Surplus	20,000 00		
All undivided profits, less expenses, interest and taxes paid	32,576 13		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	317 50		
Individual deposits subject to check	144,218 06		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	119,524 73		
Certified checks	1,033 50		
Cashiers' checks			
State, county and municipal deposits	25,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$392,739 92		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,200 00		

BANK OF WATSONVILLE. WATSONVILLE.

Incorporated May 11, 1874.

71

Officers—H. S. Fletcher,* President; L. W. Sanborn, Vice President; W. R. Radcliff, Secretary, Cashier and Treasurer.

Directors—H. S. Fletcher, L. W. Sanborn, L. S. Alexander, H. E. Fletcher, W. R. Radcliff.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$380,926 28		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	6 35		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	80,000 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	35,000 00		
Other real estate owned			
Due from reserve banks, excluding item 14	124,100 22		
Due from other banks	32,264 92		
Due from Federal Reserve Bank			
Actual cash on hand	44,598 76		
Exchanges for clearing house			
Checks and other cash items	6,069 11		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$702,965 64		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	100,000 00		
All undivided profits, less expenses, interest and taxes paid	32,152 94		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6,000 00		
Individual deposits subject to check	458,093 93		
Savings deposits			
Demand certificates of deposit	4,718 77		
Time certificates of deposit			
Certified checks	2,000 00		
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$702,965 64		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.	\$3,000 00		

BANK OF TEHAMA COUNTY. RED BLUFF.

Incorporated September 5, 1874.

72

Officers—W. B. Cahoone, President; H. C. Swain, Vice President; Erle Gans, Cashier and Secretary.
 Directors—W. B. Cahoone, H. C. Swain, Erle Gans, F. E. Cushing, W. G. Moore.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,580,534 00	\$155,850 00	\$1,736,384 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	579 23		579 23
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon.....			
less all offsetting bond adjustment accounts.....	552,528 59		552,528 59
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	65,372 31	35,000 00	100,372 31
Other real estate owned.....	1,660 00		1,660 00
Due from reserve banks, excluding item 14.....	329,652 84		329,652 84
Due from other banks.....	9,256 41		9,256 41
Due from Federal Reserve Bank.....			
Actual cash on hand.....	129,336 42	27,380 11	156,716 53
Exchanges for clearing house.....			
Checks and other cash items.....	30,512 99		30,512 99
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,848 71		1,848 71
Totals.....	\$2,701,281 50	\$218,230 11	\$2,919,511 61
LIABILITIES.			
Capital paid in.....	\$250,000 00	\$50,000 00	\$300,000 00
Surplus.....	150,000 00	10,000 00	160,000 00
All undivided profits, less expenses, interest and taxes paid.....	248,481 35		248,481 35
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	213 77		213 77
Dividends unpaid.....	6,084 00		6,084 00
Individual deposits subject to check.....	720,745 02		720,745 02
Savings deposits.....		158,230 11	158,230 11
Demand certificates of deposit.....	68,171 36		68,171 36
Time certificates of deposit.....	1,129,059 00		1,129,059 00
Certified checks.....	45 00		45 00
Cashiers' checks.....			
State, county and municipal deposits.....	127,582 00		127,582 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....	900 00		900 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$2,701,281 50	\$218,230 11	\$2,919,511 61
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$39,000 00		

THE FARMERS BANK OF WHEATLAND. WHEATLAND.

Incorporated October 21, 1874.

74

Officers—A. C. Stagner, President; Price Blackford, Vice President; Roy Smith, Cashier, Treasurer and Secretary.

Directors—A. C. Stagner, A. G. Oakley, A. K. Dam, Dunning Rideout, Price Blackford.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$57,337 29	\$43,300 00	\$100,637 29
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	70 08		70 08
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	56,613 36	203,625 30	260,238 66
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,530 18		8,530 18
Other real estate owned			
Due from reserve banks, excluding item 14	35,601 83	5,109 42	40,711 25
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	12,587 63	7,462 68	20,050 31
Exchanges for clearing house			
Checks and other cash items	169 36		169 36
Items with Federal Reserve Bank in process of collection			
Other resources	740 18		740 18
Totals	\$171,649 91	\$259,497 40	\$431,147 31
LIABILITIES.			
Capital paid in	\$25,000 00	\$13,400 00	\$38,400 00
Surplus	3,700 00	11,300 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	5,334 26		5,334 26
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,815 00		1,815 00
Individual deposits subject to check	118,451 37		118,451 37
Savings deposits		234,797 40	234,797 40
Demand certificates of deposit	5,349 28		5,349 28
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	12,000 00		12,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$171,649 91	\$259,497 40	\$431,147 31
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$735 00	\$800 00	\$1,535 00

"FARMERS SAVINGS BANK." LAKEPORT.

Incorporated December 14, 1874.

75

Officers—F. H. Boggs, President and Treasurer; H. C. Boggs, Vice President; Geo. H. Voss, Secretary and Cashier; Geo. R. Smith, Cashier of Kelseyville Branch.

Directors—L. H. Boggs, Andrew Smith, Geo. H. Voss, F. H. Boggs, B. A. Price, H. C. Boggs, W. D. Rantz.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$208,148 31	\$206,232 00	\$414,380 31
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	209 73		209 73
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	92,442 69	28,483 87	120,926 56
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	24,996 00		24,996 00
Other real estate owned			
Due from reserve banks, excluding item 14	22,296 04		22,296 04
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	35,489 24	8,188 45	43,677 69
Exchanges for clearing house			
Checks and other cash items	196 11		196 11
Items with Federal Reserve Bank in process of collection			
Other resources	1,522 77		1,522 77
Totals	\$385,300 89	\$242,904 32	\$628,205 21
LIABILITIES.			
Capital paid in	\$80,000 00	\$20,000 00	\$100,000 00
Surplus	20,000 00	5,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	30,810 08	8,190 65	39,000 73
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	209,335 59		209,335 59
Savings deposits		209,382 67	209,382 67
Demand certificates of deposit			
Time certificates of deposit		210 00	210 00
Certified checks	45 00		45 00
Cashiers' checks			
State, county and municipal deposits	45,000 00		45,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	110 22	121 00	231 22
Totals	\$385,300 89	\$242,904 32	\$628,205 21
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,383 90	\$4,284 90	\$9,668 80

NOTE.—The above statement includes the business of a branch office at Kelseyville.

MERCED SECURITY SAVINGS BANK. MERCED.

Incorporated March 11, 1875.

76

Officers—L. R. Fancher, President; M. D. Wood, First Vice President and Manager; J. H. Simonson, J. P. Gagliardo, Geo. S. Bloss, Jr., Vice Presidents; H. B. Stoddard, Assistant Manager, Cashier and Secretary; O. A. Turner, Assistant Cashier and Treasurer; F. B. Fancher, H. M. Hambley, K. E. Wood, C. P. Ralston, Assistant Cashiers.

Directors—L. R. Fancher, A. C. Fancher, J. H. Simonson, J. P. Gagliardo, J. D. Wood, D. Lucchesi, M. D. Wood, C. P. Ralston, Geo. S. Bloss, Jr., F. B. Wood, H. B. Stoddard.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,222,377 82	\$1,763,491 11	\$2,985,868 93
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	6,582 61		6,582 61
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	93,866 38	252,100 00	345,966 38
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		69,500 00	69,500 00
Other real estate owned.....	14,316 29	15,736 96	30,053 25
Due from reserve banks, excluding item 14.....	128,641 99	122,627 92	251,269 91
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	85,574 81	50,694 99	136,269 80
Exchanges for clearing house.....			
Checks and other cash items.....	22,512 61		22,512 61
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,143 98		1,143 98
Totals.....	\$1,575,016 49	\$2,274,150 98	\$3 849,167 47
LIABILITIES.			
Capital paid in.....	\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....	50,000 00	50,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid.....	55,000 00	57,000 00	112,000 00
Reserved for interest, taxes and expenses.....	2,881 08	4,166 76	7,047 84
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	75,000 00		75,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	7,541 96		7,541 96
Dividends unpaid.....	2,500 00	12,500 00	15,000 00
Individual deposits subject to check.....	1,223,646 45		1,223,646 45
Savings deposits.....		1,856,240 29	1,856,240 29
Demand certificates of deposit.....	1,501 01		1,501 01
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	6,945 99		6,945 99
State, county and municipal deposits.....		144,203 93	144,203 93
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		40 00	40 00
Totals.....	\$1,575,016 49	\$2,274,150 98	\$3,849,167 47
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,586 07	\$5,800 40	\$8,386 47

NOTE.—The above statement includes the business of a branch office at Atwater.

SONOMA VALLEY BANK. SONOMA.

Incorporated June 9, 1877.

77

Officers—F. M. Burris, President; F. T. Duhring, Vice President; Jesse Burris, Cashier; R. E. Perkins, Assistant Cashier.
 Directors—F. M. Burris, Jesse Burris, F. T. Duhring, P. H. Thompson, S. Sebastiani.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$272,331 30	\$412,730 64	\$685,061 94
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	757 71		757 71
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	187,620 81	443,038 88	630,659 69
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,000 00	8,000 00	15,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	53,138 26	40,583 53	93,721 79
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	45,486 11	20,853 22	66,339 33
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$566,334 19	\$925,206 27	\$1,491,540 46
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	35,000 00	40,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid	30,464 78		30,464 78
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	339,344 75		339,344 75
Savings deposits		835,206 27	835,206 27
Demand certificates of deposit	432 50		432 50
Time certificates of deposit	52,549 61		52,549 61
Certified checks			
Cashiers' checks			
State, county and municipal deposits	58,542 55		58,542 55
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$566,334 19	\$925,206 27	\$1,491,540 46
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,901 37	\$17,704 11	\$23,605 48

"SACRAMENTO-SAN JOAQUIN BANK." SACRAMENTO.

Incorporated February 4, 1875.

78

Officers—J. M. Henderson, Jr., President; E. C. Peck, Vice President and General Manager; C. S. Shaw, Assistant to the President; A. P. Scheld, W. S. Kendall, A. A. De Ligne, Charles B. Bills, W. A. Harter, A. J. Zitlau, Charles E. Virden, Vice Presidents; R. H. Mayhood, 7th and J Sts., Sacramento, Frank A. Guernsey, Stockton, T. H. Kewin, Modesto, E. D. Heron, Oakdale, Vice Presidents and Branch Managers; G. W. Kramer, Cashier, Secretary and Treasurer; F. H. Conn, A. H. Becker, D. W. Beatie, R. W. Cole, C. A. Baker, G. S. Finkbohner, O. P. Miller, Jr., L. B. Carpenter, Eugene Rice, O. A. Buletti, J. M. Breien, R. O. Higbee, D. A. Browder, H. G. Dobson, Assistant Cashiers.

Directors—J. M. Henderson, Jr., Charles E. Virden, George W. Kramer, Frank A. Guernsey, A. A. De Ligne, John M. Perry, E. C. Peck, W. E. Briggs, W. O. Miles, Jess I. Lubin, W. S. Kendall, A. P. Scheld, E. D. Heron, Will C. Wright, Frank Hickman, T. H. Kewin, C. R. Puckhaber, Hilliard E. Welch, Frank L. Helm.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$5,797,554 90	\$14,595,200 62			\$20,392,755 52
Bankers' acceptances, excluding rediscounts...					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	14,322 89				14,322 89
Customers' liability for drafts paid under let- ters of credit	3,513 50				3,513 50
Customers' liability account acceptances...					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	742,193 06	950,664 89	\$50,000 00	\$50,000 00	1,792,857 95
Stock of Federal Reserve Bank		95,250 00			95,250 00
Bank premises, furniture and fixtures and safe deposit vaults	19,747 86	1,200,926 14			1,220,674 00
Other real estate owned		213,941 30			213,941 30
Due from reserve banks, excluding item 14...	449,476 33	127,178 45			576,654 78
Due from other banks	279,812 11		6,722 10	6,722 10	293,256 31
Due from Federal Reserve Bank	235,068 42	704,936 73			940,005 15
Actual cash on hand	352,097 57	36,929 15			389,026 72
Exchanges for clearing house	179,051 53				179,051 53
Checks and other cash items	45,604 69				45,604 69
Items with Federal Reserve Bank in process of collection	85,000 00				85,000 00
Advances to court trusts					
Other resources	39,106 58	14,687 39			53,793 97
Totals	\$8,242,549 44	\$17,939,714 67	\$56,722 10	\$56,722 10	\$26,295,708 31
LIABILITIES.					
Capital paid in	\$1,400,000 00	\$1,500,000 00	\$50,000 00	\$50,000 00	\$3,000,000 00
Surplus	33,000 00	146,000 00	3,750 00	3,750 00	186,500 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	4,417 12	121,947 97	2,972 10	2,972 10	172,309 29
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	476,700 93				476,700 93
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	258,692 77				258,692 77
Dividends unpaid					
Individual deposits subject to check	5,243,479 25				5,243,479 25
Savings deposits		15,358,087 06			15,358,087 06
Demand certificates of deposit	89,622 94				89,622 94
Time certificates of deposit	275,716 24	38,548 20			314,264 44
Certified checks	7,890 27				7,890 27
Cashiers' checks	104,918 92				104,918 92
State, county and municipal deposits	296,000 00	756,000 00			1,052,000 00
United States and postal savings deposits		9,843 14			9,843 14

“SACRAMENTO-SAN JOAQUIN BANK.” SACRAMENTO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding	\$3,513 50				\$3,513 50
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	8,507 50	\$9,288 30			17,795 80
Totals	\$8,242,549 44	\$17,939,714 67	\$56,722 10	\$56,722 10	\$26,295,708 31
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$1,574,050 92				\$1,574,050 92
Interest earned but not collected, not included in resources or liabilities	\$162,092 27	\$386,471 15			\$548,563 42

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$81,176 90	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$174,168 06
Trust investments, real property	45,743 81	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	47,247 35		
Cash on hand			
Total	\$174,168 06	Total	\$174,168 06

NOTE.—The above statement includes the business of branch offices at Fifth and J streets, Seventh and J streets, Tenth and K streets, Sacramento and Madrone avenues, Sacramento; Modesto; Oakdale; Stockton.

THE MODESTO BANK. MODESTO.

Incorporated October 28, 1873.

84

Officers—J. R. Broughton, President; W. W. Giddings, G. A. Cressey, Vice Presidents; D. K. Young, Secretary; G. A. Cressey, Treasurer.
 Directors—J. R. Broughton, W. W. Giddings, G. A. Cressey, W. W. Cox, J. J. McMahon, V. D. Whitmore, C. M. Maze, A. H. Turner, C. R. Tillson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,194,926 58		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	3,670 17		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	151,168 74		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	215,000 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	72,069 80		
Due from other banks.....	1,122 99		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	76,777 18		
Exchanges for clearing house.....	34,915 88		
Checks and other cash items.....	21,347 29		
Items with Federal Reserve Bank in process of collection.....			
Other resources—Collections on other banks in transit.....	10,465 84		
Total.....	\$1,781,464 47		
LIABILITIES.			
Capital paid in.....	\$250,000 00		
Surplus.....	75,000 00		
All undivided profits, less expenses, interest and taxes paid.....	74,297 73		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	125,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	88,800 24		
Dividends unpaid.....	8,788 75		
Individual deposits subject to check.....	1,071,858 62		
Savings deposits.....			
Demand certificates of deposit.....	17,719 13		
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	70,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$1,781,464 47		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

THE PEOPLES BANK. SACRAMENTO.

Incorporated May 23, 1879.

85

Officers—J. E. Huntoon, President; A. G. Folger, Vice President; S. E. Pope, Cashier and Secretary;
C. E. Gruhler, Assistant Cashier and Assistant Secretary; L. E. Kenny, Assistant Cashier.
Directors—J. E. Huntoon, A. G. Folger, S. E. Pope, Clinton L. White, B. B. Green, L. W. Nickell,
A. L. Hart.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$910,022 72	\$5,579,343 82	\$6,489,366 54
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	439 23		439 23
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	189,275 66	717,003 60	906,279 26
Stock of Federal Reserve Bank.....		28,150 00	28,150 00
Bank premises, furniture and fixtures and safe deposit vaults.....		365,349 99	365,349 99
Other real estate owned.....		59,154 02	59,154 02
Due from reserve banks, excluding item 14.....	72,142 02	84,651 91	156,793 93
Due from other banks.....			
Due from Federal Reserve Bank.....	88,810 52	185,000 00	273,810 52
Actual cash on hand.....	35,871 20	15,744 92	51,616 12
Exchanges for clearing house.....	30,716 77	24,624 14	55,340 91
Checks and other cash items.....	23,249 76	12,602 71	35,852 47
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	6,754 16		6,754 16
Totals.....	\$1,357,282 04	\$7,071,625 11	\$8,428,907 15
LIABILITIES.			
Capital paid in.....	\$350,000 00	\$450,000 00	\$800,000 00
Surplus.....	57,500 00	85,000 00	142,500 00
All undivided profits, less expenses, interest and taxes paid.....	41,705 02	70,377 08	112,082 10
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		2,166 17	2,166 17
Individual deposits subject to check.....	774,129 26		774,129 26
Savings deposits.....		5,967,030 67	5,967,030 67
Demand certificates of deposit.....	4,365 80		4,365 80
Time certificates of deposit.....		32,320 53	32,320 53
Certified checks.....	360 00		360 00
Cashiers' checks.....	68,184 91		68,184 91
State, county and municipal deposits.....	60,000 00	440,000 00	500,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,037 05	24,730 66	25,767 71
Totals.....	\$1,357,282 04	\$7,071,625 11	\$8,428,907 15
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

BANK OF WILLOWS. WILLOWS.

Incorporated September 30, 1880.

86

Officers—B. H. Burton, President; Frank Moody, Vice President; P. H. Green, Secretary, Cashier and Treasurer; C. R. Wickes, E. M. Garrison, Assistant Cashiers.
 Directors—B. H. Burton, Frank Moody, P. H. Green, T. Harrington, A. Hochheimer, James Boyd and C. M. French.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,219,196 56	\$716,058 53	\$1,935,255 09
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,783 56		1,783 56
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	202,075 67	164,461 81	366,537 48
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	30,000 00		30,000 00
Other real estate owned	35,921 14		35,921 14
Due from reserve banks, excluding item 14	158,025 18	99,410 69	257,435 87
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	42,149 57	25,000 00	67,149 57
Exchanges for clearing house			
Checks and other cash items	25,149 51		25,149 51
Items with Federal Reserve Bank in process of collection			
Other resources	42,749 89		42,749 89
Totals	\$1,757,051 08	\$1,004,931 03	\$2,761,982 11
LIABILITIES.			
Capital paid in	\$250,000 00	\$50,000 00	\$300,000 00
Surplus	150,000 00	75,000 00	225,000 00
All undivided profits, less expenses, interest and taxes paid	86,595 15		86,595 15
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	290,000 00		290,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	545,277 97		545,277 97
Savings deposits		879,931 03	879,931 03
Demand certificates of deposit	31,153 65		31,153 65
Time certificates of deposit	258,458 55		258,458 55
Certified checks			
Cashiers' checks			
State, county and municipal deposits	139,776 86		139,776 86
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	5,788 90		5,788 90
Totals	\$1,757,051 08	\$1,004,931 03	\$2,761,982 11
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$42,000 00	\$33,000 00	\$75,000 00

CITY BANK. STOCKTON.

Incorporated July 6, 1882.

88

Officers—A. D. Rothenbush, President; Geo. E. Catts, Vice President; W. H. Lyons, Cashier and Treasurer; W. N. Harrison, Secretary and Assistant Cashier.
 Directors—G. A. Atherton, G. E. Catts, F. P. Clark, Jos. Fyfe, A. B. Lang, G. W. Leistner, R. T. Melton, H. C. Meyer, A. D. Rothenbush, J. K. Wagner, D. I. Waltz.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,082,445 65	\$1,174,182 92	\$2,256,628 57
Bankers' acceptances, excluding rediscounts.....	58,930 21	123,356 82	182,287 03
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	317 11		317 11
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	45,151 18	609,543 62	654,694 80
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,887 28	179,054 11	199,941 39
Other real estate owned.....		800 00	800 00
Due from reserve banks, excluding item 14.....	209,427 14	116,686 27	326,113 41
Due from other banks.....	7,582 94		7,582 94
Due from Federal Reserve Bank.....			
Actual cash on hand.....	176,118 28	65,436 26	241,554 54
Exchanges for clearing house.....	29,690 69	130 00	29,820 69
Checks and other cash items.....	3,217 19	10 81	3,228 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	14,374 68	4 24	14,378 92
Totals.....	\$1,648,142 35	\$2,269,205 05	\$3,917,347 40
LIABILITIES.			
Capital paid in.....	\$250,000 00	\$150,000 00	\$400,000 00
Surplus.....	75,000 00	50,000 00	125,000 00
All undivided profits, less expenses, interest and taxes paid.....	75,714 44	31,534 25	107,248 69
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	20,145 11		20,145 11
Dividends unpaid.....	12,530 00		12,530 00
Individual deposits subject to check.....	948,061 76		948,061 76
Savings deposits.....		1,832,670 80	1,832,670 80
Demand certificates of deposit.....	4,943 17		4,943 17
Time certificates of deposit.....	250,256 72		250,256 72
Certified checks.....	3,337 10		3,337 10
Cashiers' checks.....	7,899 14		7,899 14
State, county and municipal deposits.....		205,000 00	205,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	254 91		254 91
Totals.....	\$1,648,142 35	\$2,269,205 05	\$3,917,347 40
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$3,206 24	\$18,761 47	\$21,967 71

THE BANK OF ST. HELENA. ST. HELENA.

Incorporated August 9, 1882.

89

Officers—M. H. Simons, President; C. H. Greenfield, Vice President; Frank Pellet, Cashier, Treasurer and Secretary; L. G. Clark, Assistant Cashier, Treasurer and Secretary.
 Directors—M. H. Simons, C. H. Greenfield, Frank Pellet, A. A. Watson, Leon Bocqueraz, B. Bruck, L. A. Stern.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$140,904 00	\$210,700 00	\$351,604 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	54,946 45	323,445 03	378,391 48
Stock of Federal Reserve Bank	3,550 00		3,550 00
Bank premises, furniture and fixtures and safe deposit vaults	7,100 00		7,100 00
Other real estate owned			
Due from reserve banks, excluding item 14	20,804 80	50,875 21	71,680 01
Due from other banks			
Due from Federal Reserve Bank	12,500 00	17,000 00	29,500 00
Actual cash on hand	6,349 39	3,946 38	10,295 77
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	824 61		824 61
Totals	\$246,979 25	\$605,966 22	\$852,945 87
LIABILITIES.			
Capital paid in	\$50,000 00	\$35,000 00	\$85,000 00
Surplus	12,500 00	20,000 00	32,500 00
All undivided profits, less expenses, interest and taxes paid	12,138 17	12,777 97	24,916 14
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	844 50		844 50
Individual deposits subject to check	159,346 58		159,346 58
Savings deposits		538,188 65	538,188 65
Demand certificates of deposit			
Time certificates of deposit	4,150 00		4,150 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits	8,000 00		8,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$246,979 25	\$605,966 62	\$852,945 87
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,740 00	\$2,870 00	\$4,610 00

SISKIYOU COUNTY BANK. YREKA.

Incorporated September 11, 1882.

90

Officers—Fred E. Wadsworth, President; J. P. Churchill, Vice President; R. Lyle Holder, Cashier; Karl Iffland, Assistant Cashier.
 Directors—J. P. Churchill, Claude E. Gillis, Amelia L. Huseman, Dr. Edward H. Julien, Fred E. Wadsworth.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$355,357 79		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	372 51		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	159,162 74		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	23,029 32		
Other real estate owned	13,395 77		
Due from reserve banks, excluding item 14	64,894 81		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	70,097 62		
Exchanges for clearing house			
Checks and other cash items	5,387 17		
Items with Federal Reserve Bank in process of collection			
Other resources	2,156 98		
Total	\$693,854 71		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	100,000 00		
All undivided profits, less expenses, interest and taxes paid	35,554 92		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	30,853 75		
Dividends unpaid			
Individual deposits subject to check	324,855 77		
Savings deposits			
Demand certificates of deposit	49,568 45		
Time certificates of deposit			
Certified checks	385 50		
Cashiers' checks			
State, county and municipal deposits	52,636 32		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$693,854 71		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00		

THE BANK OF YOLO. WOODLAND.

Incorporated January 27, 1883.

91

Officers—G. N. Merritt, President; E. B. Hayward, R. W. Browning, Vice Presidents; C. L. Richmond, Cashier, Secretary and Treasurer; H. B. Crego, Forrest Fissel, Assistant Cashiers.
 Directors—G. N. Merritt, R. W. Browning, E. B. Hayward, T. R. Lowe, G. H. Hecke, J. E. Bandy, M. T. Emmert, C. T. Oeste, J. D. Baird, Jr.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$525,825 87	\$708,112 04	\$1,233,937 91
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	724 10		724 10
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	117,715 79	292,600 15	410,315 94
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	66,778 30		66,778 30
Other real estate owned	13,804 71	73,357 15	87,161 86
Due from reserve banks, excluding item 14	9,535 69	827 25	10,362 94
Due from other banks	494 54		494 54
Due from Federal Reserve Bank			
Actual cash on hand	39,755 11	25,813 74	65,568 85
Exchanges for clearing house			
Checks and other cash items	3,017 87		3,017 87
Items with Federal Reserve Bank in process of collection			
Other resources	11,401 32	31,011 77	42,413 09
Totals	\$789,053 30	\$1,131,722 10	\$1,920,775 40
LIABILITIES.			
Capital paid in	\$200,000 00	\$130,000 00	\$330,000 00
Surplus	33,000 00		33,000 00
All undivided profits, less expenses, interest and taxes paid	19,038 48		19,038 48
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	100,000 00		100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	13,200 00		13,200 00
Individual deposits subject to check	344,431 17		344,431 17
Savings deposits		1,001,722 10	1,001,722 10
Demand certificates of deposit	9,993 65		9,993 65
Time certificates of deposit	69,300 00		69,300 00
Certified checks	90 00		90 00
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$789,053 30	\$1,131,722 10	\$1,920,775 40
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,516 67	\$11,684 16	\$14,200 83

NOTE.—The above statement includes the business of a branch office at Davis.

BANK OF VACAVILLE. VACAVILLE.

Incorporated April 13, 1883.

92

Officers—C. M. Hartley, President; E. R. Thurber, Vice President; E. J. Cox, Cashier, Secretary and Treasurer; Jas. R. McCrory, Assistant Cashier.

Directors—C. M. Hartley, E. R. Thurber, H. D. Chandler, R. E. Burton, J. H. Rogers.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$181,190 07	\$270,344 55	\$451,534 62
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	790 01		790 01
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	158,284 80	173,664 30	331,949 10
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	51,105 93		51,105 93
Other real estate owned	1,500 00	7,582 05	9,082 05
Due from reserve banks, excluding item 14	39,235 96	11,284 14	50,520 10
Due from other banks			
Due from Federal Reserve Bank	10,192 79		10,192 79
Actual cash on hand	7,529 92	11,000 00	18,529 92
Exchanges for clearing house			
Checks and other cash items	1,630 46		1,630 46
Items with Federal Reserve Bank in process of collection			
Other resources	4,893 75		4,893 75
Totals	\$456,353 69	\$473,875 04	\$930,228 73
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	19,000 00	19,000 00	38,000 00
All undivided profits, less expenses, interest and taxes paid	22,350 26	16,089 03	38,439 29
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	4,500 00		4,500 00
Individual deposits subject to check	186,034 34		186,034 34
Savings deposits		392,201 01	392,201 01
Demand certificates of deposit	389 50		389 50
Time certificates of deposit	88,287 44	11,585 00	99,872 44
Certified checks			
Cashiers' checks	792 15		792 15
State, county and municipal deposits	60,000 00	10,000 00	70,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$456,353 69	\$473,875 04	\$930,228 73
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,957 74	\$8,951 77	\$11,909 51

THE BANK OF LOS GATOS. LOS GATOS.

Incorporated November 9, 1883.

93

Officers—J. A. Case, President; J. D. Farwell, I. D. Mabic, Vice Presidents; N. W. McGrady, Cashier and Treasurer; M. J. Vertin, Assistant Cashier and Secretary; Martin L. LeFevre, Assistant Cashier. Directors—J. A. Case, S. D. Balch, G. S. McMurtry, I. D. Mabic, J. D. Farwell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$341,232 92	\$845,404 48	\$1,186,637 40
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,783 66		1,783 66
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	130,612 85	155,882 65	286,495 50
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	5,000 00		5,000 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	57,981 95	46,684 13	104,666 08
Due from other banks.....		3,715 46	3,715 46
Due from Federal Reserve Bank.....			
Actual cash on hand.....	52,508 58	34,314 34	86,822 92
Exchanges for clearing house.....			
Checks and other cash items.....	492 37		492 37
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,854 01		1,854 01
Totals.....	\$591,466 34	\$1,086,001 06	\$1,677,467 40
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	20,000 00	50,000 00	70,000 00
All undivided profits, less expenses, interest and taxes paid.....	11,979 92	7,384 43	19,364 35
Reserved for interest, taxes and expenses.....		1,278 40	1,278 40
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	490 00		490 00
Individual deposits subject to check.....	414,605 86		414,605 86
Savings deposits.....		952,338 23	952,338 23
Demand certificates of deposit.....	7,117 54		7,117 54
Time certificates of deposit.....	43,420 49		43,420 49
Certified checks.....	523 36		523 36
Cashiers' checks.....			
State, county and municipal deposits.....	43,329 17	25,000 00	68,329 17
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$591,466 34	\$1,086,001 06	\$1,677,467 40
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$6,000 00	\$15,000 00	\$21,000 00

GLENDORA BANK. GLENDORA.

Incorporated 1902.

96

Officers—A. E. Engelhardt, President; J. J. West, Vice President; W. F. Boye, Cashier; Jack Hastie, Jr., Assistant Cashier.

Directors—A. E. Engelhardt, J. J. West, J. A. Lewis, J. W. Cullen, Martin Killingsworth, N. J. Ashby, W. F. Boye.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$179,165 74	\$51,945 00	\$231,110 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,049 42		1,049 42
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	62,981 76	22,131 81	85,113 57
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	17,083 79		17,083 79
Other real estate owned	492 28		492 28
Due from reserve banks, excluding item 14	28,032 59	7,860 87	35,893 46
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,303 77	1,408 65	15,712 42
Exchanges for clearing house			
Checks and other cash items	258 39		258 39
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$303,367 74	\$83,346 33	\$386,714 07
LIABILITIES.			
Capital paid in	\$42,000 00	\$25,000 00	\$67,000 00
Surplus	6,000 00	2,000 00	8,000 00
All undivided profits, less expenses, interest and taxes paid	4,128 19	1,552 41	5,680 60
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	179,871 88		179,871 88
Savings deposits		33,496 73	33,496 73
Demand certificates of deposit			
Time certificates of deposit	37,625 36	6,279 19	43,922 55
Certified checks	924 85		924 85
Cashiers' checks	2,884 36		2,884 36
State, county and municipal deposits	19,900 00	15,000 00	34,900 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	33 10		33 10
Totals	\$303,367 74	\$83,346 33	\$386,714 07
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,925 00	\$780 00	\$2,705 00

THE BANK OF ARCATA. ARCATA.

Incorporated September 11, 1886.

103

Officers—Wesley W. Stone, President; S. Myers, Vice President; Frank H. Tooby, Cashier and Treasurer; Ralph L. Oak, Secretary and Assistant Cashier; William C. Pritchard, E. L. Stromberg, Assistant Cashiers.

Directors—Wesley W. Stone, Sylvester Myers, N. H. Falk, H. W. Jackson, Henry F. Brizard, Lorens Petersen, Frank H. Tooby.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$426,926 22		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	33 76		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,968 58		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	34,000 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	87,652 33		
Due from other banks.....	6,547 45		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	33,478 29		
Exchanges for clearing house.....			
Checks and other cash items.....	846 43		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	69 41		
Total.....	\$628,522 47		
LIABILITIES.			
Capital paid in.....	\$100,000 00		
Surplus.....	100,000 00		
All undivided profits, less expenses, interest and taxes paid.....	25,233 84		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	7,000 00		
Individual deposits subject to check.....	357,995 80		
Savings deposits.....			
Demand certificates of deposit.....	16,277 14		
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	15,217 57		
State, county and municipal deposits.....	6,798 12		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$628,522 47		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,500 00		

FIDELITY TRUST AND SAVINGS BANK. FRESNO.

Incorporated February 26, 1887.

106

Officers—W. A. Sutherland, President; Walter Shoemaker, Lesley Einstein, W. T. Mattingly, Vice Presidents; C. E. Hamilton, Cashier and Treasurer; S. C. Enos, Secretary and Assistant Cashier; H. S. Wilson, E. L. Sedelmeier, A. R. Jack, T. J. McAlpine, Assistant Cashiers; Wick W. Parsons, Manager Savings Department; H. Z. Austin, Trust Officer; W. H. Fielding, Assistant Trust Officer; Henry Avila, Assistant to the President.

Directors—Wylie M. Giffen, Chairman; K. Arakelian, H. Z. Austin, C. W. Barrett, A. W. Bernhauer, F. P. Black, W. O. Blasingame, E. J. Bullard, C. H. Cobb, Lesley Einstein, J. C. Forkner, William Glass, C. E. Hamilton, M. B. Harris, B. M. Hopper, E. G. Hughson, W. T. Mattingly, C. L. McLane, W. B. Minturn, Wick W. Parsons, Milo L. Rowell, Walter Shoemaker, W. A. Sutherland, D. H. Trowbridge, Frank H. Wilson, H. S. Wilson, A. Emory Wishon.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....	\$4,053,058 01	\$3,111,075 73			\$7,164,133 74
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....	9,672 76				9,672 76
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....	111,867 37	18,827 59			130,694 96
Stock of Federal Reserve Bank.....	43,700 00				43,700 00
Bank premises, furniture and fixtures and safe deposit vaults.....	74,013 97	560,381 50			634,395 47
Other real estate owned.....	1,500 00				1,500 00
Due from reserve banks, excluding item 14.....	493,229 30				493,229 30
Due from other banks.....	15,242 41				15,242 41
Due from Federal Reserve Bank.....	271,437 87	60,892 68			332,330 55
Actual cash on hand.....	142,894 77				142,894 77
Exchanges for clearing house.....	30,762 57				30,762 57
Checks and other cash items.....			\$496 62		496 62
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....			2,003 38		2,003 38
Other resources.....	206,669 87		1,164 25		207,834 12
Totals.....	\$5,454,048 90	\$3,751,177 50	\$3,664 25		\$9,208,890 65
LIABILITIES.					
Capital paid in.....	\$750,000 00	\$250,000 00			\$1,000,000 00
Surplus.....		200,000 00			200,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....					
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....	99,825 30				99,825 30
Dividends unpaid.....	69,000 00				69,000 00
Individual deposits subject to check.....	4,224,780 45				4,224,780 45
Savings deposits.....		3,234,632 17			3,234,632 17
Demand certificates of deposit.....	1,532 43				1,532 43
Time certificates of deposit.....	67,785 65				67,785 65
Certified checks.....	18,710 89				18,710 89
Cashiers' checks.....	133,820 11				133,820 11
State, county and municipal deposits.....					
United States and postal savings deposits.....		16,545 33			16,545 33

FIDELITY TRUST AND SAVINGS BANK. FRESNO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$1,164 25		\$1,164 25
Fund for advances to court trusts			2,500 00		2,500 00
Other liabilities	\$88,594 07	\$50,000 00			138,594 07
Totals	\$5,454,048 90	\$3,751,177 50	\$3,664 25		\$9,208,890 65
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$997,800 00				\$997,800 00
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$500 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$500 00
Trust investments, personal property	159,531 64	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	356,389 01
Trust investments, real property	142,817 99	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand	54,039 38		
Total	\$356,889 01	Total	\$356,889 01

"THE SAN DIEGO SAVINGS BANK." SAN DIEGO.

Incorporated April 15, 1889.

108

Officers—M. T. Gilmore, President; J. W. Sefton, Jr., Vice President; C. W. Wilson, Cashier, Secretary and Treasurer; C. L. Reed, R. L. Mueller, Assistant Cashier and Assistant Secretary; D. N. Millan, E. F. Farnsworth, Assistant Cashiers.
 Directors—A. H. Sweet, Dr. R. M. Powers, W. M. Crouse, S. M. Bingham, C. W. Wilson, M. T. Gilmore, Dr. J. Perry Lewis, Nat Rogan, J. W. Sefton, Jr.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$4,746,989 75	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		20,000 00	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		3,025,185 67	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		85,821 16	
Other real estate owned		120,768 42	
Due from reserve banks, excluding item 14		333,323 77	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		208,312 79	
Exchanges for clearing house		25,215 50	
Checks and other cash items		13,915 97	
Items with Federal Reserve Bank in process of collection			
Other resources		227 00	
Total		\$8,579,760 03	
LIABILITIES.			
Capital paid in		\$200,000 00	
Surplus		400,000 00	
All undivided profits, less expenses, interest and taxes paid		135,000 00	
Reserved for interest, taxes and expenses		4,699 54	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		8,000 00	
Individual deposits subject to check			
Savings deposits		7,296,020 63	
Demand certificates of deposit			
Time certificates of deposit		319,599 61	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		200,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		16,440 25	
Total		\$8,579,760 03	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

PLACER COUNTY BANK. AUBURN.

Incorporated October 5, 1887.

111

Officers—Alden Anderson, President; W. J. Wilson, Geo. McAulay, Vice Presidents; H. S. Clegg, Cashier, Secretary and Treasurer; E. S. Birdsall, W. C. Hetland, A. F. Sandroek, Assistant Cashiers.
 Directors—Alden Anderson, W. J. Wilson, Geo. McAulay, H. E. Butler, E. S. Birdsall, F. S. Stevens, Joseph Johnson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$322,159 22	\$651,456 10	\$973,615 32
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	643 91		643 91
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	80,688 10	321,004 33	401,692 43
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	37,500 00	39,000 00	76,500 00
Other real estate owned	1,500 00		1,500 00
Due from reserve banks, excluding item 14	66,818 83	27,452 80	94,271 63
Due from other banks	94 42		94 42
Due from Federal Reserve Bank			
Actual cash on hand	47,865 16	27,161 78	75,026 94
Exchanges for clearing house			
Checks and other cash items	2,656 39		2,656 39
Items with Federal Reserve Bank in process of collection			
Other resources	1,502 59		1,502 59
Totals	\$561,428 62	\$1,066 075 01	\$1,627,503 63
LIABILITIES.			
Capital paid in	\$95,000 00	\$90,000 00	\$185,000 00
Surplus	10,000 00	15,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	9,128 70		9,128 70
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	415,074 68	961,075 01	1,376,149 69
Savings deposits			
Demand certificates of deposit	3,265 56		3,265 56
Time certificates of deposit	2,103 23		2,103 23
Certified checks	13 40		13 40
Cashiers' checks	26,843 05		26,843 05
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$561,428 62	\$1,066,075 01	\$1,627,503 63
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of a branch office at Newcastle.

CITY SAVINGS BANK. SANTA CRUZ.

Incorporated December 6, 1887.

112

Officers—F. D. Baldwin, President; C. D. Hinkle, F. R. Howe, Vice Presidents; T. G. McCreary, Secretary and Treasurer; A. H. Foster, W. M. Carmean, Walter Carmean, Assistant Cashiers.
 Directors—F. D. Baldwin, C. D. Hinkle, F. R. Howe, T. G. McCreary, J. P. Parker, Geo. H. Cardiff, W. S. Moore.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,681,352 40	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		746,331 69	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		37,850 00	
Other real estate owned		8,211 28	
Due from reserve banks, excluding item 14		142,374 04	
Due from other banks		37,039 80	
Due from Federal Reserve Bank			
Actual cash on hand		76,376 77	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$2,729,535 98	
LIABILITIES.			
Capital paid in		\$130,000 00	
Surplus		130,000 00	
All undivided profits, less expenses, interest and taxes paid		31,602 77	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		7,527 00	
Individual deposits subject to check			
Savings deposits		2,425,106 21	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		5,300 00	
Total		\$2,729,535 98	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$11,500 00	

CITIZENS SAVINGS BANK OF SAN DIEGO. SAN DIEGO.

Incorporated January 16, 1888.

113

Officers—I. Isaac Irwin, President; Wheeler J. Bailey, William Kettner, Vice Presidents; C. B. Whitney, Cashier, Secretary, Treasurer and Custodian of Funds; John Zweek, Assistant Cashier and Assistant Secretary.

Directors—Wheeler J. Bailey, William Kettner, William G. Mirow, John Zweek, I. Isaac Irwin, Edmund Mayer, C. B. Whittelsey.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$687,367 17	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		631,110 04	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		16,500 00	
Other real estate owned		22,430 00	
Due from reserve banks, excluding item 14		247,742 09	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		45,090 11	
Exchanges for clearing house		39,531 55	
Checks and other cash items		293 97	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,690,064 93	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		60,000 00	
All undivided profits, less expenses, interest and taxes paid		17,180 37	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,355,116 33	
Demand certificates of deposit			
Time certificates of deposit		32,768 23	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		125,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,690,064 93	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$7,000 00	

"COMMERCIAL BANK OF SAN LUIS OBISPO." SAN LUIS OBISPO.

Incorporated March 20, 1888.

114

Officers—J. W. Barneberg, President; H. L. Kemper, E. W. Clark, Vice Presidents; F. H. Throop, Secretary, Treasurer and Cashier; L. J. Defosset, J. G. Cann, L. H. Dart, W. A. Johnson, Assistant Cashiers.

Directors—J. W. Barneberg, L. J. Beckett, E. W. Clark, S. A. Dana, C. H. Kamm, H. L. Kemper, A. Muscio, F. H. Throop, P. Tognazzini

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,268,372 08	\$2,473,462 86	\$4,741,834 94
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,504 43		2,504 43
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	424,275 46		424,275 46
Stock of Federal Reserve Bank	25,500 00		25,500 00
Bank premises, furniture and fixtures and safe deposit vaults	81,762 25		81,762 25
Other real estate owned		6,000 00	6,000 00
Due from reserve banks, excluding item 14	79,611 39	69,271 24	148,882 63
Due from other banks	2,126 22		2,126 22
Due from Federal Reserve Bank	164,171 61	70,000 00	234,171 61
Actual cash on hand	82,855 17		82,855 17
Exchanges for clearing house			
Checks and other cash items	17,985 71		17,985 71
Items with Federal Reserve Bank in process of collection			
Other resources	12,980 15	42 46	13,022 61
Totals	\$3,162,144 47	\$2,618,776 56	\$5,780,921 03
LIABILITIES.			
Capital paid in	\$525,000 00	\$225,000 00	\$750,000 00
Surplus	75,000 00	25,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid	133,759 60	30,639 51	164,399 11
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	39,626 92		39,626 92
Dividends unpaid	15,076 00		15,076 00
Individual deposits subject to check	1,514,449 75		1,514,449 75
Savings deposits		2,338,137 05	2,338,137 05
Demand certificates of deposit	5,714 76		5,714 76
Time certificates of deposit	525,866 55		525,866 55
Certified checks	474 00		474 00
Cashiers' checks	59 40		59 40
State, county and municipal deposits	327,117 49		327,117 49
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$3,162,144 47	\$2,618,776 56	\$5,780,921 03
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$15,530 09	\$40,770 26	\$56,300 35

NOTE.—The above statement includes the business of branch offices at Atascadero and Paso Robles.

PAJARO VALLEY SAVINGS BANK. WATSONVILLE.

Incorporated July 18, 1888.

116

Officers—W. R. Porter, Chairman of Board; C. F. Langley, President; J. E. Porter, C. A. Palmtag, Vice Presidents; L. H. Lopes, Secretary and Cashier; Geo. E. Wilson, Assistant Secretary and Assistant Cashier; J. S. Dondero, Treasurer and Assistant Cashier.

Directors—W. R. Porter, C. F. Langley, J. E. Porter, T. E. Trafton, A. R. Wilson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,118,895 81	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		166,294 87	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		43,436 70	
Other real estate owned		1,508 41	
Due from reserve banks, excluding item 14		89,800 74	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		34,425 42	
Exchanges for clearing house			
Checks and other cash items		412 94	
Items with Federal Reserve Bank in process of collection			
Other resources		18,449 32	
Total		\$1,473,224 21	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		75,000 00	
All undivided profits, less expenses, interest and taxes paid		14,521 00	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,302 30	
Individual deposits subject to check			
Savings deposits		1,332,400 91	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,473,224 21	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$8,000 00	

MONROVIA SAVINGS BANK. MONROVIA.

Incorporated July 27, 1888.

119

Officers—Jno. H. Bartle, President; W. A. Chess, Marco H. Hellman, Vice Presidents; A. J. Everest, Treasurer; K. E. Lawrence, Secretary and Cashier; E. C. Smith, Assistant Cashier.
 Directors—Jno. H. Bartle, W. A. Chess, Marco H. Hellman, John P. Dunn, A. J. Everest.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$847,285 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		107,171 26	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		600 00	
Other real estate owned			
Due from reserve banks, excluding item 14		90,847 78	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		23,823 42	
Exchanges for clearing house			
Checks and other cash items		3,597 89	
Items with Federal Reserve Bank in process of collection			
Other resources		9,348 75	
Total		\$1,082,674 10	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		2,205 03	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		5,000 00	
Individual deposits subject to check			
Savings deposits		887,462 07	
Demand certificates of deposit			
Time certificates of deposit		3,007 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		60,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,082,674 10	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

DECKER-JEWETT BANK. MARYSVILLE.

Incorporated November 12, 1888.

122

Officers—Elliott McAllister, President; John K. Kelly, Vice President; H. B. P. Carden, Secretary, Treasurer and Cashier.

Directors—Elliott McAllister, H. B. P. Carden, John K. Kelly, W. T. Ellis, G. W. Brodahl.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$777,488 25	\$238,871 37	\$1,016,359 62
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,026 90		2,026 90
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	204,823 09	93,851 25	298,674 34
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,856 93	20,000 00	28,856 93
Other real estate owned	1,000 00		1,000 00
Due from reserve banks, excluding item 14	39,062 79	203 20	39,265 99
Due from other banks			
Due from Federal Reserve Bank	23,501 77	7,000 00	30,501 77
Actual cash on hand	39,948 10	5,705 82	45,653 92
Exchanges for clearing house	6,743 94		6,743 94
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	2,370 76		2,370 76
Totals	\$1,105,822 53	\$365,631 64	\$1,471,454 17
LIABILITIES.			
Capital paid in	\$125,000 00	\$25,000 00	\$150,000 00
Surplus	50,000 00	7,500 00	57,500 00
All undivided profits, less expenses, interest and taxes paid	33,468 22		33,468 22
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	720 00		720 00
Individual deposits subject to check	439,704 05		439,704 05
Savings deposits		333,131 64	333,131 64
Demand certificates of deposit	53,106 16		53,106 16
Time certificates of deposit	238,824 10		288,824 10
Certified checks			
Cashiers' checks			
State, county and municipal deposits	115,000 00		115,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,105,822 53	\$365,631 64	\$1,471,454 17
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,000 00	\$4,000 00	\$10,000 00

SECURITY TRUST AND SAVINGS BANK. LOS ANGELES.

Incorporated January 11, 1889.

123

Officers—J. F. Sartori, President; M. S. Hellman, M. N. Avery, W. D. Longyear, Chas. H. Toll, R. B. Hardacre, W. H. Booth, G. M. Wallace, L. H. Roseberry, Edward Elliott, S. F. Zombro, J. A. H. Kerr, J. G. Carey, John T. Cooper, G. G. Greenwood, W. R. Morehouse, W. W. Gibbs, J. Veenhuyzen, O. C. Smith, P. E. Hatch, Wm. Cook, Joseph Caunt, R. C. Davis, Vice Presidents; James E. Shelton, Vice President and Secretary; H. Smock, Cashier; T. Q. Hall, Treasurer; Geo. M. Wells, Comptroller; J. R. Douglas, A. A. Calkins, E. G. Taylor, R. F. Church, J. S. Mertz, Coleman Young, J. J. Feckler, Ralph C. Long, Wm. G. Blatt, E. E. Norton, J. E. Hatch, W. R. Scoville, Assistant Vice Presidents; J. C. Hilty, Assistant Treasurer; F. W. Cowlin, L. A. Winston, A. M. Beamon, J. S. Frederick, R. R. Jameson, W. M. Cameron, R. E. Zimmerman, Geo. Carlisle, Jas. Kreuter, L. H. Jenkins, C. W. Rosenthal, F. K. Galloway, L. C. Powell, N. C. Birchfield, H. E. Smith, H. C. Holt, A. B. Palmer, J. W. Jones, Assistant Cashiers; H. W. Little, Edmund W. Pugh, Luke Wood, N. C. Peters, Fred W. Healy, Geo. R. Dodge, W. D. Otis, C. S. Albro, C. W. Brown, Ira Thomason, Assistant Secretaries; J. R. Griffin, Trust Officer; G. M. Martin, J. C. MacFarland, Trust Counsels; C. M. Jay, B. R. Creer, L. B. Howe, James Stuart, E. B. Pentz, Edw. Everett, R. H. Cowper, W. N. Windes, E. W. Smith, Assistant Trust Officers.

Directors—James H. Adams, Wm. H. Allen, Jr., M. N. Avery, W. Jarvis Barlow, Llewellyn Bixby, Willis H. Booth, Walter Bordwell, Norman Bridge, A. B. Cass, Joseph Caunt, W. M. Cook, J. T. Cooper, C. T. Crowell, Edward Elliott, C. N. Flint, Wm. Garland, W. W. Gibbs, Jr., James B. Gist, G. G. Greenwood, Walter F. Haas, Tracy Q. Hall, R. B. Hardacre, George A. Hart, Dwight H. Hart, P. E. Hatch, Henderson Hayward, M. S. Hellman, J. A. H. Kerr, Joseph Kurtz, R. H. Lacy, W. D. Longyear, Lee A. McConnell, Isaac Milbank, T. E. Newlin, H. W. O'Melveny, W. W. Orcutt, A. W. Rhodes, L. H. Roseberry, E. S. Rowley, J. F. Sartori, J. M. Schneider, P. F. Schumacker, J. H. Shankland, James E. Shelton, L. E. Shepherd, H. H. Smock, Russell McD. Taylor, Charles H. Toll, W. L. Valentine, John Veenhuyzen, G. M. Wallace, J. G. Warren, W. J. Washburn, W. D. Woolwine, S. F. Zombro.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts . .	\$26,358,609 46	\$63,559,838 67	-----	-----	\$89,918,448 13
Bankers' acceptances, excluding rediscounts . .	-----	3,120,403 68	-----	-----	3,120,403 68
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	17,089 00	-----	-----	-----	17,089 00
Customers' liability for drafts paid under let- ters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	4,845,477 01	27,883,600 96	\$511,000 00	\$322,071 25	34,562,149 22
Stock of Federal Reserve Bank	-----	302,850 00	-----	-----	302,850 00
Bank premises, furniture and fixtures and safe deposit vaults	-----	4,214,379 30	-----	-----	4,214,379 30
Other real estate owned	-----	551,946 14	-----	1,225 00	553,171 14
Due from reserve banks, excluding item 14 . .	724,623 39	10,182,496 44	2,411 50	42,993 44	10,952,524 77
Due from other banks	-----	276,167 74	-----	-----	276,167 74
Due from Federal Reserve Bank	2,781,132 46	3,720,361 78	-----	-----	6,501,494 24
Actual cash on hand	377,293 71	1,610,524 87	-----	10,170 82	1,997,989 40
Exchanges for clearing house	1,727,246 36	462,189 91	-----	-----	2,189,436 27
Checks and other cash items	6,312 94	475,443 65	-----	18,624 86	500,381 45
Items with Federal Reserve Bank in process of collection	-----	1,809,505 69	-----	-----	1,809,505 69
Advances to court trusts	-----	-----	-----	18,914 63	18,914 63
Other resources	804,781 31	1,161,935 78	-----	-----	1,966,717 09
Totals	\$38,642,565 64	\$119,331,644 61	\$513,411 50	\$414,000 00	\$158,901,621 75
LIABILITIES.					
Capital paid in	\$3,500,000 00	\$3,000,000 00	\$500,000 00	\$220,000 00	\$7,220,000 00
Surplus	1,500,000 00	1,200,000 00	-----	80,000 00	2,780,000 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	300,000 00	1,514,908 28	11,000 00	114,000 00	1,939,908 28
Reserved for interest, taxes and expenses . .	100,878 79	404,500 00	-----	-----	505,378 79
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----

SECURITY TRUST AND SAVINGS BANK. LOS ANGELES—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Deposits due to banks.....	\$3,318,173 31	\$112,478 92	-----	-----	\$3,430,652 23
Dividends unpaid.....	-----	-----	-----	-----	-----
Individual deposits subject to check.....	27,489,692 45	-----	-----	-----	27,489,692 45
Savings deposits.....	-----	105,754,805 23	-----	-----	105,754,805 23
Demand certificates of deposit.....	67,227 24	-----	-----	-----	67,227 24
Time certificates of deposit.....	-----	3,281,222 92	-----	-----	3,281,222 92
Certified checks.....	245,046 30	-----	-----	-----	245,046 30
Cashiers' checks.....	1,273,287 86	-----	-----	-----	1,273,287 86
State, county and municipal deposits.....	-----	3,780,168 42	-----	-----	3,780,168 42
United States and postal savings deposits.....	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	75,935 03	-----	-----	-----	75,935 03
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	\$2,411 50	-----	2,411 50
Fund for advances to court trusts.....	-----	-----	-----	-----	-----
Other liabilities.....	772,324 66	283,560 84	-----	-----	1,055,885 50
Totals.....	\$38,642,565 64	\$119,331,644 61	\$513,411 50	\$414,000 00	\$158,901,621 75
Contingent liabilities—none.....	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$74,050 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$74,050 00
Trust investments, personal property.....	8,760,013 13	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	13,644,476 67
Trust investments, real property.....	3,322,751 89	Private trusts, specially designated and construed as court trusts, under supervision.....	-----
Due from banks.....	1,561,711 65	-----	-----
Cash on hand.....	-----	-----	-----
Total.....	\$13,718,526 67	Total.....	\$13,718,526 67

NOTE.—The above statement includes the business of branch offices at Guaranty Office, Seventh and Spring Sts., Los Angeles; Long Beach Branch—First St. and Pine Ave., Long Beach; Hollywood Branch—Hollywood Blvd. and Cahuenga Ave., Hollywood; Pasadena Branch—Broadway and Colorado St., Pasadena; Equitable Branch—First and Spring Sts., Los Angeles; Seventh Street Branch—Seventh St. and Grand Ave., Los Angeles; Harbor Branch—Sixth and Palos Verdes Sts., San Pedro; Huntington Beach Branch—Huntington Beach; American Avenue Branch—American Ave. and Anaheim St., Long Beach; Fourth Street Branch—Fourth St. and Cherry Ave., Long Beach; Vermont Avenue Branch—Vermont Ave. and Hollywood Blvd., Hollywood.

"THE BANK OF E. COOKE SMITH." PACIFIC GROVE.

Incorporated December 26, 1906.

124

Officers—E. C. Smith, President; P. H. Smith, Vice President; A. O. Gates, Cashier.
 Directors—E. C. Smith, P. H. Smith, A. O. Gates.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$36,118 58	\$101,058 38	\$137,176 96
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	765 59		765 59
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	94,345 67	11,765 99	106,111 66
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	28,700 00		28,700 00
Other real estate owned.....		425 00	425 00
Due from reserve banks, excluding item 14.....	4,848 29	2,620 44	7,468 73
Due from other banks.....	466 20		466 20
Due from Federal Reserve Bank.....			
Actual cash on hand.....	8,856 08	5,433 72	14,289 80
Exchanges for clearing house.....	336 60		336 60
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$174,437 01	\$121,303 53	\$295,740 54
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	1,500 00	1,600 00	3,100 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	20,000 00		20,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	64,556 13		64,556 13
Savings deposits.....		109,703 53	109,703 53
Demand certificates of deposit.....	100 66		100 66
Time certificates of deposit.....			
Certified checks.....	17 00		17 00
Cashiers' checks.....	2,078 00		2,078 00
State, county and municipal deposits.....	46,185 22		46,185 22
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$174,437 01	\$121,303 53	\$295,740 54
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$316 23	\$903 31	\$1,219 54

"BANK OF HUENEME." HUENEME.

Incorporated February 28, 1889.

125

Officers—E. O. Geberding, President; Richard Bard, F. Antes Snyder, Vice Presidents; E. O. Green Secretary, Treasurer and Cashier.

Directors—Mary B. Bard, Richard Bard, F. Antes Snyder, E. O. Gerberding, R. G. Edwards, Clay Claberg, E. O. Green.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$93,459 74		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	4,022 77		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	35,426 91		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,412 01		
Other real estate owned			
Due from reserve banks, excluding item 14	24,771 79		
Due from other banks	206 56		
Due from Federal Reserve Bank			
Actual cash on hand	6,463 99		
Exchanges for clearing house			
Checks and other cash items	248 42		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$168,012 19		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	12,500 00		
All undivided profits, less expenses, interest and taxes paid	3,599 47		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	59,427 47		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	10,055 62		
Certified checks	13 04		
Cashiers' checks			
State, county and municipal deposits	32,392 59		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	24 00		
Total	\$168,012 19		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,750 00		

ORANGE COUNTY TRUST AND SAVINGS BANK. SANTA ANA.

Incorporated April 12, 1889.

126

Officers—Wm. E. Otis, President; F. E. Farnsworth, A. B. Gardner, Vice Presidents; E. B. Sprague, Cashier; Geo. E. Peters, Assistant Cashier; W. D. Rhodes, Trust Officer.
 Directors—Wm. E. Otis, F. E. Farnsworth, A. B. Gardner, E. B. Sprague, J. E. Liebig, H. D. Meyer, L. J. Carden, E. B. Smith, A. J. Visel.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$938,930 30	\$596,286 55	\$43,000 00	\$47,000 00	\$1,625,216 85
Bankers' acceptances, excluding rediscounts...					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	641 11				641 11
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	156,113 90		6,943 19	2,967 87	166,024 96
Stock of Federal Reserve Bank	12,000 00				12,000 00
Bank premises, furniture and fixtures and safe deposit vaults	45,000 00	30,000 00			75,000 00
Other real estate owned					
Due from reserve banks, excluding item 14	21,434 82	57 80			21,492 62
Due from other banks	18,498 40				18,498 40
Due from Federal Reserve Bank	62,677 31	18,000 00			80,677 31
Actual cash on hand	16,472 33	15,013 15	56 81	32 13	31,574 42
Exchanges for clearing house	5,496 64	5,150 18			10,646 82
Checks and other cash items	3,383 25	144 22			3,527 47
Items with Federal Reserve Bank in process of collection	14,788 26				14,788 26
Advances to court trusts			53 61		53 61
Other resources					
Totals	\$1,295,436 32	\$664,651 90	\$50,053 61	\$50,000 00	\$2,060,141 83
LIABILITIES.					
Capital paid in	\$150,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$300,000 00
Surplus	75,000 00	25,000 00			100,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	19,246 39				19,246 39
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts, being bonds borrowed	42,900 00				42,900 00
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	14,071 44	34,173 47			48,244 91
Dividends unpaid	15,000 00				15,000 00
Individual deposits subject to check	637,649 65				637,649 65
Savings deposits		555,478 43			555,478 43
Demand certificates of deposit	10,000 00				10,000 00
Time certificates of deposit	110,926 75				110,926 75
Certified checks	36 00				36 00
Cashiers' checks	80,606 09				80,606 09
State, county and municipal deposits	140,000 00				140,000 00
United States and postal savings deposits					

ORANGE COUNTY TRUST AND SAVINGS BANK. SANTA ANA—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$53 61		\$53 61
Other liabilities					
Totals	\$1,295,436 32	\$664,651 90	\$50,053 61	\$50,000 00	\$2,060,141 83
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$96,890 00				\$96,890 00
Interest earned but not collected, not included in resources or liabilities	\$17,731 35	\$9,016 00			\$26,747 35

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$57,380 27	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$171,721 77
Trust investments, real property	107,835 87	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	6,505 63		
Cash on hand			
Total	\$171,721 77	Total	\$171,721 77

THE VALLEJO BANK OF SAVINGS. VALLEJO.

Incorporated May 17, 1889.

129

Officers—W. K. Cole, President; B. C. Byrne, Vice President; C. F. George, Vice President and Cashier;
 F. C. Jacobs, Assistant Cashier.
 Directors—W. K. Cole, D. Brosnahan, B. C. Byrne, F. W. Hall, C. F. George, J. J. McDonald, T. J.
 O'Hara.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$1,075,200 98	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		367,659 05	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		86,170 71	
Due from other banks.....		1,269 16	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		48,181 91	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		3,349 21	
Total		\$1,581,831 02	
LIABILITIES.			
Capital paid in.....		\$150,000 00	
Surplus.....		30,900 00	
All undivided profits, less expenses, interest and taxes paid.....		11,219 14	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		6,783 75	
Individual deposits subject to check.....			
Savings deposits.....		1,324,884 61	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		57,164 02	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		429 50	
Total		\$1,581,831 02	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$7,430 00	

THE BANK OF EUREKA. EUREKA.

Incorporated October 4, 1889.

131

Officers—C. H. Palmtag, President; Coll Deane, Vice President; C. F. Edson, Cashier, Secretary and Treasurer.
 Directors—C. H. Palmtag, Coll Deane, J. M. Carson, H. W. Cole, N. H. Falk, G. E. Hanson, G. W. Hunter, J. M. Hutcheson, N. Thogersen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$799,500 97		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,641 84		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	295,425 62		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	49,500 00		
Other real estate owned	3,859 25		
Due from reserve banks, excluding item 14	314,582 00		
Due from other banks	24,410 87		
Due from Federal Reserve Bank			
Actual cash on hand	154,499 20		
Exchanges for clearing house			
Checks and other cash items	15,360 78		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$1,659,780 53		
LIABILITIES.			
Capital paid in	\$200,000 00		
Surplus	100,000 00		
All undivided profits, less expenses, interest and taxes paid	87,622 69		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	102,846 79		
Dividends unpaid	1,460 00		
Individual deposits subject to check	1,039,286 52		
Savings deposits			
Demand certificates of deposit	20,425 01		
Time certificates of deposit			
Certified checks	2,037 20		
Cashiers' checks	6,100 68		
State, county and municipal deposits	100,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1 64		
Total	\$1,659,780 53		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

THE SAVINGS BANK OF HUMBOLDT COUNTY. EUREKA.

Incorporated October 4, 1889.

132

Officers—C. H. Palmtag, President; Coll Deane, Vice President; T. R. Dinsmore, Cashier; C. E. Edson, Secretary and Treasurer.

Directors—J. M. Carson, H. W. Cole, Coll Deane, N. H. Falk, Geo. E. Hanson, H. W. Hunter, J. M. Hutcheson, C. H. Palmtag, N. Thogersen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,011,521 34	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts		1,610,064 20	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		46,250 00	
Other real estate owned		19,100 00	
Due from reserve banks, excluding item 14		249,511 43	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		92,875 56	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$3,029,322 53	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		155,000 00	
All undivided profits, less expenses, interest and taxes paid		44,972 58	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		873 00	
Individual deposits subject to check			
Savings deposits		2,728,476 95	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,029,322 53	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

SAN BERNARDINO VALLEY BANK. SAN BERNARDINO.

Incorporated December 2, 1889.

134

Officers—Walter F. McCaleb, President; J. G. Knapp, Vice President; N. L. Levering, Second Vice President; J. S. Abbott, Cashier; C. H. Shorey, Assistant Cashier.
 Directors—J. K. Tibbitts, C. A. Adams, V. H. Inman, A. J. Lintner, J. G. McInerny, L. E. Woobeck, G. E. Atkins, J. G. Knapp, S. Y. Mills, J. A. McNeill, J. W. Staggs, J. T. Bollong, N. L. Levering, Walter F. McCaleb, C. K. Phillips.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$159,475 85	\$282,591 25	\$442,067 10
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	184 99		184 99
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon.			
less all offsetting bond adjustment accounts	10,500 00	133,671 00	144,171 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		10,868 16	10,868 16
Other real estate owned		8,069 82	8,069 82
Due from reserve banks, excluding item 14	46,496 49	40,975 28	87,471 77
Due from other banks	7,670 07		7,670 07
Due from Federal Reserve Bank			
Actual cash on hand	28,972 45	19,181 27	48,153 72
Exchanges for clearing house	5,966 12		5,966 12
Checks and other cash items	2,897 51		2,897 51
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$262,163 48	\$495,356 78	\$757,520 26
LIABILITIES.			
Capital paid in	\$25,000 00	\$60,000 00	\$85,000 00
Surplus	1,500 00	6,500 00	8,000 00
All undivided profits, less expenses, interest and taxes paid	1,198 18	2,795 62	3,993 80
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	150 00	24 00	174 00
Individual deposits subject to check	197,274 96		197,274 96
Savings deposits		336,037 16	336,037 16
Demand certificates of deposit			
Time certificates of deposit	18,200 28		18,200 28
Certified checks	34 24		34 24
Cashiers' checks	8,805 82		8,805 82
State, county and municipal deposits	10,000 00	90,000 00	100,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$262,163 48	\$495,356 78	\$757,520 26
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,694 00	\$3,050 00	\$4,744 00

NOTE.—The above statement includes the business of a branch office at Barstow.

NORTHERN CALIFORNIA BANK OF SAVINGS. MARYSVILLE.

Incorporated December 7, 1889.

135

Officers—Phebe M. Rideout, President; Heiman Cheim, Vice President; S. J. Flanery, Secretary, Treasurer and Cashier; E. S. C. Farrant, Assistant Secretary, Treasurer and Cashier.
 Directors—Phebe M. Rideout, Heiman Cheim, Dunning Rideout, W. B. Swain, C. F. Aaron, Louis Tarke, S. J. Flanery.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,234,220 06	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,802,791 03	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		61,000 00	
Other real estate owned		2,504 44	
Due from reserve banks, excluding item 14		112,612 37	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		30,958 93	
Exchanges for clearing house			
Checks and other cash items		495 15	
Items with Federal Reserve Bank in process of collection			
Other resources		5,476 93	
Total		\$3,250,058 91	
LIABILITIES.			
Capital paid in		\$170,000 00	
Surplus		101,000 00	
All undivided profits, less expenses, interest and taxes paid		38,571 98	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		62,838 30	
Individual deposits subject to check			
Savings deposits		2,784,910 86	
Demand certificates of deposit			
Time certificates of deposit		10,270 69	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		75,000 00	
United States and postal savings deposits		1,520 16	
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		5,946 92	
Total		\$3,250,058 91	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$44,329 68	

BANK OF ALAMEDA. ALAMEDA.

Incorporated February 1, 1890.

136

Officers—J. R. Knowland, President; I. L. Borden, Vice President; J. E. Hall, Manager; Chas. E. Tabor, W. M. McKean, Assistant Managers; Wallace Merriam, Cashier and Trust Officer; E. C. Borton, L. Pickersgill, Assistant Cashiers; J. J. Armstrong, Auditor; E. K. Taylor, Attorney.
 Directors—J. R. Knowland, I. L. Borden, Geo. W. Scott, A. V. Clark, P. S. Teller.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$440,196 76	\$2,798,340 88			\$3,238,537 64
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	410 01				410 01
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	611,289 77	1,699,763 20	\$51,000 00	\$51,000 00	2,413,052 97
Stock of Federal Reserve Bank		22,500 00			22,500 00
Bank premises, furniture and fixtures and safe deposit vaults	11,731 10	173,858 32			185,589 42
Other real estate owned		3,769 58			3,769 58
Due from reserve banks, excluding item 14	214,113 20	187,936 39			402,049 59
Due from other banks	10,639 65				10,639 65
Due from Federal Reserve Bank	73,343 66	145,886 78			219,230 44
Actual cash on hand	65,403 91	32,896 54			98,300 45
Exchanges for clearing house					
Checks and other cash items	4,262 54	925 00			5,187 54
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	13,456 24		3,041 09	3,430 75	19,928 08
Totals	\$1,444,846 84	\$5,065,876 09	\$54,041 09	\$54,430 75	\$6,619,195 37
LIABILITIES.					
Capital paid in	\$175,000 00	\$225,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Surplus	75,000 00	175,000 00			250,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	96,115 87	53,183 47	4,041 09	4,430 75	157,771 18
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	13,049 07				13,049 07
Dividends unpaid	25,000 00	100 00			25,100 00
Individual deposits subject to check	842,150 30				842,150 30
Savings deposits		4,207,593 22			4,207,593 22
Demand certificates of deposit	4,969 88				4,969 88
Time certificates of deposit	700 00				700 00
Certified checks	1,261 15				1,261 15
Cashiers' checks	33,230 61				33,230 61
State, county and municipal deposits	110,000 00	270,000 00			380,000 00
United States and postal savings deposits	68,369 96	135,000 00			203,369 96
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals	\$1,444,846 84	\$5,065,876 09	\$54,041 09	\$54,430 75	\$6,619,195 37
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities	\$1,360 00	\$2,870 00			\$4,230 00

NOTE.—The above statement includes the business of a branch office at corner Webster street and Santa Clara avenue, Alameda.

"EUCLID SAVINGS BANK." ONTARIO.

Incorporated March 17, 1890.

137

Officers—Oscar Arnold, President; H. E. Swan, Vice President; H. O. Chapman, Cashier; Ralph F. Ware, Assistant Cashier; A. M. Stoeckel, Secretary and Treasurer.
 Directors—Oscar Arnold, H. E. Swan, H. O. Chapman, Chas. Latimer, William Laidlaw.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$164,458 41	\$342,555 50	\$507,013 91
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	292 29		292 29
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	112,398 75	102,396 88	214,795 63
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		41,207 49	41,207 49
Other real estate owned		29,527 52	29,527 52
Due from reserve banks, excluding item 14	24,757 81	4,561 11	29,318 92
Due from other banks			
Due from Federal Reserve Bank	5,000 00	10,000 00	15,000 00
Actual cash on hand	12,857 06	671 67	13,528 73
Exchanges for clearing house	743 79		743 79
Checks and other cash items	1,367 05	49 19	1,416 24
Items with Federal Reserve Bank in process of collection			
Other resources	133 48	25 00	158 48
Totals	\$322,008 64	\$530,994 36	\$853,003 00
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	10,000 00	28,000 00	38,000 00
All undivided profits, less expenses, interest and taxes paid	11,441 80	7,118 72	18,560 52
Reserved for interest, taxes and expenses		5,000 00	5,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	197,232 63		
Savings deposits		416,875 64	614,108 27
Demand certificates of deposit			
Time certificates of deposit	15,650 00		15,650 00
Certified checks			
Cashiers' checks	34,684 21		34,684 21
State, county and municipal deposits	25,000 00	49,000 00	74,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$322,008 64	\$530,994 36	\$853,003 00
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$10,000 00	\$13,000 00

EXCHANGE BANK. SANTA ROSA.

Incorporated April 1, 1890.

138

Officers—F. P. Doyle, President; A. J. Le Baron, Cashier and Secretary; L. A. Pressly, Assistant Cashier.
 Directors—F. P. Doyle, T. J. Hutchinson, J. W. Clark, L. V. Hitchcock.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$587,161 73	\$957,900 01	\$1,545,061 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,787 49		3,787 49
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	473,050 45	339,386 08	812,436 53
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,000 00	146,834 24	148,834 24
Other real estate owned	3,495 18		3,495 18
Due from reserve banks, excluding item 14	25,337 00	50,532 51	75,869 51
Due from other banks	1,390 67		1,390 67
Due from Federal Reserve Bank			
Actual cash on hand	60,677 70	42,343 61	103 011 31
Exchanges for clearing house			
Checks and other cash items	32,236 45		32,236 45
Items with Federal Reserve Bank in process of collection			
Other resources	6,063 87		6,063 87
Totals	\$1,195,190 54	\$1,536,996 45	\$2,732,186 99
LIABILITIES.			
Capital paid in	\$100,000 00	\$50,000 00	\$150,000 00
Surplus	50,000 00	105,000 00	155,000 00
All undivided profits, less expenses, interest and taxes paid	127,353 45		127,353 45
Reserved for interest, taxes and expenses	19,000 00		19,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	90,000 00		90,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,720 55		1,720 55
Dividends unpaid			
Individual deposits subject to check	464,156 72		
Savings deposits		1,381,996 45	1,846,153 17
Demand certificates of deposit	21,504 37		21,504 37
Time certificates of deposit	201,793 27		201,793 27
Certified checks	3,162 18		3,162 18
Cashiers' checks			
State, county and municipal deposits	116,500 00		116,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,195,190 54	\$1,536,996 45	\$2,732,186 99
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$17,724 00	\$27,934 54	\$45,658 54

"THE BANK OF SANTA MARIA." SANTA MARIA.

Incorporated May 7, 1890.

139

Officers—P. O. Tietzen, President; W. H. Rice, S. A. Dana, J. F. Goodwin, Vice Presidents; L. P. Scaroni, Manager; L. C. Palmtag, Cashier, Secretary and Treasurer; N. B. Libbey, R. H. Laughlin, Assistant Cashiers; G. H. Stewart, Assistant Cashier Guadalupe Branch; Geo. Dalesi, Assistant Cashier Orcutt Branch; L. H. Cook, Assistant Cashier Los Alamos Branch.
 Directors—Paul O. Tietzen, W. H. Rice, S. A. Dana, J. F. Goodwin, F. C. Twitchell, James Herbert Tietzen, John Long, M. M. Purkiss, Charles F. Stern.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,467,020 06	\$1,208,142 73	\$2,675,162 79
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,308 35		2,308 35
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	574,061 19	413,723 44	987,784 63
Stock of Federal Reserve Bank		21,750 00	21,750 00
Bank premises, furniture and fixtures and safe deposit vaults	165,820 77	51,023 96	216,844 73
Other real estate owned		2,708 45	2,708 45
Due from reserve banks, excluding item 14	44,998 07	52,258 27	97,256 34
Due from other banks			
Due from Federal Reserve Bank	121,628 30	51,603 13	173,231 43
Actual cash on hand	103,393 68		103,393 68
Exchanges for clearing house	13,700 25		13,700 25
Checks and other cash items	370 64		370 64
Items with Federal Reserve Bank in process of collection			
Other resources	8,950 99		8,950 99
Totals	\$2,502,252 30	\$1,801,209 98	\$4,303,462 28
LIABILITIES.			
Capital paid in	\$500,000 00	\$100,000 00	\$600,000 00
Surplus	57,500 00	75,000 00	132,500 00
All undivided profits, less expenses, interest and taxes paid	4,390 85	35,404 27	39,795 12
Reserved for interest, taxes and expenses	4,632 25		4,632 25
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts	60,000 00		60,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	1,170,106 26		1,170,106 26
Savings deposits		1,485,805 71	1,485,805 71
Demand certificates of deposit	724 84		724 84
Time certificates of deposit	382,028 77		382,028 77
Certified checks	403 00		403 00
Cashiers' checks	5,550 75		5,550 75
State, county and municipal deposits	315,000 00	105,000 00	420,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,915 58		1,915 58
Totals	\$2,502,252 30	\$1,801,209 98	\$4,303,462 28
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$1,085,262 00		\$1,085,262 00
Liabilities for rediscounts with Federal Reserve Bank	75,550 00		75,550 00
Total contingent liabilities	\$1,160,812 00		\$1,160,812 00
Interest earned, not collected, not included in resources or liabilities	\$37,088 38	\$10,294 98	\$47,383 36

NOTE.—The above statement includes the business of offices at Guadalupe, Orcutt and Los Alamos.

FARMERS AND MECHANICS SAVINGS BANK. SACRAMENTO.

Incorporated September 30, 1890.

143

Officers—Robt. M. Richardson, President; Marshall Diggs, First Vice President; Peter J. Shields, Second Vice President; Scott F. Ennis, Third Vice President; Philip Wolf, Fourth Vice President; T. J. Cox, Fifth Vice President; Emerson W. Read, Secretary Treasurer; E. A. Raffetto, Cashier; D. E. Mitchell, Assistant Cashier.

Directors—T. J. Cox, Marshall Diggs, J. H. Dyer, Scott F. Ennis, W. F. Geary, W. F. Gormley, George H. Menke, Henry Mitau, A. Van V. Phinney, J. F. Pullen, Robt. M. Richardson, J. B. Rowray, Adolph Schnabel, Peter J. Shields, H. C. Venter, D. S. Watkins, A. D. Williams, M. N. Williamson, Philip Wolf.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$421,053 51	\$2,320,808 91	\$2,741,862 42
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		24,533 41	24,533 41
Overdrafts	711 78		711 78
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	354,140 06	1,525,012 44	1,879,152 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		233,127 80	233,127 80
Other real estate owned		9,450 00	9,450 00
Due from reserve banks, excluding item 14	128,456 13	467,038 82	595,494 95
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	69,521 28	116,579 20	186,100 48
Exchanges for clearing house	68,751 43		68,751 43
Checks and other cash items	97,240 94	46,647 79	143,888 73
Items with Federal Reserve Bank in process of collection			
Other resources	5,312 96	1,853 52	7,166 48
Totals	\$1,145,188 09	\$4,745,051 89	\$5,890,239 98
LIABILITIES.			
Capital paid in	\$100,000 00	\$250,000 00	\$350,000 00
Surplus	60,000 00	110,000 00	170,000 00
All undivided profits, less expenses, interest and taxes paid	17,692 29	38,340 08	56,032 37
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	10,000 00		10,000 00
Dividends unpaid		10,500 00	10,500 00
Individual deposits subject to check	714,127 58		714,127 58
Savings deposits		4,074,150 35	4,074,150 35
Demand certificates of deposit	17,730 73		17,730 73
Time certificates of deposit	71,859 67		71,859 67
Certified checks	23,975 82		23,975 82
Cashiers' checks	59,802 00		59,802 00
State, county and municipal deposits	70,000 00	262,061 46	332,061 46
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,145,188 09	\$4,745,051 89	\$5,890,239 98
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"PEOPLE'S STATE BANK." CHULA VISTA.

Incorporated October 17, 1890.

145

Officers—Greg. Rogers, President; T. J. H. McKnight, Vice President; Warner Edmonds, Cashier;
 Chas. P. Moies, Assistant Cashier; Warner Edmonds, Secretary and Treasurer.
 Directors—Greg. Rogers, T. J. H. McKnight, M. L. Ward, Warner Edmonds, W. H. Guptil, Sarah G. Clark.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$175,013 31		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	61 13		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	126,892 40		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,300 00		
Other real estate owned	6,166 53		
Due from reserve banks, excluding item 14	60,961 31		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	24,845 37		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$408,240 10		
LIABILITIES.			
Capital paid in	\$40,000 00		
Surplus	4,000 00		
All undivided profits, less expenses, interest and taxes paid	3,681 62		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	295,866 09		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	42,669 88		
Certified checks	75 00		
Cashiers' checks	1,947 51		
State, county and municipal deposits	20,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$408,240 10		
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$1,400 00		

"CITIZENS' BANK." CORONA.

Incorporated November 3, 1890.

148

Officers—T. C. Jameson, President; T. O. Andrews, Vice President; Geo. E. Snidecor, Cashier; C. C. Harrington, Assistant Cashier.
 Directors—T. C. Jameson, T. O. Andrews, Geo. E. Snidecor, R. L. Willits, L. L. Andrews.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$234,540 86	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		42,526 14	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		2,793 00	
Other real estate owned		2,512 88	
Due from reserve banks, excluding item 14		21,952 69	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		8,001 85	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$312,327 42	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		4,000 00	
All undivided profits, less expenses, interest and taxes paid		3,766 16	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		246,355 46	
Demand certificates of deposit			
Time certificates of deposit		8,200 80	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,005 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$312,327 42	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,800 00	

WATSONVILLE SAVINGS BANK. WATSONVILLE.

Incorporated December 8, 1890.

149

Officers—H. S. Fletcher, President; L. W. Sanborn, Vice President; W. R. Radcliff, Secretary, Cashier and Treasurer.

Directors—H. S. Fletcher, L. W. Sanborn, Belle B. Fletcher, W. R. Radcliff, H. E. Fletcher.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$477,124 61	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts		649,595 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		86,773 38	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		30,762 12	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,244,255 11	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		65,000 00	
All undivided profits, less expenses, interest and taxes paid		15,873 21	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,000 00	
Individual deposits subject to check			
Savings deposits		1,111,381 90	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,244,255 11	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,000 00	

BANK OF HAYWARDS. HAYWARD.

Incorporated February 26, 1891.

153

Officers—I. B. Parsons, President; E. O. Webb, F. C. Winton, Vice Presidents; W. W. Haley, Cashier, Secretary and Treasurer; H. Henningsen, Assistant Cashier and Assistant Secretary.
 Directors—I. B. Parsons, E. O. Webb, F. C. Winton, F. I. Lemos, J. H. Gansberger, W. H. Meek, Stuart S. Hawley.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$362,913 76		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,950 85		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	120,252 29		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	56,249 65		
Other real estate owned	400 00		
Due from reserve banks, excluding item 14	51,395 05		
Due from other banks	181 42		
Due from Federal Reserve Bank			
Actual cash on hand	42,465 56		
Exchanges for clearing house			
Checks and other cash items	9,044 74		
Items with Federal Reserve Bank in process of collection			
Other resources	8,185 50		
Total	\$653,038 82		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	31,000 00		
All undivided profits, less expenses, interest and taxes paid	12,585 12		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	80,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	66,142 10		
Dividends unpaid	1,750 00		
Individual deposits subject to check	365,139 08		
Savings deposits			
Demand certificates of deposit	1,624 05		
Time certificates of deposit	527 95		
Certified checks	864 23		
Cashiers' checks			
State, county and municipal deposits	41,854 82		
United States and postal savings deposits	1,551 47		
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$653,038 82		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,000 00		

SAVINGS BANK OF REDLANDS. REDLANDS.

Incorporated June 19, 1891.

155

Officers—M. J. Sweeney, President; W. L. Pyle, John P. Fisk, Vice Presidents; Silas Williams, Secretary; M. Lombard, Cashier and Treasurer.

Directors—M. J. Sweeney, John P. Fisk, W. L. Pyle, H. W. Seager, H. H. Garstin, Herbert L. Hubbard, Silas Williams, C. H. Clock, E. M. Cope.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$795,165 96	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		53,831 80	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		268,759 02	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		7,150 00	
Other real estate owned		2,713 83	
Due from reserve banks, excluding item 14		156,568 42	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		29,715 80	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,313,904 83	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		16,000 00	
All undivided profits, less expenses, interest and taxes paid		50,376 69	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,070,753 75	
Demand certificates of deposit			
Time certificates of deposit		40,119 29	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		15,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		21,655 10	
Total		\$1,313,904 83	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

SECURITY SAVINGS BANK OF SAN JOSE. SAN JOSE.

Incorporated June 23, 1891.

156

Officers—Wilbur J. Edwards, President; Chas. M. Richards, W. A. Johnston, Vice Presidents; Geo. B. Campbell, Cashier, Secretary and Treasurer; E. D. Shepherd, Assistant Cashier and Assistant Secretary.

Directors—L. A. Booksin, Wm. M. Curtner, A. D. Curtner, Wilbur J. Edwards, W. E. Hazeltine, W. A. Johnston, Fred M. Stern, Frank Stock, J. S. Williams, J. B. Roberts, Chas. M. Richards.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,621,810 93	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		1,139,036 74	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		20,500 00	
Other real estate owned			
Due from reserve banks, excluding item 14		172,467 50	
Due from other banks		122,000 00	
Due from Federal Reserve Bank			
Actual cash on hand		67,475 24	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		1,192 20	
Total		\$3,144,482 61	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		155,000 00	
All undivided profits, less expenses, interest and taxes paid		31,358 93	
Reserved for interest, taxes and expenses		59,672 24	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		15,000 00	
Individual deposits subject to check			
Savings deposits		2,583,451 44	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		200,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,144,482 61	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$32,716 70	

LOS NIETOS VALLEY BANK. DOWNEY.

Incorporated July 20, 1891.

157

Officers—W. C. Springer, President; A. L. Ball, Frank Burke, Vice Presidents; Joseph Smith, Secretary; M. H. Baker, Assistant Cashier.
 Directors—A. L. Ball, Frank Burke, B. Fallon, James C. Rives, Q. J. Rowley, William Sex, Joseph Smith, W. C. Springer, Hogan Willeford.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$318,157 11	\$248,580 36	\$566,737 47
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	314 14		314 14
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	103,604 37		103,604 37
Stock of Federal Reserve Bank	2,350 00		2,350 00
Bank premises, furniture and fixtures and safe deposit vaults	58,716 48		58,716 48
Other real estate owned			
Due from reserve banks, excluding item 14	47,315 32	9,283 69	56,599 01
Due from other banks			
Due from Federal Reserve Bank	38,391 32	13,551 63	51,942 95
Actual cash on hand	8,621 46		8,621 46
Exchanges for clearing house			
Checks and other cash items	1,588 40		1,588 40
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$579,058 60	\$271,415 68	\$850,474 28
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	10,000 00	18,000 00	28,000 00
All undivided profits, less expenses, interest and taxes paid	4,670 51		4,670 51
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	419,402 55		419,402 55
Savings deposits		243,415 68	243,415 68
Demand certificates of deposit	135 00		135 00
Time certificates of deposit	11,387 10		11,387 10
Certified checks	15 45		15 45
Cashiers' checks	17,447 99		17,447 99
State, county and municipal deposits	73,000 00		73,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$579,058 60	\$271,415 68	\$850,474 28
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,000 00	\$1,500 00	\$3,500 00

"AZUSA VALLEY SAVINGS BANK." AZUSA.

Incorporated August 20, 1891.

158

Officers—W. R. Powell, President; J. B. Stair, W. W. Heth, Vice Presidents; J. C. Muehe, Cashier, Secretary and Treasurer.
 Directors—W. R. Powell, J. B. Stair, W. W. Heth, J. C. Wright, V. M. Greever, A. R. Powell, T. H. Knapp.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$275,470 80	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		119,132 77	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		700 00	
Other real estate owned		3,066 27	
Due from reserve banks, excluding item 14		15,752 89	
Due from other banks		19,881 36	
Due from Federal Reserve Bank			
Actual cash on hand		10,069 65	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$444,073 74	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		5,531 48	
Reserved for interest, taxes and expenses		732 51	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,000 00	
Individual deposits subject to check			
Savings deposits		368,020 75	
Demand certificates of deposit			
Time certificates of deposit		5,789 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$444,073 74	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,000 00	

CENTRAL SAVINGS BANK OF OAKLAND. OAKLAND.

Incorporated September 8, 1891.

159

Officers—J. F. Carlston, President; T. A. Crellin, Claud Gatch, R. M. Fitzgerald, Vice Presidents; H. C. Sagehorn, Cashier; J. E. Smith, E. C. Petersen, Chas. D. Bowman, M. R. Bronner, Assistant Cashiers.

Directors—J. F. Carlston, Anson S. Blake, John P. Maxwell, W. G. Manuel, R. M. Fitzgerald, Claud Gatch, T. A. Crellin, R. W. Kinney, J. W. Phillips, A. T. Ellis, Dr. O. D. Hamlin.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$249,786 07	\$19,883,808 52	\$20,133,594 59
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		51,000 00	50,000 00
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	33,324 50	2,605,005 08	2,638,329 58
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		458,308 57	458,308 57
Other real estate owned		53,558 60	53,558 60
Due from reserve banks, excluding item 14	89,208 94	979,630 62	1,068,839 56
Due from other banks		782,831 50	782,831 50
Due from Federal Reserve Bank			
Actual cash on hand	23,926 78	462,518 41	486,445 19
Exchanges for clearing house		44,045 24	44,045 24
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$396,246 29	\$25,319,706 54	\$25,715,952 83
LIABILITIES.			
Capital paid in	\$100,000 00	\$600,000 00	\$700,000 00
Surplus		600,000 00	600,000 00
All undivided profits, less expenses, interest and taxes paid	52,033 24	299,297 54	351,330 78
Reserved for interest, taxes and expenses		25,000 00	25,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks		32,863 32	32,863 32
Dividends unpaid		28,000 00	28,000 00
Individual deposits subject to check	244,213 05		244,213 05
Savings deposits		22,800,893 60	22,800,893 60
Demand certificates of deposit			
Time certificates of deposit		61,959 14	61,959 14
Certified checks			
Cashiers' checks			
State, county and municipal deposits		868,500 00	868,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		3,192 94	3,192 94
Totals	\$396,246 29	\$25,319,706 54	\$25,715,952 83
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$87,600 00	\$87,600 00

NOTE.—The above statement includes the business of a branch office at Forty-ninth and Telegraph avenue, Oakland.

BANK OF ANTIOCH. ANTIOCH.

Incorporated September 12, 1891.

160

Officers—J. Rio Baker, President; H. F. Beede, Vice President; R. V. Davis, Secretary and Cashier;
L. W. Mehaffey, R. J. Wallace Assistant Cashiers; Lee Durham, Manager Brentwood Branch.
Directors—J. Rio Baker, H. F. Beede, R. V. Davis, L. W. Mehaffey, George Nunn, Robert Wallace, Jr.,
W. W. Morgans.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$414,679 97	\$505,887 19	\$920,567 16
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,663 66		3,663 66
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	155,648 13	22,839 00	178,487 13
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	46,066 70	39,232 49	85,299 19
Other real estate owned		24,752 64	24,752 64
Due from reserve banks, excluding item 14	32,936 39	14,860 64	47,797 03
Due from other banks	914 24		914 24
Due from Federal Reserve Bank			
Actual cash on hand	31,947 74	13,919 53	45,867 27
Exchanges for clearing house	933 51		933 51
Checks and other cash items	1,471 68		1,471 68
Items with Federal Reserve Bank in process of collection			
Other resources	1,394 10	485 52	1,879 62
Totals	\$689,656 12	\$621,977 01	\$1,311,633 13
LIABILITIES.			
Capital paid in	\$100,000 00	\$50,000 00	\$150,000 00
Surplus	17,509 00	20,000 00	37,509 00
All undivided profits, less expenses, interest and taxes paid	494 68	449 80	944 48
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	100,000 00		100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6,064 00		6,064 00
Individual deposits subject to check	352,672 11		352,672 11
Savings deposits		526,722 17	526,722 17
Demand certificates of deposit	850 13		850 13
Time certificates of deposit		24,805 04	24,805 04
Certified checks			
Cashiers' checks	2,375 59		2,375 59
State, county and municipal deposits	109,699 61		109,699 61
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$689,656 12	\$621,977 01	\$1,311,633 13
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$7,038 28	\$7,004 50	\$14,042 78

NOTE.—The above statement includes the business of a branch office at Brentwood.

HANFORD SAVINGS BANK. HANFORD.

Incorporated October 8, 1891.

161

Officers—Judd Smith, President; L. C. Dunham, Vice President; R. J. Downing, Cashier, Secretary and Treasurer; Ross W. Buckner, Assistant Cashier, Secretary and Treasurer.
 Directors—Judd Smith, L. C. Dunham, R. J. Downing, A. Leroy Newport, J. W. Bainum, F. M. Parrish, John T. Dunlop.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$558,075 32	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		46,173 33	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		38,692 21	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$642,940 86	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		25,000 00	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		541,439 11	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits		1,501 75	
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$642,940 86	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"YOLO COUNTY SAVINGS BANK." WOODLAND.

Incorporated December 9, 1891.

163

Officers—J. L. Stephens, President; L. H. Stephens, P. T. Laugenour, Vice Presidents; J. I. McConnell, Cashier; H. D. Porter, E. C. Cooper, Assistant Cashiers.
 Directors—Thos. B. Wohlfrom, H. D. Porter, P. T. Laugenour, Emil Niclas, H. H. Gable, J. L. Stephens, L. H. Stephens, J. R. Griffin, P. N. Ashley.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,649,991 66	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		175,962 47	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		66,771 05	
Other real estate owned		30,069 10	
Due from reserve banks, excluding item 14		44,736 95	
Due from other banks		1,438 86	
Due from Federal Reserve Bank			
Actual cash on hand		65,057 46	
Exchanges for clearing house			
Checks and other cash items		765 44	
Items with Federal Reserve Bank in process of collection			
Other resources		141,827 56	
Total		\$2,176,620 55	
LIABILITIES.			
Capital paid in		\$200,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		34,139 28	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,706,481 27	
Demand certificates of deposit			
Time certificates of deposit		6,000 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		180,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,176,620 55	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$57,227 00	

SACRAMENTO VALLEY BANK. BIGGS.

Incorporated December 16, 1891.

164

Officers—A. W. Beed, President; W. A. Harlan, Vice President; J. A. Foster, Secretary; W. A. Harlan, Cashier and Treasurer; B. F. Lucas, Assistant Cashier.
 Directors—A. W. Beed, J. M. Hastings, J. A. Foster, George Beed, W. A. Harlan.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$431,555 59		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,068 98		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	28,181 03		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,919 12		
Other real estate owned	20,000 00		
Due from reserve banks, excluding item 14	30,409 09		
Due from other banks	1,935 68		
Due from Federal Reserve Bank	7,545 34		
Actual cash on hand	15,630 37		
Exchanges for clearing house			
Checks and other cash items	181 79		
Items with Federal Reserve Bank in process of collection			
Other resources	9 60		
Total	\$557,436 59		
LIABILITIES.			
Capital paid in	\$80,000 00		
Surplus	5,000 00		
All undivided profits, less expenses, interest and taxes paid	4,148 08		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	40,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3 60		
Individual deposits subject to check	151,092 49		
Savings deposits			
Demand certificates of deposit	2,040 00		
Time certificates of deposit	251,141 32		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	24,011 10		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$557,436 59		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,000 00		

"THE BANK OF MONTEREY." MONTEREY.

Incorporated December 31, 1891.

165

Officers—T. J. Field, President; M. M. Gragg, Chas. D. Henry, Vice Presidents; N. Geo. Nielsen, Cashier, Secretary and Treasurer; Vincent O'Dea, Assistant Cashier, Secretary and Treasurer.
 Directors—T. J. Field, M. M. Gragg, Chas. D. Henry, Mrs. Jessie D. Seale, Carmel Martin, C. R. Few, H. R. Alexander.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$366,773 60		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,232 11		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon.			
less all offsetting bond adjustment accounts	274,679 01		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	53,413 19		
Other real estate owned	4 00		
Due from reserve banks, excluding item 14	125,233 27		
Due from other banks	8,512 39		
Due from Federal Reserve Bank			
Actual cash on hand	58,506 74		
Exchanges for clearing house			
Checks and other cash items	5,955 47		
Items with Federal Reserve Bank in process of collection			
Other resources	1,229 26		
Total	\$895,539 04		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	25,000 00		
All undivided profits, less expenses, interest and taxes paid	47,754 82		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	28 00		
Individual deposits subject to check	667,126 81		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	212 16		
Cashiers' checks	29,163 09		
State, county and municipal deposits	26,254 16		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$895,539 04		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00		

"FIRST SAVINGS BANK OF ST. HELENA." ST. HELENA.

Incorporated January 29, 1892.

170

Officers—F. L. Alexander, President; W. H. Smith, Vice President; P. R. Alexander, Secretary, Treasurer and Cashier; G. P. Kettlewell, Assistant Cashier
 Directors—F. L. Alexander, W. H. Smith, Walter Metzner, F. B. Mackinder, P. R. Alexander.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$285,344 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		56,476 50	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		491,577 90	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		900 00	
Other real estate owned			
Due from reserve banks, excluding item 14		40,000 00	
Due from other banks		21,568 10	
Due from Federal Reserve Bank			
Actual cash on hand		21,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$916,866 50	
LIABILITIES.			
Capital paid in		\$75,000 00	
Surplus		21,000 00	
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses		1,107 15	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		782,259 35	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		37,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$916,866 50	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,853 60	

HOLLISTER SAVINGS BANK. HOLLISTER.

Incorporated February 11, 1892.

171

Officers—Wm. Palmtag, President; T. H. Slaven, Vice President; E. E. James, Cashier; F. S. Faria, R. Shaw, Assistant Cashiers.
 Directors—Wm. Palmtag, T. H. Slaven, C. J. Cox, M. Rosenberg, N. T. Jensen, F. L. Barnhisel, A. D. McKinnon.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$874,426 30	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		80,802 49	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		21,000 00	
Due from reserve banks, excluding item 14		90,479 10	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		23,500 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,090,207 89	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		35,000 00	
All undivided profits, less expenses, interest and taxes paid		17,651 29	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		937,556 69	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,090,207 89	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,339 87	

PEOPLES SAVINGS BANK. SANTA CRUZ.

Incorporated April 26, 1892.

175

Officers—W. P. Netherton, President; P. T. Phillips, C. E. Towne, Vice Presidents; L. F. Hinds, Cashier;
H. A. Wright, A. J. Thorp, Assistant Cashiers.
Directors—W. P. Netherton, C. E. Towne, C. P. Brooks, P. T. Phillips, W. T. Forsyth, S. Waldo
Coleman, J. H. Garrett.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$732,644 84	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		147,577 87	
Stock of Federal Reserve Bank		51,200 00	
Bank premises, furniture and fixtures and safe deposit vaults		7,782 10	
Other real estate owned		39,962 14	
Due from reserve banks, excluding item 14			
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		24,707 56	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,003,874 51	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		45,000 00	
All undivided profits, less expenses, interest and taxes paid		7,335 84	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,002 80	
Individual deposits subject to check			
Savings deposits		878,253 37	
Demand certificates of deposit			
Time certificates of deposit		20,282 50	
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,003,874 51	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,000 00	

BANK OF WILLIAMS. WILLIAMS.

Incorporated June 17, 1892.

176

Officers—H. C. Stovall, President; J. M. Stovall, Cashier; B. L. Fouch, Assistant Cashier.

Directors—H. C. Stovall, J. M. Stovall, Mrs. M. E. Stovall, Mrs. Mabel Stovall Brim, B. L. Fouch.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$636,123 38		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	14,121 95		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	56,932 33		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,515 90		
Other real estate owned			
Due from reserve banks, excluding item 14	93,853 31		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	52,617 85		
Exchanges for clearing house			
Checks and other cash items	1,205 95		
Items with Federal Reserve Bank in process of collection			
Other resources	4,799 76		
Total	\$875,170 43		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	25,000 00		
All undivided profits less expenses, interest and taxes paid	12,928 29		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	330,073 64		
Savings deposits			
Demand certificates of deposit	11,332 48		
Time certificates of deposit	315,836 02		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	30,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$875,170 43		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF OROVILLE. OROVILLE.

Incorporated June 14, 1892.

177

Officers—H. C. Lillis, Chairman of Board; W. W. Gingles, President; C. W. Putnam, Cashier and Vice President; R. G. Stapleton, Assistant Cashier, Secretary and Treasurer; R. M. Veatch, Assistant Cashier, Assistant Secretary and Assistant Treasurer.
 Directors—H. C. Lillis, W. W. Gingles, C. W. Putnam, E. F. Mitchell, F. B. Wagner.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$420,637 43	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		96,488 42	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		390 00	
Other real estate owned		1 30	
Due from reserve banks, excluding item 14		18,872 72	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		13,300 39	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$549,690 26	
LIABILITIES.			
Capital paid in		\$30,000 00	
Surplus		22,500 00	
All undivided profits, less expenses, interest and taxes paid		2,350 97	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,800 00	
Individual deposits subject to check			
Savings deposits		475,335 59	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		15,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		703 70	
Total		\$549,690 26	
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$7,361 00		
Interest earned, not collected, not included in resources or liabilities			

BANK OF TEHACHAPI. TEHACHAPI.

Incorporated September 16, 1892.

178

Officers—Phil Marx, President; Albert Ancker, Vice President; L. M. Denison, Cashier; B. E. Cress, Assistant Cashier.

Directors—Phil Marx, Albert Ancker, Chas. Asher, B. M. Denison, L. M. Denison.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$214,104 13		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	58,269 40		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	5,297 00		
Other real estate owned			
Due from reserve banks, excluding item 14	39,304 67		
Due from other banks			
Due from Federal Reserve Bank	5,000 00		
Actual cash on hand	13,159 02		
Exchanges for clearing house			
Checks and other cash items	74 22		
Items with Federal Reserve Bank in process of collection			
Other resources	56 00		
Total	\$335,264 44		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	40,000 00		
All undivided profits, less expenses, interest and taxes paid	3,737 44		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,225 00		
Individual deposits subject to check	131,383 86		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	112,043 45		
Certified checks	22 00		
Cashiers' checks	3,976 10		
State, county and municipal deposits	16,070 86		
United States and postal savings deposits	80 00		
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	725 73		
Total	\$335,264 44		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,133 91		

"THE BANK OF PALO ALTO." PALO ALTO.

Incorporated October 18, 1892.

180

Officers—P. M. Lansdale, President; Prof. Chas. D. Marx, Vice President; H. F. Congdon, Secretary, Treasurer and Cashier; R. L. Cody, Assistant Cashier.
 Directors—P. M. Lansdale, Prof. Chas. D. Marx, Alfred Seale, Wm. O. Horabin, S. M. Vandervoort, E. C. Thoits, H. F. Congdon.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,025,401 96	\$956,597 44	\$1,981,999 40
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	56 88		56 88
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	148,961 30	276,749 42	425,710 72
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		130,108 36	130,108 36
Other real estate owned.....		33,109 23	33,109 23
Due from reserve banks, excluding item 14.....	177,723 77	46,752 52	224,476 29
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	85,524 46	32,832 79	118,357 25
Exchanges for clearing house.....			
Checks and other cash items.....	15,286 45		15,286 45
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	260 00		260 00
Totals.....	\$1,453,214 82	\$1,476,149 76	\$2,929,364 58
LIABILITIES.			
Capital paid in.....	\$100,000 00	\$80,000 00	\$180,000 00
Surplus.....	25,000 00	40,000 00	65,000 00
All undivided profits, less expenses, interest and taxes paid.....	11,250 16	18,875 81	30,125 97
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	9,000 00		9,000 00
Individual deposits subject to check.....	1,075,235 65		1,075,235 65
Savings deposits.....		1,267,273 95	1,267,273 93
Demand certificates of deposit.....	113,662 21		113,662 21
Time certificates of deposit.....	39,200 00		39,200 00
Certified checks.....	55,608 20		55,608 20
Cashiers' checks.....	4,258 60		4,258 60
State, county and municipal deposits.....	20,000 00	70,000 00	90,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$1,453,214 82	\$1,476,149 76	\$2,929,364 58
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$10,000 00	\$9,500 00	\$19,500 00

"BANK OF LASSEN COUNTY." SUSANVILLE.

Incorporated October 29, 1892.

181

Officers—F. E. Humphrey, President; Jno. B. Spalding, C. B. Clark, Richard H. Browne, Vice Presidents;
C. H. Bridges, Cashier, Secretary and Treasurer; N. G. Mathews, C. M. Hall, Assistant Cashiers.
Directors—F. E. Humphrey, John B. Spalding, C. B. Clark, Richard H. Browne, C. H. Bridges, J. M.
Doyle, P. J. Goumaz.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$431,534 98	\$361,196 76	\$792,731 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,173 29		1,173 29
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	530 06		530 06
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	26,000 42	38,742 42	64,742 84
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	59,723 49	197 50	59,920 99
Other real estate owned	1 00		1 00
Due from reserve banks, excluding item 14	31,367 75	19,580 01	50,947 76
Due from other banks	4,506 97		4,506 97
Due from Federal Reserve Bank			
Actual cash on hand	37,337 84	17,198 19	54,536 03
Exchanges for clearing house			
Checks and other cash items	8,168 01		8,168 01
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$600,343 81	\$436,914 88	\$1,037,258 69
LIABILITIES.			
Capital paid in	\$150,000 00	\$50,000 00	\$200,000 00
Surplus	32,000 00	12,500 00	44,500 00
All undivided profits, less expenses, interest and taxes paid	1,844 68	7,135 41	8,980 09
Reserved for interest, taxes and expenses	847 79		847 79
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	180 00		180 00
Individual deposits subject to check	334,900 30		334,900 30
Savings deposits		339,279 47	339,279 47
Demand certificates of deposit	1,096 13		1,096 13
Time certificates of deposit	54,726 91		54,726 91
Certified checks	349 45		349 45
Cashiers' checks	5,361 22		5,361 22
State, county and municipal deposits	19,037 33	28,000 00	47,037 33
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$600,343 81	\$436,914 88	\$1,037,258 69
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$35,300 00		\$35,300 00
Interest earned, not collected, not included in resources or liabilities	\$13,500 00	\$11,000 00	\$24,500 00

NOTE.—The above statement includes the business of a branch office at Standish.

**"FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND, CALIFORNIA."
OAKLAND.**

Incorporated November 12, 1892.

182

Officers—Edson F. Adams, President; C. H. Redington, Geo. S. Meredith, Vice Presidents; Frank C. Martens, Cashier, Secretary and Treasurer; B. C. Read, Assistant Cashier and Assistant Secretary; John Campe, Assistant Cashier and Assistant Treasurer.

Directors—Edson F. Adams, C. H. Redington, C. H. Daly, Charles D. Bates, W. C. Jurgens, Geo. S. Meredith, Frank C. Martens.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$2,699,486 81	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		1,009,597 69	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		191,216 45	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		183,815 95	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		95,074 71	
Exchanges for clearing house.....		20,926 52	
Checks and other cash items.....		9,863 25	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$4,209,981 38	
LIABILITIES.			
Capital paid in.....		\$300,000 00	
Surplus.....		40,000 00	
All undivided profits, less expenses, interest and taxes paid.....		20,597 75	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		3,715,269 67	
Demand certificates of deposit.....			
Time certificates of deposit.....		14,113 96	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		120,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$4,209,981 38	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$2,600 00	

BANK OF PLEASANTON. PLEASANTON.

Incorporated February 14, 1893.

183

Officers—Judge T. W. Harris, President; C. H. Schween, Vice President; E. L. Benedict, Cashier,
 Secretary and Treasurer; T. H. Silver, C. D. Keeler, Assistant Cashiers.
 Directors—T. W. Harris, C. H. Schween, E. L. Benedict, J. R. Cruikshank, T. H. Silver.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$160,061 68	\$315,664 32	\$475,626 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,639 90		2,639 90
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	88,192 50	191,123 00	279,315 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		3,600 00	3,600 00
Other real estate owned		3,900 00	3,900 00
Due from reserve banks, excluding item 14	43,293 79	11,926 53	55,220 32
Due from other banks			
Due from Federal Reserve Bank	5,140 22	10,000 00	15,140 22
Actual cash on hand	16,601 40	2,491 90	19,093 30
Exchanges for clearing house			
Checks and other cash items	278 65		278 65
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$316,208 14	\$538,605 75	\$854,813 89
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	20,000 00	25,000 00	45,000 00
All undivided profits, less expenses, interest and taxes paid	3,006 51	4,253 05	7,259 56
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	166,114 50		116,114 50
Savings deposits		459,352 70	459,352 70
Demand certificates of deposit	307 50		307 50
Time certificates of deposit	73,267 73		73,267 73
Certified checks			
Cashiers' checks	8,511 90		8,511 90
State, county and municipal deposits	20,000 00	25,000 00	45,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$316,208 14	\$538,605 75	\$854,813 89
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,482 00	\$5,375 00	\$8,857 00

FERNDAL BANK. FERNDAL.

Incorporated February 17, 1893.

184

Officers—A. Putnam, President; E. P. Nisson, Vice President; F. N. Rasmussen, Cashier, Secretary and Treasurer; E. P. Calanchini, Assistant Cashier.

Directors—Ph. Calanchini, A. Putnam, R. H. Smith, E. P. Nisson, J. A. Shaw, E. B. Lytel, P. J. Petersen, J. H. Ring, R. H. Edwards.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$347,629 29	\$226,211 47	\$573,840 76
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	272 07		272 07
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	1,719 13	411,991 20	413,710 33
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		10,000 00	10,000 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	59,639 08	48,469 62	108,108 70
Due from other banks.....	382 70		382 70
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,878 00	17,952 59	41,830 59
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$433,520 27	\$714,624 88	\$1,148,145 15
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	50,000 00	55,000 00	105,000 00
All undivided profits, less expenses, interest and taxes paid.....	34,075 82	243 12	34,318 94
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	4,000 00		4,000 00
Individual deposits subject to check.....	299,046 92		299,046 92
Savings deposits.....		599,381 76	599,381 76
Demand certificates of deposit.....	47 80		47 80
Time certificates of deposit.....	17,900 00		17,900 00
Certified checks.....			
Cashiers' checks.....	3,449 73		3,449 73
State, county and municipal deposits.....		50,000 00	50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$433,520 27	\$714,624 88	\$1,148,145 15
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$6,100 00	\$3,675 00	\$9,775 00

"BANK OF SAN LEANDRO." SAN LEANDRO.

Incorporated February 24, 1893.

185

Officers—A. B. Cary, President; Chas. H. Hale, Cashier; J. H. Skillen, W. P. Newbert, Elsie Smyth, Assistant Cashiers.

Directors—A. B. Cary, Chas. H. Hale, A. Lucio, J. B. Mendonca, Harry T. Smyth, F. Stenzel, R. W. Tutt.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$122,052 17	\$1,014,701 13	\$1,136,753 30
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	155,503 06	812,113 25	967,616 31
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		115,000 00	115,000 00
Other real estate owned		6,956 15	6,956 15
Due from reserve banks, excluding item 14	31,282 02	340,913 95	372,195 97
Due from other banks	41,482 76	26,925 81	68,408 57
Due from Federal Reserve Bank			
Actual cash on hand	23,495 80	85,226 56	108,722 36
Exchanges for clearing house			
Checks and other cash items	579 34	3,176 27	3,755 61
Items with Federal Reserve Bank in process of collection			
Other resources	2,200 00		2,200 00
Totals	\$376,595 15	\$2,405,013 12	\$2,781,608 27
LIABILITIES.			
Capital paid in	\$28,750 00	\$148,000 00	\$176,750 00
Surplus	3,750 00	71,966 66	75,716 66
All undivided profits, less expenses, interest and taxes paid	29,243 66	31,788 51	61,032 17
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		168 00	168 00
Individual deposits subject to check	275,838 14		275,838 14
Savings deposits		2,151,716 56	2,151,716 56
Demand certificates of deposit	4,050 25		4,050 25
Time certificates of deposit			
Certified checks	907 05		907 05
Cashiers' checks			
State, county and municipal deposits	33,774 83		33,774 83
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	281 22	1,373 39	1,654 61
Totals	\$376,595 15	\$2,405,013 12	\$2,781,608 27
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,000 00	\$30,000 00	\$35,000 00

NOTE.—The above statement includes the business of a branch office at Oakland.

"THE DAIRYMAN'S BANK." VALLEY FORD.

Incorporated March 17, 1893.

186

Officers—John D. Williams, President; L. D'Ambrogio, Vice President; C. A. LeBaron, Secretary, Treasurer, Cashier and Manager; A. M. J. Badashe, Assistant Secretary and Assistant Cashier.
 Directors—John D. Williams, L. D'Ambrogio, C. A. LeBaron, John Cerini, Julius Gobi.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$251,592 55	\$330,737 50	\$582,330 05
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	33,177 57	310,172 50	343,350 07
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,813 70	15,326 70	28,140 40
Other real estate owned	1,421 34		1,421 34
Due from reserve banks, excluding item 14	30,968 18	46,023 26	76,991 44
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	16,589 56	16,500 00	33,089 56
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	1,120 68		1,120 68
Totals	\$347,683 58	\$718,759 96	\$1,066,443 54
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	12,500 00	17,500 00	30,000 00
All undivided profits less expenses, interest and taxes paid	40,290 24		40,290 24
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	4,028 00		4,028 00
Individual deposits subject to check	208,093 60		208,093 60
Savings deposits		631,259 96	631,259 96
Demand certificates of deposit	22,714 09		22,714 09
Time certificates of deposit			
Certified checks			
Cashiers' checks	1,053 70		1,053 70
State, county and municipal deposits	9,000 00	20,000 00	29,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	3 95		3 95
Totals	\$347,683 58	\$718,759 96	\$1,066,443 54
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,000 00	\$6,000 00	\$10,000 00

STATE SAVINGS BANK. OAKLAND.

Incorporated March 24, 1893.

187

Officers—R. J. McMullen, President and Treasurer; Dudley Kinsell, Vice President; Ira A. Miller, Cashier and Secretary.

Directors—R. J. McMullen, Dudley Kinsell, J. B. Lanktree, Chas. H. Jones, P. L. McMullen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,078,272 08	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		256,391 36	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		100,500 00	
Other real estate owned			
Due from reserve banks, excluding item 14		74,479 79	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		34,789 94	
Exchanges for clearing house		4,559 57	
Checks and other cash items		202 00	
Items with Federal Reserve Bank in process of collection			
Other resources		100 00	
Total		\$1,549,294 74	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		200,000 00	
All undivided profits, less expenses, interest and taxes paid		42,076 31	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposit		1,139,331 93	
Demand certificates of deposit			
Time certificates of deposit		27,247 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		40,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		639 50	
Total		\$1,549,294 74	
Contingent liabilities—none.			
Interest earned not collected, not included in resources or liabilities			

"GARDEN CITY BANK AND TRUST COMPANY." SAN JOSE.

Incorporated June 26, 1893.

190

Officers—T. S. Montgomery, President; Dr. J. J. Miller, John F. Duncan, Vice Presidents; Wm. G. Alexander, Secretary; W. C. Barkuloo, Cashier; R. P. Snyder, S. B. Smith, Assistant Cashiers; Miss J. J. Walgren, Assistant Secretary.

Directors—T. S. Montgomery, J. J. Miller, Wm. G. Alexander, Chas. F. Crothers, Geo. K. McDonald, Wm. A. Beasley, Louis Sonniksen, H. S. Hersman, John F. Duncan, J. C. Ainsley, J. Q. Patton, W. C. Lean, H. P. Smith, V. T. McCurdy, T. M. Wright.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$2,462,413 02	\$3,355,700 07			\$5,818,113 09
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	8,670 36				8,670 36
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	16,636 20	622,914 59	\$52,500 00	\$52,500 00	744,550 79
Stock of Federal Reserve Bank		34,350 00			34,350 00
Bank premises, furniture and fixtures and safe deposit vaults		444,954 89			444,954 89
Other real estate owned	12,500 00				12,500 00
Due from reserve banks, excluding item 14	463,058 64	233,518 62	61,404 60		757,981 86
Due from other banks	18,344 72				18,344 72
Due from Federal Reserve Bank	171,631 44	140,000 00			311,631 44
Actual cash on hand	102,318 51	35,631 06			137,949 57
Exchanges for clearing house	41,393 40				41,393 40
Checks and other cash items	25,865 61				25,865 61
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	23,491 65	4,823 77			28,315 42
Totals	\$3,346,323 55	\$4,871,893 00	\$113,904 60	\$52,500 00	\$8,384,621 15
LIABILITIES.					
Capital paid in	\$300,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Surplus	350,000 00	300,000 00			650,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	16,896 68		2,500 00	2,500 00	21,896 68
Reserved for interest, taxes and expenses	28,530 59				28,530 59
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	44,277 36	52,824 07			97,101 43
Dividends unpaid	35,000 00				35,000 00
Individual deposits subject to check	2,362,352 36				2,362,352 36
Savings deposits		3,917,375 00			3,917,375 00
Demand certificates of deposit	180,372 69				180,372 69
Time certificates of deposit		154,693 93			154,693 93
Certified checks	5,536 35				5,536 35
Cashiers' checks	23,357 52				23,357 52
State, county and municipal deposits		347,000 00			347,000 00
United States and postal savings deposits					

"GARDEN CITY BANK AND TRUST COMPANY." SAN JOSE—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$61,404 60		\$61,404 60
Fund for advances to court trusts					
Other liabilities					
Totals	\$3,346,323 55	\$4,871,893 00	\$113,904 60	\$52,500 00	\$8,384,621 15
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$191,146 52	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$191,146 52
Trust investments, personal property	59,419 96	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	91,010 07
Trust investments, real property	3,500 00		
Due from banks	28,090 11	Private trusts, specially designated and construed as court trusts, under supervision	
Cash on hand			
Total	\$282,156 59	Total	\$282,156 59

NOTE.—The above statement includes the business of branch offices at Campbell, Gilroy, Santa Clara and Saratoga.

TITLE INSURANCE AND TRUST COMPANY. LOS ANGELES.

Incorporated December 22, 1893.

192

Officers—Wm. H. Allen, Jr., President; O. P. Clark, M. S. Hellman, H. W. O'Melveny, L. J. Beynon, J. H. Coverley, W. W. Powell, N. W. Thompson, Vice Presidents; O. P. Clark, Secretary-Treasurer; W. B. Brown, E. L. Farmer, P. J. Horsch, Jr., Dean Hoover, H. H. Mills, C. W. Richards, R. J. Blair, Jas. D. Forward, Assistant Secretaries; J. H. Coverley, Trust Officer; T. A. Simpson, E. L. Clymer, R. R. Thompson, K. K. Snow, W. W. Powell, H. G. Bockius, Assistant Trust Officers.

Directors—William H. Allen, Jr., O. P. Clark, W. Herbert Allen, L. J. Beynon, M. S. Hellman, H. W. O'Melveny, Wm. R. Staats, Wm. H. Burnham, W. M. Caswell, H. M. Robinson, H. C. Allen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....			\$300,000 00	\$184,000 00	\$484,000 00
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....			472,210 45	141,000 00	613,210 45
Stock of Federal Reserve Bank.....					
Bank premises furniture and fixtures and safe deposit vaults.....					
Other real estate owned.....			1,967 20		1,967 20
Due from reserve banks, excluding item 14.....			6,567 98		6,567 98
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....			15 60		15 60
Exchanges for clearing house.....					
Checks and other cash items.....			2,838 82		2,838 82
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....			3,778 68		3,778 68
Other resources.....					
Totals.....			\$787,387 73	\$325,000 00	\$1,112,387 73
LIABILITIES.					
Capital paid in.....			\$100,000 00	\$300,000 00	\$400,000 00
Surplus.....			425,000 00	25,000 00	450,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....			237,387 73		237,387 73
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					

TITLE INSURANCE AND TRUST COMPANY. LOS ANGELES—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$25,000 00		\$25,000 00
Other liabilities					
Totals			\$787,387 73	\$325,000 00	\$1,112,387 73
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$13,102,986 93	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$6,889,179 64
Trust investments, real property	2,634,705 16	Private trusts, specially designated and construed as court trusts, under supervision	9,068,659 89
Due from banks	220,134 23		
Cash on hand	13 21		
Total	\$15,957,839 53	Total	\$15,957,839 53

TITLE GUARANTEE AND TRUST COMPANY. LOS ANGELES.

Incorporated October 28, 1895.

200

Officers—L. C. Brand, President; E. W. Sargent, D. McPeak, Vice Presidents; A. F. Morlan, Vice President and Treasurer; A. R. Kilgore, Secretary; Geo. A. Reimers, J. E. Rhind, Albert Shuck, Assistant Secretaries.

Directors—L. C. Brand, E. W. Sargent, D. McPeak, A. F. Morton, J. Edmondson, Louis M. Cole, Marco H. Hellman, W. J. Doran, John T. Cooper, J. B. Brokaw, Irving H. Hellman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts ..			\$50,000 00	\$40,000 00	\$90,000 00
Bankers' acceptances, excluding rediscounts ..					
Notes, drafts or bills of exchange, excluding rediscounts ..					
Overdrafts ..					
Customers' liability for drafts paid under letters of credit ..					
Customers' liability account acceptances ..					
Liability of foreign banks and bankers on account of acceptances ..					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts ..			95,848 49	95,600 00	191,448 49
Stock of Federal Reserve Bank ..					
Bank premises, furniture and fixtures and safe deposit vaults ..					
Other real estate owned ..					
Due from reserve banks, excluding item 14 ..			10,401 51	20,650 00	31,051 51
Due from other banks ..					
Due from Federal Reserve Bank ..					
Actual cash on hand ..					
Exchanges for clearing house ..					
Checks and other cash items ..					
Items with Federal Reserve Bank in process of collection ..					
Advances to court trusts ..					
Other resources ..					
Totals ..			\$156,250 00	\$156,250 00	\$312,500 00
LIABILITIES.					
Capital paid in ..			\$125,000 00	\$125,000 00	\$250,000 00
Surplus ..			31,250 00	31,250 00	62,500 00
Amount segregated for protection of court and private trusts, national banks only ..					
All undivided profits, less expenses, interest and taxes paid ..					
Reserved for interest, taxes and expenses ..					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts ..					
Bills payable with Federal Reserve Bank other than rediscounts ..					
Deposits due to banks ..					
Dividends unpaid ..					
Individual deposits subject to check ..					
Savings deposits ..					
Demand certificates of deposit ..					
Time certificates of deposit ..					
Certified checks ..					
Cashiers' checks ..					
State, county and municipal deposits ..					
United States and postal savings deposits ..					

TITLE GUARANTEE AND TRUST COMPANY. LOS ANGELES—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts.....					
Other liabilities.....					
Totals.....			\$156,250 00	\$156,250 00	\$312,500 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities.....					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$128,967 97	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$182,976 74
Trust investments, real property.....	43,550 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	10,211 89		
Cash on hand.....	246 88		
Total.....	\$182,976 74	Total.....	\$182,976 74

BANK OF AMADOR COUNTY. JACKSON.

Incorporated November 23, 1896.

202

Officers—J. Chichizola, President; A. Ginocchio, C. R. Downs, Vice Presidents; C. L. Culbert, Secretary, Treasurer and Cashier; T. A. Hedgpeth, S. J. Bonneau, F. J. Payne, Assistant Cashiers.
 Directors—J. Chichizola, A. Ginocchio, C. R. Downs, C. L. Culbert, V. Brignole, G. E. Allen, W. F. Detert, Ralph McGee, John B. Grillo.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$311,304 05	\$891,091 09	\$1,202,395 14
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	355 32		355 32
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	211,824 91	479,552 31	691,377 22
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2 00		2 00
Other real estate owned			
Due from reserve banks, excluding item 14	160,433 66	1,461 51	161,895 17
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	57,880 88	39,157 86	97,038 74
Exchanges for clearing house			
Checks and other cash items	1,144 91		1,144 91
Items with Federal Reserve Bank in process of collection			
Other resources	1,946 06		1,946 06
Totals	\$744,891 79	\$1,411,262 77	\$2,156,154 56
LIABILITIES.			
Capital paid in	\$80,000 00	\$45,000 00	\$125,000 00
Surplus	20,000 00	85,000 00	105,000 00
All undivided profits, less expenses, interest and taxes paid	434 91	13,238 47	13,673 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,542 76		1,542 76
Dividends unpaid	3,147 50		3,147 50
Individual deposits subject to check	594,880 58		594,880 58
Savings deposits		1,268,024 30	1,268,024 30
Demand certificates of deposit	309 69		309 69
Time certificates of deposit	22,092 60		22,092 60
Certified checks			
Cashiers' checks			
State, county and municipal deposits	19,927 73		19,927 73
United States and postal savings deposits	2,556 02		2,556 02
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$744,891 79	\$1,411,262 77	\$2,156,154 56
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$6,500 00	\$9,500 00

NOTE.—The above statement includes the business of branch offices at Sutter Creek and Plymouth.

UNION SAFE DEPOSIT BANK. STOCKTON.

Incorporated April 21, 1897.

203

Officers—E. C. Stewart, President; J. A. Plummer, Vice President; C. E. Stewart, Cashier; H. D. Magnuson, Assistant Cashier.

Directors—E. C. Stewart, C. E. Stewart, J. A. Plummer, E. E. Cramer, J. L. Blossom, John W. Moore, John A. Merz, W. F. Sinclair, Forrest Foote, Otto Von Detten, George F. Hudson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$401,697 10	\$580,761 39	\$982,458 49
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		9,869 90	9,869 90
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	179,100 32	107,010 96	286,111 28
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	85,140 00	76,140 00	161,280 00
Other real estate owned	2,200 00	8,050 00	10,250 00
Due from reserve banks, excluding item 14	127,160 01		127,160 01
Due from other banks	14,539 95		14,539 95
Due from Federal Reserve Bank			
Actual cash on hand	43,233 47	35,061 77	78,295 24
Exchanges for clearing house	9,349 66		9,349 66
Checks and other cash items	155 30		155 30
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$862,575 81	\$816,894 02	\$1,679,469 83
LIABILITIES.			
Capital paid in	\$100,000 00	\$55,000 00	\$155,000 00
Surplus		27,500 00	27,500 00
All undivided profits, less expenses, interest and taxes paid	17,686 04		17,686 04
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	583,912 57		583,912 57
Savings deposits		698,394 02	698,394 02
Demand certificates of deposit	17,710 33		17,710 33
Time certificates of deposit			
Certified checks	13,849 00		13,849 00
Cashiers' checks	4,417 87		4,417 87
State, county and municipal deposits	125,000 00	36,000 00	161,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$862,575 81	\$816,894 02	\$1,679,469 83
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00	\$3,000 00	\$5,500 00

NOTE.—The above statement includes the business of a branch office at Lockeford.

TUOLUMNE COUNTY BANK. SONORA.

Incorporated May 12, 1898.

206

Officers—Geo. W. Johnson, President; John B. Curtin, Vice President; Chas. H. Segerstrom, Cashier;
 W. E. Burden, Geo. A. Griffin, Lewis H. Bach, Assistant Cashiers.
 Directors—Geo. W. Johnson, John B. Curtin, Chas. H. Segerstrom, B. Meyer, W. J. Loring, George
 Mundorf, J. E. Baer, Saul Morris, G. T. Barron, C. E. Shafer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$610,673 19	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		141,240 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		12,242 09	
Due from reserve banks, excluding item 14		50,770 77	
Due from other banks		47,349 58	
Due from Federal Reserve Bank			
Actual cash on hand		21,452 64	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$883,728 27	
LIABILITIES.			
Capital paid in		\$75,000 00	
Surplus		37,500 00	
All undivided profits, less expenses, interest and taxes paid		2,099 84	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,750 00	
Individual deposits subject to check			
Savings deposits		715,378 43	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$883,728 27	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,300 00	

MARIN COUNTY SAVINGS BANK. SAN RAFAEL.

Incorporated January 20, 1899.

207

Officers—Edwin T. Coman, President; S. K. Herzog, Vice President; Geo. A. Cheda, Cashier and Secretary; C. W. Hollis, P. J. McCarthy, Assistant Cashiers.
 Directors—Edwin T. Coman, S. K. Herzog, Geo. A. Cheda, H. L. Smith, E. J. Connell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$875,341 36	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		34,665 97	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		228,132 67	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		5,000 00	
Other real estate owned		15,736 16	
Due from reserve banks, excluding item 14		85,413 23	
Due from other banks		31,320 98	
Due from Federal Reserve Bank			
Actual cash on hand		32,439 27	
Exchanges for clearing house			
Checks and other cash items		197 54	
Items with Federal Reserve Bank in process of collection			
Other resources		146 44	
Total		\$1,308,393 62	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		70,000 00	
All undivided profits, less expenses, interest and taxes paid		1,249 28	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,162,144 34	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,308,393 62	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$17,800 00	

BANK OF TOMALES. TOMALES.

Incorporated June 30, 1875.

212

Officers—B. B. Hinshaw, President; Edwin Bean, Vice President; Paul G. Sholz, Cashier and Treasurer; David Bordessa, Secretary; Harry D. Holly, Walter V. Caporgno, Assistant Cashiers.
 Directors—Edwin Bean, David Bordessa, John Cerini, Quinto Codoni, L. C. Guldager, B. B. Hinshaw, O. E. Martinelli.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$153,761 47	\$355,876 19	\$509,637 66
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	33 02		33 02
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	33,876 62	195,090 55	228,967 17
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		22,700 00	22,700 00
Other real estate owned			
Due from reserve banks, excluding item 14	21,858 80	16,514 12	38,372 92
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,323 79	15,575 12	29,898 91
Exchanges for clearing house			
Checks and other cash items	386 85		386 85
Items with Federal Reserve Bank in process of collection			
Other resources	91 90		91 90
Totals	\$224,332 45	\$605,755 98	\$830,088 43
LIABILITIES.			
Capital paid in	\$40,000 00	\$60,000 00	\$100,000 00
Surplus	15,500 00	9,500 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	4,463 45	2,538 34	7,001 79
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	143,809 97		143,809 97
Savings deposits		483,967 64	483,967 64
Demand certificates of deposit			
Time certificates of deposit	20,559 03		20,559 03
Certified checks			
Cashiers' checks			
State, county and municipal deposits		49,750 00	49,750 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$224,332 45	\$605,755 98	\$830,088 43
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of a branch office at Point Reyes Station.

"DEL NORTE COUNTY BANK." CRESCENT CITY.

Incorporated March 16, 1900.

213

Officers—Jacob Marhoffer, President; J. B. Endert, Vice President; E. C. Cadra, Treasurer; H. J. Frantz, Secretary; T. A. Greig, Cashier.
 Directors—Jacob Marhoffer, J. B. Endert, E. C. Cadra, H. J. Frantz, H. E. Westbrook.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$195,297 81	\$190,150 00	\$385,447 81
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		36,728 67	36,728 67
Overdrafts.....	442 30		442 30
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	177,360 00	264,724 00	442,084 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	6,700 00		6,700 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	39,057 92	12,284 30	51,342 22
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	30,432 43	11,717 34	42,149 77
Exchanges for clearing house.....			
Checks and other cash items.....	1,923 56		1,923 56
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$451,214 02	\$515,604 31	\$966,818 33
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$21,800 00	\$71,800 00
Surplus.....	13,000 00	28,200 00	41,200 00
All undivided profits, less expenses, interest and taxes paid.....	30,743 73		30,743 73
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	202,770 40		202,770 40
Savings deposits.....		432,504 31	432,504 31
Demand certificates of deposit.....	3,685 51		3,685 51
Time certificates of deposit.....	107,217 51		107,217 51
Certified checks.....	3 00		3 00
Cashiers' checks.....	8,632 88		8,632 88
State, county and municipal deposits.....	33,380 77	33,100 00	66,480 77
United States and postal savings deposits.....	1,780 22		1,780 22
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$451,214 02	\$515,604 31	\$966,818 33
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,710 00	\$468 00	\$2,178 00

"CALAVERAS COUNTY BANK." ANGELS CAMP.

Incorporated April 3, 1900.

214

Officers—Edward F. Harris, President; M. H. Manuel, Vice President; A. L. Enos, Secretary, Treasurer and Cashier; Chas. C. Crespi, Secretary and Assistant Cashier.

Directors—Edward F. Harris, M. H. Manuel, R. Raggio, Joseph Raggio, Jos. L. Romaggi, J. P. Lagomarsino, C. H. Wood, D. Muscio.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$154,937 00	\$568,827 88	\$723,764 88
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,030 95		1,030 95
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	190,990 27	180,423 14	371,413 41
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		12,000 00	12,000 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	30,103 63	35,295 00	65,398 63
Due from other banks.....	552 27		552 27
Due from Federal Reserve Bank.....			
Actual cash on hand.....	29,816 25	24,138 50	53,954 75
Exchanges for clearing house.....			
Checks and other cash items.....	373 00		373 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$407,803 37	\$820,684 52	\$1,228,487 89
LIABILITIES.			
Capital paid in.....	\$65,000 00	\$35,000 00	\$100,000 00
Surplus.....		40,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....	31,139 98		31,139 98
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,500 00		2,500 00
Individual deposits subject to check.....	239,392 72		239,392 72
Savings deposits.....		745,684 47	745,684 47
Demand certificates of deposit.....	193 05		193 05
Time certificates of deposit.....	9,714 20		9,714 20
Certified checks.....	40 00		40 00
Cashiers' checks.....	4,375 00		4,375 00
State, county and municipal deposits.....	52,263 06		52,263 06
United States and postal savings deposits.....	2,732 13		2,732 13
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	453 23	05	453 28
Totals.....	\$407,803 37	\$820,684 52	\$1,228,487 89
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.....	\$700 00	\$1,970 00	\$2,670 00

"TRINITY COUNTY BANK." WEAVERVILLE.

Incorporated September 13, 1900.

216

Officers—C. H. Edwards, President; Herbert Gray, Vice President and Cashier; M. E. Gray, Secretary and Treasurer.

Directors—C. H. Edwards, Herbert Gray, M. E. Gray.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$96,003 20	\$34,785 00	\$130,788 20
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,095 93		2,095 93
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	43,720 02	5,000 00	48,720 02
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,384 79	3,500 00	5,884 79
Other real estate owned	1,649 05	1,469 74	3,118 79
Due from reserve banks, excluding item 14	8,377 42		8,377 42
Due from other banks	84 60		84 60
Due from Federal Reserve Bank			
Actual cash on hand	11,552 32	2,849 90	14,402 22
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	225 00		225 00
Totals	\$166,092 33	\$47,604 64	\$213,696 97
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	6,250 00		6,250 00
All undivided profits, less expenses, interest and taxes paid	6,625 25	420 81	7,046 06
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	129,832 67		129,832 67
Savings deposits		42,183 83	42,183 83
Demand certificates of deposit	2,831 10		2,831 10
Time certificates of deposit			
Certified checks	48 03		48 03
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits	505 28		505 28
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$166,092 33	\$47,604 64	\$213,696 97
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.			

"NEVADA COUNTY BANK." GRASS VALLEY.

Incorporated October 12, 1900.

217

Officers—G. J. Rector, President; W. H. Martin, Vice President; E. M. Rector, Secretary and Treasurer; A. H. Mooser, Cashier; A. B. Champion, H. A. Curnow, L. V. Michell, Assistant Cashiers.
 Directors—W. H. Martin, A. L. Gill, Alden Anderson, G. J. Rector, V. R. Lindley, A. H. Mooser, E. M. Rector.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$347,662 06	\$979,627 09	\$1,327,289 15
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,587 02		1,587 02
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	360,336 30	1,943,508 10	2,303,844 40
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	16,915 50	36,350 00	53,265 50
Other real estate owned.....		6,865 28	6,865 28
Due from reserve banks, excluding item 14.....	173,377 47	102,398 79	275,776 26
Due from other banks.....	619 58		619 58
Due from Federal Reserve Bank.....			
Actual cash on hand.....	93,053 48	70,283 20	163,336 68
Exchanges for clearing house.....			
Checks and other cash items.....	9,678 13		9,678 13
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$1,003,229 54	\$3,139,032 46	\$4,142,262 00
LIABILITIES.			
Capital paid in.....	\$100,000 00	\$200,000 00	\$300,000 00
Surplus.....	50,000 00	50,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid.....	29,828 87		29,828 87
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	803,780 79		803,780 79
Savings deposits.....		2,633,783 55	2,633,783 55
Demand certificates of deposit.....	14,966 84		14,966 84
Time certificates of deposit.....	4,267 60		4,267 60
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		249,684 04	249,684 04
United States and postal savings deposits.....		3,465 99	3,465 99
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	385 44	2,098 88	2,484 32
Totals.....	\$1,003,229 54	\$3,139,032 46	\$4,142,262 00
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,000 00	\$4,500 00	\$6,500 00

NOTE.—The above statement includes the business of a branch office at Nevada City.

COVINA VALLEY SAVINGS BANK. COVINA.

Incorporated April 1, 1901.

220

Officers—A. P. Kerckhoff, President; W. M. Griswold, M. Leonhardt, Vice Presidents; J. D. Coles, Cashier, Secretary and Treasurer; Hayden H. Jones, Assistant Cashier.
 Directors—Geo. E. Anderson, F. P. Baldosser, J. R. Elliott, H. M. Houser, A. P. Kerckhoff, M. Leonhardt, W. M. Griswold.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$409,212 75	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		67,610 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		64,605 63	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		13,975 24	
Exchanges for clearing house			
Checks and other cash items		21 00	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$555,424 62	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		30,000 00	
All undivided profits, less expenses, interest and taxes paid		13,653 27	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,602 00	
Individual deposits subject to check			
Savings deposits		427,236 62	
Demand certificates of deposit			
Time certificates of deposit		20,932 73	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		37,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$555,424 62	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,555 00	

FIRST BANK OF KERN. BAKERSFIELD.

Incorporated April 3, 1901.

221

Officers—Arthur S. Crites, President; E. S. St. Clair, W. B. Robb, Vice Presidents; E. B. Duncan, Cashier, Secretary and Treasurer; E. C. O'Boyle, Assistant Cashier, Assistant Secretary and Assistant Treasurer; F. E. Estribou, Assistant Cashier.
 Directors—Arthur S. Crites, E. S. St. Clair, W. B. Robb, E. B. Duncan, E. C. O'Boyle, I. D. Iler, C. F. Donnatin, M. H. Warren, A. J. Crites.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$455,568 86	\$549,538 14	\$1,005,107 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	866 81		866 81
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	65,688 59	84,796 00	150,484 59
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		24,989 44	24,989 44
Other real estate owned			
Due from reserve banks, excluding item 14	119,957 53	27,181 00	147,138 53
Due from other banks	898 99		898 99
Due from Federal Reserve Bank			
Actual cash on hand	51,791 41	15,356 07	67,147 48
Exchanges for clearing house	12,871 15		12,871 15
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	1,506 00		1,506 00
Totals	\$709,149 34	\$701,860 65	\$1,411,009 99
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	15,000 00	40,000 00	55,000 00
All undivided profits, less expenses, interest and taxes paid	23,370 38		23,370 38
Reserved for interest, taxes and expenses	1,571 62		1,571 62
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	10,000 00		10,000 00
Individual deposits subject to check	562,263 69		562,263 69
Savings deposits		564,775 51	564,775 51
Demand certificates of deposit	1,193 22		1,193 22
Time certificates of deposit		22,085 14	22,085 14
Certified checks	1,140 46		1,140 46
Cashiers' checks	15,588 94		15,588 94
State, county and municipal deposits		50,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	4,021 03		4,021 03
Totals	\$709,149 34	\$701,860 65	\$1,411,009 99
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,900 00	\$5,200 00	\$10,100 00

BANK OF ARBUCKLE. ARBUCKLE.

Incorporated June 24, 1901.

222

Officers—Geo. C. Meckfessel, President; C. B. Morrison, Vice President; J. E. Cain, Cashier, Secretary and Treasurer.

Directors—Geo. C. Meckfessel, C. B. Morrison, Asa Kalfbeek, J. E. Cain, G. F. Green.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$367,414 41		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	113 64		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	96,839 91		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,300 00		
Other real estate owned			
Due from reserve banks, excluding item 14	40,758 83		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	27,530 81		
Exchanges for clearing house			
Checks and other cash items	145 55		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$544,103 15		
LIABILITIES.			
Capital paid in	\$75,000 00		
Surplus	20,000 00		
All undivided profits, less expenses, interest and taxes paid	20,313 72		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	196,394 13		
Savings deposits			
Demand certificates of deposit	3,355 75		
Time certificates of deposit	206,039 55		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	23,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$544,103 15		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"VALLEY SAVINGS BANK." SANTA MARIA.

Incorporated August 31, 1901.

223

Officers—W. H. Rice, President; A. J. Souza, Vice President; P. O. Tietzen, Secretary and Treasurer;
Wm. H. Nuss, Jr., Cashier.

Directors—W. H. Rice, A. J. Souza, P. O. Tietzen, Andrew Melschau, Guy L. Goodwin.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$214,901 23	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		92,607 26	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		11,442 00	
Other real estate owned		1,531 95	
Due from reserve banks, excluding item 14		7,389 85	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		9,689 23	
Exchanges for clearing house			
Checks and other cash items		4,180 25	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$341,741 77	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		35,000 00	
All undivided profits, less expenses, interest and taxes paid		7,278 75	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		15 00	
Individual deposits subject to check			
Savings deposits		244,943 26	
Demand certificates of deposit			
Time certificates of deposit		4,504 76	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$341,741 77	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CALIFORNIA STATE BANK OF SAN BERNARDINO. SAN BERNARDINO

Incorporated August 2, 1901.

224

Officers—J. L. Oakey, President; H. H. Ham, Vice President; C. B. Hansen, Cashier; J. M. Oakey, Assistant Cashier.
 Directors—J. L. Oakey, H. H. Ham, C. B. Hansen, J. M. Oakey, Dr. J. N. Baylis, Grover Cooley, Dr. Wm. H. Stiles, R. W. MacGillivray, Grant Holcomb.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$510,154 25		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	58 78		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	499,127 42		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	18,212 58		
Other real estate owned	339 58		
Due from reserve banks, excluding item 14	113,356 07		
Due from other banks	3,594 27		
Due from Federal Reserve Bank	35,001 52		
Actual cash on hand	22,455 28		
Exchanges for clearing house	8,976 66		
Checks and other cash items	12,358 68		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$1,223,635 09		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	23,000 00		
All undivided profits, less expenses, interest and taxes paid	48,287 36		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,000 00		
Individual deposits subject to check	791,757 93		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	125,481 41		
Certified checks	1,741 40		
Cashiers' checks	5,366 99		
State, county and municipal deposits	125,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$1,223,635 09		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,800 00		

FIRST TRUST AND SAVINGS BANK OF PASADENA. PASADENA.

Incorporated September 14, 1901.

226

Officers—Wm. H. Vedder, Chairman of Board; J. S. Macdonnell, President; Francis E. Stevens, John McDonald, H. C. Hotaling, Vice Presidents; W. D. Lacey, Vice President and Trust Officer; R. C. Wente, Assistant Trust Officer; H. A. Doty, Vice President and Treasurer; G. R. McComb, Secretary; C. Z. Jackson, Cashier; H. A. Colyer, R. H. Whitehouse, Assistant Cashiers.
 Directors—F. G. Cruickshank, Stuart W. French, D. W. Herlihy, H. C. Hotaling, W. D. Lacey, J. S. Macdonnell, F. H. Macpherson, F. C. E. Mattison, John McDonald, John McWilliams, Jr., Don C. Porter, J. Foster Rhodes, Francis E. Stevens, H. I. Stuart, Wm. H. Vedder.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$506,026 05	\$4,299,092 12			\$4,805,118 17
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....	343 71				343 71
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds warrants and other securities includ- ing premium thereon less all offsetting bond adjustment accounts.....	841,495 83	1,006,807 42	\$156,311 26	\$108,666 83	2,113,281 34
Stock of Federal Reserve Bank.....					
Bank premises furniture and fixtures and safe deposit vaults.....	14,516 78	28,429 69			42,946 47
Other real estate owned.....		23,373 23			23,373 23
Due from reserve banks, excluding item 14.....	135,373 06	49,873 92			185,246 98
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....	86,647 21	125,042 67			211,689 88
Exchanges for clearing house.....	116,489 31	12,429 50			128,918 81
Checks and other cash items.....	27,492 77	17,944 72			45,437 49
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....			1,076 07	1,316 40	2,392 47
Other resources.....	1,749 44	1,184 24	1,904 82	2,590 63	7,429 13
Totals.....	\$1,730,134 16	\$5,564,177 51	\$159,292 15	\$112,573 86	\$7,566,177 60
LIABILITIES.					
Capital paid in.....	\$50,000 00	\$300,000 00	\$150,000 00	\$100,000 00	\$600,000 00
Surplus.....	80,000 00	110,000 00	5,000 00	5,000 00	200,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	5,347 76	5,071 75	3,792 15	6,573 86	20,785 52
Reserved for interest, taxes and expenses.....		5,171 69			5,171 69
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....		18,012 00			18,012 00
Individual deposits subject to check.....	1,249,365 71				1,249,365 71
Savings deposits.....		4,600,790 65			4,600,790 65
Demand certificates of deposit.....					
Time certificates of deposit.....		318,183 47			318,183 47
Certified checks.....	1,727 00				1,727 00
Cashiers' checks.....	14,173 51				14,173 51
State, county and municipal deposits.....	329,272 44	200,000 00			529,272 44
United States and postal savings deposits.....					

FIRST TRUST AND SAVINGS BANK OF PASADENA. PASADENA—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$500 00	\$1,000 00	\$1,500 00
Other liabilities	\$274 74	\$6,947 95			7,195 69
Totals	\$1,730,134 16	\$5,564,177 51	\$159,292 15	\$112,575 86	\$7,566,177 68
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$993,710 97	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$1,358,841 87
Trust investments, real property	268,297 50	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	96,833 40		
Cash on hand			
Total	\$1,358,841 87	Total	\$1,358,841 87

NOTE—The above statement includes the business of branch offices at Colorado street and Lake avenue, and Colorado street and Garfield avenue, Pasadena.

THE OLD BANK. HANFORD.

Incorporated November 26, 1901.

227

Officers—F. R. Hight, President; P. McRae, Vice President; James J. Hight, Cashier; W. F. Kelley, B. E. Schnereger, M. F. Speck, Assistant Cashiers.

Directors—F. R. Hight, James J. Hight, N. Weisbaum, P. McRae, Jos. Schnereger.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,435,511 31		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	781 45		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	56,446 17		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	26,550 00		
Other real estate owned.....	19,301 00		
Due from reserve banks, excluding item 14.....			
Due from other banks.....	51,430 70		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	97,643 50		
Exchanges for clearing house.....	1,597 78		
Checks and other cash items.....	6,864 89		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$1,696,126 80		
LIABILITIES.			
Capital paid in.....	\$100,000 00		
Surplus.....	100,000 00		
All undivided profits, less expenses, interest and taxes paid.....	34,753 79		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	80,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	1,087,258 72		
Savings deposits.....			
Demand certificates of deposit.....	107,680 02		
Time certificates of deposit.....	117,938 82		
Certified checks.....	211 31		
Cashiers' checks.....			
State, county and municipal deposits.....	58,984 15		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	9,300 00		
Total.....	\$1,696,126 80		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

LOS ANGELES TRUST AND SAVINGS BANK. LOS ANGELES.

Incorporated January 1, 1902.

228

Officers—Henry M. Robinson, President; Charles F. Stern, Motley H. Flint, John Willis Baer, Wm. Rhodes Hervey, B. H. Grigsby, James O. Moore, Vice Presidents; H. W. O'Melveny, Vice President and Counsel; Jay Spence, Vice President and Cashier; H. A. Bell, C. F. Seidel, Oscar Thompson, George J. Rush, Junior Vice Presidents; F. W. Heathcote, Junior Vice President and Auditor; Leo P. Schaefer, Junior Vice President and Mortgage Loan Officer; John D. Carson, Junior Vice President and Trust Officer; W. B. Stringfellow, Junior Vice President and Real Estate Officer; J. B. Ruth, Comptroller; Ralph Day, M. Christensen, W. P. Caldwell, A. W. Frye, A. H. Thomas, P. W. Lacy, G. M. Midgley, John B. McDougal, P. L. McMullen, Assistant Cashiers; F. H. Chapman, Manager Foreign Department; J. F. Caballero, Assistant Manager Foreign Department; W. N. Bucklin, Jr., Secretary; C. S. Machin, George C. Cook, Assistant Secretaries.

Directors—John Willis Baer, W. H. Brophy, John P. Burke, John S. Cravens, Wm. H. Davis, J. M. Elliott, Motley H. Flint, W. M. Garland, W. E. Hampton, Wm. Rhodes Hervey, Godfrey Holterhoff, Jr., W. P. Jeffries, L. Lindsay, Maynard McFie, H. W. O'Melveny, Henry M. Robinson, C. F. Seidel, Jay Spence, William R. Staats, Charles F. Stern, W. L. Stewart.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$15,744,467 51	\$26,892,221 34	\$501,000 00	\$192,000 00	\$43,329,688 85
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts.....		1,862,500 00			1,862,500 00
Overdrafts.....	28,061 73				28,061 73
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....	152,690 70				152,690 70
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....	4,706,396 26	7,079,624 90	37,689 60	8,000 00	11,831,710 76
Stock of Federal Reserve Bank.....		165,000 00			165,000 00
Bank premises, furniture and fixtures and safe deposit vaults.....	873,816 40	950,000 00	7,137 45		1,830,953 85
Other real estate owned.....		23,326 57			23,326 57
Due from reserve banks, excluding item 14.....	2,569,497 55	3,308,570 78			5,878,068 33
Due from other banks.....	52,770 77		166,510 93		219,281 70
Due from Federal Reserve Bank.....	2,606,146 79	1,320,376 14			3,926,522 93
Actual cash on hand.....	1,358,622 58	46,290 86			1,404,913 44
Exchanges for clearing house.....	1,604,257 30				1,604,257 30
Checks and other cash items.....	1,978,987 43	1,382 20			1,980,369 63
Items with Federal Reserve Bank in process of collection.....	2,277,653 60				2,277,653 60
Advances to court trusts.....			7,047 67		7,047 67
Other resources.....	333,628 60		2,357 94		335,986 54
Totals.....	\$34,286,997 22	\$41,649,292 79	\$721,743 59	\$200,000 00	\$76,858,033 60
LIABILITIES.					
Capital paid in.....	\$2,575,000 00	\$1,025,000 00	\$400,000 00	\$200,000 00	\$4,200,000 00
Surplus.....	725,000 00	475,000 00	100,000 00		1,300,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	309,683 00		202,066 47		511,749 47
Reserved for interest, taxes and expenses.....	184,706 27	3,439 23			188,145 50
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....	2,131,169 69	11,497 95			2,142,667 64
Dividends unpaid.....	105,000 00				105,000 00
Individual deposits subject to check.....	25,126,574 97				25,126,574 97
Savings deposits.....		36,286,775 30			36,286,775 30
Demand certificates of deposit.....	13,092 26				13,092 26
Time certificates of deposit.....	125,000 00	2,703,514 98			2,828,514 98
Certified checks.....	45,517 96				45,517 96
Cashiers' checks.....	1,130,795 41				1,130,795 41
State, county and municipal deposits.....	546,095 16	1,075,664 56			1,621,759 72
United States and postal savings deposits...	843,750 00	15,102 57			858,852 57

LOS ANGELES TRUST AND SAVINGS BANK. LOS ANGELES—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding.....	\$1,802 00				\$1,802 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	152,690 70				152,690 70
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts.....			\$15,000 00		15,000 00
Other liabilities.....	271,119 80	\$53,298 20	4,677 12		329,095 12
Totals.....	\$34,286,997 22	\$41,649,292 79	\$721,743 59	\$200,000 00	\$76,858,033 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities.....	\$284,097 49	\$421,522 92			\$705,620 41

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	
Trust investments, personal property.....	\$15,375,468 39	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$14,069,973 48
Trust investments, real property.....	2,931,937 60	Private trusts, specially designated and construed as court trusts, under supervision.....	4,626,128 33
Due from banks.....	388,695 82		
Cash on hand.....			
Total.....	\$18,696,101 81	Total.....	\$18,696,101 81

NOTE.—The above statement includes the business of branch offices at Pico street and Grand avenue, Second and Spring streets, Main street, Seventh street and Central avenue, Avalon Branch, Huntington Park Branch, Glendale Avenue Branch, Brand Boulevard Branch, Eighth and Olive streets, Ambassador Branch, Hollywood Branch, Huntington Beach Branch, Union Trust and Savings Branch, Marine Branch, Central avenue and Third street, Ninth and San Pedro streets, Second and Fremont streets, Main and Commercial streets, Jefferson and Arlington streets, Ninth and Figueroa streets, Western and Santa Monica Branch, Jefferson and Figueroa streets, Pico and Valencia streets, Whittier Boulevard Branch, Tenth and Broadway Branch, Seventh and Valencia streets, Sixth and Flower streets.

"SCOTT VALLEY BANK." FORT JONES.

Incorporated February 4, 1902.

230

Officers—M. C. Beem, President and Treasurer; Geo. Wm. Smith, Vice President; W. T. Young, Secretary and Branch Manager; R. A. Walker, Cashier; H. A. Green, Assistant Branch Manager.
 Directors—M. C. Beem, Geo. Wm. Smith, E. F. Reichman, C. H. Green, W. T. Young.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$492,952 59	\$332,466 00	\$825,418 59
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	4,979 55		4,979 55
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	73,365 20	8,900 00	82,265 20
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		13,935 00	13,935 00
Other real estate owned		4,700 00	4,700 00
Due from reserve banks, excluding item 14	37,781 57	8,475 67	46,257 24
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	26,281 67	8,734 66	35,016 33
Exchanges for clearing house			
Checks and other cash items	6,235 56		6,235 56
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$641,596 14	\$377,211 33	\$1,018,807 47
LIABILITIES.			
Capital paid in	\$85,000 00	\$15,000 00	\$100,000 00
Surplus	40,000 00	20,000 00	60,000 00
All undivided profits, less expenses, interest and taxes paid	27,965 53	4,387 01	32,352 54
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts	10,000 00		10,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	266,927 84		266,927 84
Savings deposits		337,824 32	337,824 32
Demand certificates of deposit	2,942 31		2,942 31
Time certificates of deposit	83,797 46		83,797 46
Certified checks	231 00		231 00
Cashiers' checks	72,032 20		72,032 20
State, county and municipal deposits	52,699 80		52,699 80
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$641,596 14	\$377,211 33	\$1,018,807 47
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,800 00	\$6,700 00	\$9,500 00

NOTE.—The above statement includes the business of a branch office at Etna Mills.

"FIRST SAVINGS BANK OF COLUSA." COLUSA.

Incorporated March 1, 1912.

231

Officers—U. W. Brown, President; R. E. Blevins, Vice President; H. F. Osgood, Secretary, Treasurer and Cashier; Everett Bowes, Assistant Cashier.

Directors—U. W. Brown, R. E. Blevins, Clara C. Packer, Peter Grevie, H. F. Osgood.

STATEMENT OF JUNE 30 1922. .

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$287,556 43	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		72,019 90	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		39,500 00	
Other real estate owned.....		45,011 24	
Due from reserve banks, excluding item 14.....		19,324 18	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		10,580 06	
Exchanges for clearing house.....			
Checks and other cash items.....		1,526 65	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$475,518 46	
LIABILITIES.			
Capital paid in.....		\$50,000 00	
Surplus.....		15,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,963 61	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		8 00	
Individual deposits subject to check.....			
Savings deposits.....		340,987 98	
Demand certificates of deposit.....			
Time certificates of deposit.....		35,058 87	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		32,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$475,518 46	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$15,000 00	

"SECURITY STATE BANK OF SAN JOSE, CALIFORNIA." SAN JOSE.

Incorporated March 2, 1902.

234

Officers—Wilbur J. Edwards, President; Chas. M. Richards, Vice President; Geo. B. Campbell, Cashier.
 Secretary and Treasurer; E. D. Shepherd, Assistant Cashier and Assistant Secretary.
 Directors—Wilbur J. Edwards, Chas. M. Richards, L. A. Booksin, W. E. Hazeltine, Geo. B. Campbell,

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$796,196 79		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,104 12		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	579,941 96		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,500 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	200,729 21		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	91,837 88		
Exchanges for clearing house.....	20,220 38		
Checks and other cash items.....	16,352 34		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	3,234 56		
Total.....	\$1,731,117 24		
LIABILITIES.			
Capital paid in.....	\$100,000 00		
Surplus.....	100,000 00		
All undivided profits, less expenses, interest and taxes paid.....	95,610 19		
Reserved for interest, taxes and expenses.....	30,618 34		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	125,182 13		
Dividends unpaid.....			
Individual deposits subject to check.....	1,051,178 31		
Savings deposits.....			
Demand certificates of deposit.....	75,158 58		
Time certificates of deposit.....	2,000 00		
Certified checks.....	1,359 69		
Cashiers' checks.....			
State, county and municipal deposits.....	150,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	10 00		
Total.....	\$1,731,117 24		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$10,231 78		

"OCEAN PARK BANK." OCEAN PARK.

Incorporated March 26, 1902.

236

Officers—T. H. Dudley, President; P. J. Dudley, J. B. Gill, H. Hertel, E. Vejar, Vice Presidents; W. O. Bender, Cashier; Geo. A. Neilson, A. H. Meng, Assistant Cashiers.
 Directors—T. H. Dudley, P. J. Dudley, C. H. E. Hardin, K. A. Miller, C. G. Parkhurst, F. E. Royston, L. C. Torrance, Jr., J. B. Gill, Geo. A. Neilson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$951,639 08	\$902,583 55	\$1,854,222 63
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	4,454 30		4,454 30
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	372,298 83	63,359 45	435,658 28
Stock of Federal Reserve Bank.....	7,500 00		7,500 00
Bank premises, furniture and fixtures and safe deposit vaults.....	122,218 19	77,797 46	200,015 65
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	48,458 52	16,841 68	65,300 20
Due from other banks.....	5,589 91		5,589 91
Due from Federal Reserve Bank.....	114,170 64	30,000 00	144,170 64
Actual cash on hand.....	54,801 25	1,257 38	56,058 63
Exchanges for clearing house.....	54,141 72	458 82	54,600 54
Checks and other cash items.....	5,232 48		5,232 48
Items with Federal Reserve Bank in process of collection.....	34,262 81		34,262 81
Other resources.....		363 92	363 92
Totals.....	\$1,774,767 73	\$1,092,662 26	\$2,867,429 99
LIABILITIES.			
Capital paid in.....	\$142,500 00	\$71,200 00	\$213,700 00
Surplus.....	20,500 00	23,000 00	43,500 00
All undivided profits, less expenses, interest and taxes paid.....	6,055 86	5,107 89	11,163 75
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....	60,000 00		60,000 00
Deposits due to banks.....			
Dividends unpaid.....	4,222 00		4,222 00
Individual deposits subject to check.....	1,364,072 06		1,364,072 06
Savings deposits.....		908,933 78	908,933 78
Demand certificates of deposit.....			
Time certificates of deposit.....		45,812 14	45,812 14
Certified checks.....	1,718 84		1,718 84
Cashiers' checks.....	32,572 89		32,572 89
State, county and municipal deposits.....	140,565 90	38,000 00	178,565 90
United States and postal savings deposits.....	2,521 61		2,521 61
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	38 57	608 45	647 02
Totals.....	\$1,774,767 73	\$1,092,662 26	\$2,867,429 99
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$6,490 00	\$7,675 00	\$14,165 00

NOTE.—The above statement includes the business of branch offices at Venice and Santa Monica.

THE BANK OF LINCOLN. LINCOLN.

Incorporated March 31, 1902.

237

Officers—A. J. Gladding, President; B. C. Musser, Vice President; J. A. Bannister, Cashier; A. M. Seifert, Assistant Cashier.
 Directors—A. J. Gladding, B. C. Musser, J. B. DeGolyer, W. V. Hayt, Alden Anderson, Mrs. Kate A. Haenny, Hans Andresen, Jr.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$117,819 17	\$336,074 81	\$453,893 98
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	48 64		48 64
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	97,100 78	61,633 11	158,733 89
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,700 00	13,200 00	26,900 00
Other real estate owned			
Due from reserve banks, excluding item 14	41,294 60	46,447 59	87,742 19
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	16,727 64	12,425 74	29,153 38
Exchanges for clearing house			
Checks and other cash items	886 48		886 48
Items with Federal Reserve Bank in process of collection			
Other resources	2,052 55	772 43	2,824 98
Totals	\$289,629 86	\$470,553 68	\$760,183 54
LIABILITIES.			
Capital paid in	\$30,000 00	\$33,400 00	\$63,400 00
Surplus	5,000 00	12,000 00	17,000 00
All undivided profits, less expenses, interest and taxes paid	1,128 47	7,485 34	8,613 81
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,536 00		2,536 00
Individual deposits subject to check	174,643 04		174,643 04
Savings deposits		417,668 34	417,668 34
Demand certificates of deposit	55,276 27		55,276 27
Time certificates of deposit			
Certified checks			
Cashiers' checks	3,691 19		3,691 19
State, county and municipal deposits	16,988 89		16,988 89
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	366 00		366 00
Totals	\$289,629 86	\$470,553 68	\$760,183 54
Contingent liabilities—none.			
Interest earned, not collected not included in resources or liabilities			

"BANK OF RICHMOND." RICHMOND.

Incorporated April 17, 1902.

238

Officers—C. S. Downing, President; J. H. Plate, W. S. Lucas (Dr.), Vice Presidents; C. E. Allen, Cashier, Secretary and Treasurer; H. C. Soito, Assistant Cashier.
 Directors—C. S. Downing, W. K. Cole, W. S. Lucas, W. S. McRacken, J. H. Plate.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$106,491 36	\$277,697 55	\$384,188 91
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	69 65		69 65
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	63,679 82	239,794 97	303,474 79
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	19,500 00	7,000 00	26,500 00
Other real estate owned		10,551 00	10,551 00
Due from reserve banks, excluding item 14	29,895 96	34,871 01	64,766 97
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	19,572 49	19,400 50	38,972 99
Exchanges for clearing house	16,853 87		16,853 87
Checks and other cash items	102 83		102 83
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$256,165 98	\$589,315 03	\$845,481 01
LIABILITIES.			
Capital paid in	\$30,000 00	\$45,000 00	\$75,000 00
Surplus	3,100 00	6,900 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	2,611 79	500 00	3,111 79
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	178,864 00		178,864 00
Savings deposits		493,915 03	493,915 03
Demand certificates of deposit	1,644 68		1,644 68
Time certificates of deposit	25,792 15		25,792 15
Certified checks	50 00		50 00
Cashiers' checks	2,328 24		2,328 24
State, county and municipal deposits	11,775 12	43,000 00	54,775 12
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$256,165 98	\$589,315 03	\$845,481 01
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of a branch office at Richmond.

EL DORADO COUNTY BANK. PLACERVILLE.

Incorporated July 1, 1902.

239

Officers—George W. Peltier, President; N. Fox, Vice President; Guy E. Wentworth, Cashier, Secretary and Treasurer; Ted C. Atwood, Max L. Davey, Assistant Cashiers.

Directors—Geo. W. Peltier, N. Fox, Max Miersen, O. P. Fitch, Al Simon, W. A. Rantz, F. W. Kiesel, Ted C. Atwood, Guy E. Wentworth, James Danaher, Max Baer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$305,099 93	\$318,360 50	\$623,460 43
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	795 97		795 97
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	208,523 09	388,507 82	597,030 91
Stock of Federal Reserve Bank	5,450 00		5,450 00
Bank premises, furniture and fixtures and safe deposit vaults	10,319 20		10,319 20
Other real estate owned	9,352 50		9,352 50
Due from reserve banks, excluding item 14	76,656 31	42,400 92	119,057 23
Due from other banks			
Due from Federal Reserve Bank	39,195 12	22,000 00	61,195 12
Actual cash on hand	27,674 94	20,370 12	48,045 06
Exchanges for clearing house	1,139 37		1,139 37
Checks and other cash items	232 76		232 76
Items with Federal Reserve Bank in process of collection			
Other resources	2,868 40	5,471 47	8,339 87
Totals	\$687,307 59	\$797,110 83	\$1,484,418 42
LIABILITIES.			
Capital paid in	\$52,000 00	\$15,000 00	\$67,000 00
Surplus	54,000 00	60,000 00	114,000 00
All undivided profits, less expenses, interest and taxes paid	12,763 23	19,740 80	32,504 03
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	519,715 45		519,715 45
Savings deposits		702,370 03	702,370 03
Demand certificates of deposit	22,075 48		22,075 48
Time certificates of deposit			
Certified checks	700 25		700 25
Cashiers' checks			
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits	1,053 18		1,053 18
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$687,307 59	\$797,110 83	\$1,484,418 42
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF CAMBRIA. CAMBRIA.

Incorporated January 29, 1903.

241

Officers—J. H. Bradhoff, President; John Taylor, Vice President; Amos Smithers, Secretary; J. F. Stewart, Cashier and Treasurer.
 Directors—J. H. Bradhoff, B. Corda, Geo. S. Dickie, L. Ferracci, Thomas Holdsworth, Amos Smithers, John Taylor.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$273,413 41		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,649 44		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	119,546 65		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	3,050 73		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	47,914 18		
Due from other banks.....	884 65		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	26,302 60		
Exchanges for clearing house.....			
Checks and other cash items.....	5,250 05		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	7,151 08		
Total.....	\$485,162 79		
LIABILITIES.			
Capital paid in.....	\$50,000 00		
Surplus.....	10,000 00		
All undivided profits, less expenses, interest and taxes paid.....	7,839 41		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	176,089 09		
Savings deposits.....			
Demand certificates of deposit.....	135 00		
Time certificates of deposit.....	198,027 50		
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	25,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	18,071 79		
Total.....	\$485,162 79		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"WEST BERKELEY BANK." BERKELEY.

Incorporated March 5, 1903.

247

Officers—Joseph Gunn, President; John Gill, B. F. Lynip, Vice Presidents; G. A. Bruce, Cashier; R. L. Underwood, Assistant Cashier.
 Directors—Joseph Gunn, John Gill, B. F. Lynip, B. E. Underwood, H. Otto Wahlefeld, J. S. Lamson, Roy Block.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$133,295 97	\$738,085 02	\$871,380 99
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,560 28		1,560 28
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	95,926 03	39,063 18	134,989 21
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,676 91	24,263 08	37,939 99
Other real estate owned		7,851 63	7,851 63
Due from reserve banks, excluding item 14	41,573 47	27,956 98	69,530 45
Due from other banks			
Due from Federal Reserve Bank	5,005 00	5,000 00	10,005 00
Actual cash on hand	24,677 90	15,531 86	40,209 76
Exchanges for clearing house	2,566 27		2,566 27
Checks and other cash items	807 02	1,471 43	2,278 47
Items with Federal Reserve Bank in process of collection			
Other resources	15 00	472 92	487 92
Totals	\$319,103 85	\$859,696 12	\$1,178,799 97
LIABILITIES.			
Capital paid in	\$30,100 00	\$59,900 00	\$90,000 00
Surplus	4,759 44	28,960 00	33,719 44
All undivided profits, less expenses, interest and taxes paid	346 23	280 61	626 84
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,129 00		3,129 00
Individual deposits subject to check	192,881 73		192,881 73
Savings deposits		770,373 51	770,373 51
Demand certificates of deposit	500 00		500 00
Time certificates of deposit	21,058 00		21,058 00
Certified checks	145 79		145 79
Cashiers' checks	1,389 71		1,389 71
State, county and municipal deposits	64,793 95		64,793 95
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange		182 00	182 00
Other liabilities			
Totals	\$319,103 85	\$859,696 12	\$1,178,799 97
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

THE CENTRAL BANK. SANTA BARBARA.

Incorporated March 19, 1903.

250

Officers—Frank Smith, Chairman of Board; T. W. Dibblee, President; Jno. M. Curran, Vice President (inactive); F. A. Wright, Vice President and Cashier; H. F. R. Vail, Gerald Y. Barber, Albert A. Janssens, Assistant Cashier.
 Directors—Frank Smith, T. W. Dibblee, Jno. M. Curran, F. A. Wright, Walter Erwin, Walter Hunt, George Williams, H. F. R. Vail, P. S. Chancellor, C. A. Edwards.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$311,589 07	\$412,476 90	\$724,065 97
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,830 34		1,830 34
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	69,226 39	81,541 64	150,768 03
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,386 03	38,960 00	60,346 03
Other real estate owned		3,857 25	3,857 25
Due from reserve banks, excluding item 14	26,979 35	66,484 00	93,463 35
Due from other banks			
Due from Federal Reserve Bank		10,000 00	10,000 00
Actual cash on hand	22,756 40	5,245 24	28,001 64
Exchanges for clearing house	8,507 29		8,507 29
Checks and other cash items	878 41		878 41
Items with Federal Reserve Bank in process of collection			
Other resources	1,185 00	378 74	1,563 74
Totals	\$464,338 28	\$618,943 77	\$1,083,282 05
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	4,000 00	2,000 00	6,000 00
All undivided profits, less expenses, interest and taxes paid	6,631 65	4,692 57	11,324 22
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	2,820 09		2,820 09
Dividends unpaid			
Individual deposits subject to check	323,232 06		323,232 06
Savings deposits		500,961 20	500,961 20
Demand certificates of deposit	40 00		40 00
Time certificates of deposit	500 00	11,290 00	11,790 00
Certified checks	285 00		285 00
Cashiers' checks	14,459 64		14,459 64
State, county and municipal deposits	55,000 00	50,000 00	105,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	7,369 84		7,369 84
Totals	\$464,338 28	\$618,943 77	\$1,083,282 05
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,600 00	\$6,800 00	\$11,400 00

"ROSEVILLE BANKING COMPANY." ROSEVILLE.

Incorporated March 5, 1903.

260

Officers—J. A. Hill, President; Alden Anderson, Vice President; T. H. Kelsey, Cashier; T. H. Boswell,
Assistant Cashier, Secretary and Treasurer.
Directors—J. A. Hill, Alden Anderson, T. H. Kelsey, F. A. Fiddymont, A. B. McRae, W. J. Doyle,
E. J. Schellhous, J. H. Smart, E. H. Crown.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$222,465 38	\$360,586 71	\$583,052 09
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	625 05		625 05
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	60,319 19	286,508 40	346,827 59
Stock of Federal Reserve Bank.....		14,500 00	14,500 00
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	32,693 82	15,137 60	47,831 42
Due from other banks.....	2,009 47		2,009 47
Due from Federal Reserve Bank.....			
Actual cash on hand.....	50,548 73	25,828 48	76,377 21
Exchanges for clearing house.....			
Checks and other cash items.....	5,657 44		5,657 44
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$374,319 08	\$702,561 19	\$1,076,880 27
LIABILITIES.			
Capital paid in.....	\$55,000 00	\$35,000 00	\$90,000 00
Surplus.....		55,000 00	55,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,144 61		8,144 61
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	255,249 48		255,249 48
Savings deposits.....		608,281 54	608,281 54
Demand certificates of deposit.....	3,830 60		3,830 60
Time certificates of deposit.....	25,970 69		25,970 69
Certified checks.....			
Cashiers' checks.....	9,030 07		9,030 07
State, county and municipal deposits.....	17,028 63		17,028 63
United States and postal savings deposits.....		1,968 40	1,968 40
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	65 00	2,311 25	2,376 25
Totals.....	\$374,319 08	\$702,561 19	\$1,076,880 27
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

THE SAN BERNARDINO COUNTY SAVINGS BANK. SAN BERNARDINO.

Incorporated April 3, 1903.

265

Officers—J. B. Gill, President; H. E. Harris, A. M. Ham, Vice Presidents; J. H. Wilson, Cashier and Secretary; J. C. Ralphs, Jr., Assistant Cashier.
 Directors—J. B. Gill, H. E. Harris, A. M. Ham, J. H. Wilson, T. W. Frye, R. E. Roberts, Mrs. E. D. Roberts, T. A. Blakeley, W. J. Curtis, Victor C. Smith, Howard B. Smith.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$2,301,357 90	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		560,796 55	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		57,489 76	
Due from reserve banks, excluding item 14.....		151,179 68	
Due from other banks.....		35,151 07	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		72,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....		4,439 61	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$3,182,414 57	
LIABILITIES.			
Capital paid in.....		\$150,000 00	
Surplus.....		150,000 00	
All undivided profits, less expenses, interest and taxes paid.....		63,861 03	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		2,679,012 22	
Demand certificates of deposit.....			
Time certificates of deposit.....		11,541 32	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		125,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$3,182,414 57	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$20,000 00	

NOTE.—The above statement includes the business of branch offices at Colton and Rialto.

BANK OF NEWMAN. NEWMAN.

Incorporated May 4, 1903.

266

Officers—E. S. Wangenheim, President; J. H. Elfers, S. Woten, Vice Presidents; F. S. Powell, Cashier; E. C. Hansen, Assistant Cashier.
 Directors—E. S. Wangenheim, J. H. Elfers, L. J. Kinnear, A. M. Souza, W. W. Cox, H. V. Armistead, L. J. Newman, Wm. Pfitzer, Floyd R. Stevinson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$633,902 44	\$487,513 51	\$1,121,415 95
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,043 68		1,043 68
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	109,669 19	249,364 85	359,034 04
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,557 64	71,567 14	82,144 78
Other real estate owned	739 04		739 04
Due from reserve banks, excluding item 14	53,204 50	32,014 24	85,218 74
Due from other banks	9 75		9 75
Due from Federal Reserve Bank			
Actual cash on hand	35,888 24	21,400 00	57,288 24
Exchanges for clearing house			
Checks and other cash items	7,047 68		7,047 68
Items with Federal Reserve Bank in process of collection			
Other resources	6,777 17		6,777 17
Totals	\$858,859 33	\$861,859 74	\$1,720,719 07
LIABILITIES.			
Capital paid in	\$125,000 00	\$25,000 00	\$150,000 00
Surplus	57,500 00	75,000 00	132,500 00
All undivided profits, less expenses, interest and taxes paid	15,366 30		15,366 30
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,961 50		2,961 50
Individual deposits subject to check	495,364 21		495,364 21
Savings deposits		739,359 74	739,359 74
Demand certificates of deposit	728 25		728 25
Time certificates of deposit	12,106 16		12,106 16
Certified checks	291 22		291 22
Cashiers' checks	13,212 11		13,212 11
State, county and municipal deposits	85,385 61	22,500 00	107,885 61
United States and postal savings deposits	943 97		943 97
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$858,859 33	\$861,859 74	\$1,720,719 07
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at Crows Landing and Gustine.

COMMERCIAL AND SAVINGS BANK OF STOCKTON. STOCKTON.

Incorporated June 26, 1903.

269

Officers—Edw. F. Harris, President; Geo. H. Harris, Vice President; C. W. Hawks, Cashier, Secretary and Treasurer; L. C. Schwartz, Assistant Secretary; L. C. Schwartz, L. Bacigalupi, Assistant Cashiers.

Directors—John Raggio, W. S. Montgomery, J. S. Silva, N. Copello, P. Pezzi, W. F. Maxwell, G. H. Harris, Ralph Vignolo, Chas. Moreing, Edw. F. Harris, John Hancock, J. K. Pattee, C. B. Orris, F. J. Viebrock, C. W. Hawks.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,817,002 23	\$3,122,546 16	\$4,939,548 39
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	12,819 58		12,819 58
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	98 42		98 42
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	250,527 15	355,811 76	606,338 91
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		513,971 75	513,971 75
Other real estate owned		24,465 22	24,465 22
Due from reserve banks, excluding item 14	194,085 48	117,007 49	311,092 97
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	127,582 34	95,687 20	223,269 54
Exchanges for clearing house	50,072 48		50,072 48
Checks and other cash items	2,878 71		2,878 71
Items with Federal Reserve Bank in process of collection			
Other resources	17,197 13		17,197 13
Totals	\$2,472,263 52	\$4,229,489 58	\$6,701,753 10
LIABILITIES.			
Capital paid in	\$250,000 00	\$250,000 00	\$500,000 00
Surplus	75,000 00	125,000 00	200,000 00
All undivided profits, less expenses, interest and taxes paid	482,253 73	113,780 86	162,034 59
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	125,000 00		125,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	176,971 85		176,971 85
Dividends unpaid	17,618 00		17,618 00
Individual deposits subject to check	1,528,310 42		1,528,310 42
Savings deposits		3,443,360 96	3,443,360 96
Demand certificates of deposit	29,517 92		29,517 92
Time certificates of deposit		36,772 19	36,772 19
Certified checks	5,372 74		5,372 74
Cashiers' checks	19,218 86		19,218 86
State, county and municipal deposits	197,000 00	260,000 00	457,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		575 57	575 57
Totals	\$2,472,263 52	\$4,229,489 58	\$6,701,753 10
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,601 83	\$4,022 50	\$6,624 33

THE GRANITE SAVINGS BANK. MONROVIA.

Incorporated January 26, 1912.

273

Officers—C. W. Higgins, President; A. I. Mellenthin, M. S. Pottenger, Vice Presidents; R. H. Bush, Cashier; Mrs. W. H. Reynolds, Assistant Cashier.
 Directors—W. M. Baird, F. M. Pottenger, M. S. Pottenger, A. I. Mellenthin, M. A. Mellenthin, R. H. Bush, C. W. Higgins.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$341,161 10	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		24,315 12	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		8,408 27	
Other real estate owned			
Due from reserve banks, excluding item 14		9,174 93	
Due from other banks		12,798 35	
Due from Federal Reserve Bank			
Actual cash on hand		8,305 26	
Exchanges for clearing house			
Checks and other cash items		398 30	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$404,561 33	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		12,500 00	
All undivided profits, less expenses, interest and taxes paid		2,491 29	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,250 00	
Individual deposits subject to check			
Savings deposits		338,535 02	
Demand certificates of deposit			
Time certificates of deposit		4,906 52	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		19,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		378 50	
Total		\$404,561 33	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,750 00	

WHITTIER SAVINGS BANK. WHITTIER.

Incorporated August 14, 1903.

275

Officers—A. C. Maple, President; W. H. Crook, Vice President; C. A. Carden, Cashier, Secretary and Treasurer; W. E. Frantz, Assistant Cashier, Assistant Secretary and Assistant Treasurer.
 Directors—A. C. Maple, F. W. Hadley, John Crook, O. W. Maulsby, W. V. Coffin, W. H. Crook, C. A. Rees.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$214,961 09	\$835,228 20	\$1,050,189 29
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	335 71		335 71
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	52,126 25	193,461 25	245,587 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		42,690 42	42,690 42
Other real estate owned			
Due from reserve banks, excluding item 14	24,174 78	47,504 60	71,679 38
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	20,000 00	27,200 34	47,200 34
Exchanges for clearing house		38,764 21	38,764 21
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		1,518 93	1,518 93
Totals	\$311,597 83	\$1,186,367 95	\$1,497,965 78
LIABILITIES.			
Capital paid in	\$50,000 00	\$100,000 00	\$150,000 00
Surplus		50,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid		7,401 56	7,401 56
Reserved for interest, taxes and expenses		176 71	176 71
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		9,025 00	9,025 00
Individual deposits subject to check	216,047 43		216,047 43
Savings deposits		894,764 68	894,764 68
Demand certificates of deposit			
Time certificates of deposit	39,079 24		39,079 24
Certified checks	437 00		437 00
Cashiers' checks	6,034 16		6,034 16
State, county and municipal deposits		125,000 00	125,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$311,597 83	\$1,186,367 95	\$1,497,965 78
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,875 00	\$14,260 50	\$16,135 50

PLUMAS COUNTY BANK. QUINCY.

Incorporated September 3, 1903.

276

Officers—A. H. Bar, President; E. Haskinson, Vice President; H. S. Lee, Secretary; H. H. Bar, Cashier and Treasurer; Amelia C. Roberts, Assistant Cashier; Gilbert Palmer, Manager Portola Branch.
 Directors—A. H. Bar, E. Haskinson, H. S. Lee, C. J. Lee, W. J. Clinch.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$211,870 94	\$226,200 84	\$438,071 78
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	43 37		43 37
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	90,036 60	135,606 00	225,642 60
Stock of Federal Reserve Bank	2,900 00		2,900 00
Bank premises, furniture and fixtures and safe deposit vaults	19,400 00		19,400 00
Other real estate owned			
Due from reserve banks, excluding item 14	37,229 17	10,626 63	47,855 80
Due from other banks	4,330 00	3,183 62	7,513 62
Due from Federal Reserve Bank	28,034 05	9,700 14	37,734 19
Actual cash on hand	15,787 43	532 21	16,319 64
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	82 53		82 53
Totals	\$409,714 09	\$385,849 44	\$795,563 53
LIABILITIES.			
Capital paid in	\$51,000 00	\$29,000 00	\$80,000 00
Surplus	9,000 00	11,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid	181 80	487 78	669 58
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	55 60		55 60
Dividends unpaid			
Individual deposits subject to check	277,645 32		277,645 32
Savings deposits		305,211 66	305,211 66
Demand certificates of deposit	4 05		4 05
Time certificates of deposit	12,210 00		12,210 00
Certified checks			
Cashiers' checks	4,216 37		4,216 37
State, county and municipal deposits	55,000 00	40,000 00	95,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		150 00	150 00
Totals	\$409,714 09	\$385,849 44	\$795,563 53
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,047 12	\$6,900 07	\$11,947 19

NOTE.—The above statement includes the business of a branch office at Portola.

THE PEOPLES SAVINGS BANK. HANFORD.

Incorporated October 15, 1903.

277

Officers—W. V. Buckner, President; Chas. A. Kimble, Vice President; H. E. Wright, Cashier and Treasurer.

Directors—W. V. Buckner, Chas. A. Kimble, S. E. Railsback, Jos. Schnereger, H. E. Wright.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$192,034 25	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		6,189 39	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		2,905 03	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$201,128 67	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		37,000 00	
All undivided profits, less expenses, interest and taxes paid		39,384 54	
Reserved for interest, taxes and expenses		748 69	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		480 00	
Individual deposits subject to check			
Savings deposits		98,515 44	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$201,128 67	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,386 00	

HOME SAVINGS BANK OF WHITTIER. WHITTIER.

Incorporated October 31, 1903.

279

Officers—Geo. L. Hazzard, President; A. C. Johnson, Vice President; Walter E. Butler, Cashier, Secretary and Treasurer; E. W. Reider, Assistant Secretary.

Directors—Geo. L. Hazzard, A. C. Johnson, Walter E. Butler, C. B. Johnson, E. W. Reider, T. L. Gooch, Ralph J. Reed, E. M. Wheatland, Frederick W. Smith.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$798,095 07	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		591,569 21	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		29,403 00	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		86,777 39	
Due from other banks.....			
Due from Federal Reserve Bank.....		15,000 00	
Actual cash on hand.....		15,482 98	
Exchanges for clearing house.....		3,111 64	
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		13 30	
Total.....		\$1,539,452 59	
LIABILITIES.			
Capital paid in.....		\$90,000 00	
Surplus.....		60,000 00	
All undivided profits, less expenses, interest and taxes paid.....		14,106 61	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		5,400 00	
Individual deposits subject to check.....			
Savings deposits.....		1,301,533 63	
Demand certificates of deposit.....			
Time certificates of deposit.....		3,412 35	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		65,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,539,452 59	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.....		\$12,843 50	

BANK OF ARROYO GRANDE. ARROYO GRANDE.

Incorporated February 7, 1903.

281

Officers—Joseph B. Gibson, President; W. A. Conrad, Jr., Vice President; Joseph S. Gibson, Cashier, Secretary and Treasurer; Helen L. Grizzle, Teller.
 Directors—Joseph B. Gibson, W. A. Conrad, Jr., L. C. Routzahn, I. Benchimol, Peter Olohan, R. E. Easton, Joseph S. Gibson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$148,848 00	\$144,673 00	\$293,521 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	223 51		223 51
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	274,218 06	41,856 90	316,074 96
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	12,818 05		12,818 05
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	38,968 52	4,360 79	43,329 31
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	24,596 40	4,887 38	29,483 78
Exchanges for clearing house.....			
Checks and other cash items.....	170 67		170 67
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	831 18		831 18
Totals.....	\$500,664 39	\$195,778 07	\$696,442 46
LIABILITIES.			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	22,000 00	1,000 00	23,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,823 68		12,823 68
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	737 85		737 85
Dividends unpaid.....			
Individual deposits subject to check.....	228,839 23		228,839 23
Savings deposits.....		169,778 07	169,778 07
Demand certificates of deposit.....	196 23		196 23
Time certificates of deposit.....	90,202 88		90,202 88
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	70,864 52		70,864 52
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$500,664 39	\$195,778 07	\$696,442 46
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"BANK OF PACIFIC GROVE." PACIFIC GROVE.

Incorporated November 17, 1903.

282

Officers—E. S. Johnston, President; Chas. D. Henry, Vice President; Geo. W. Eckhardt, Cashier, Secretary and Treasurer; Wm. Bontadelli, Assistant Cashier.
 Directors—E. S. Johnston, Chas. D. Henry, M. M. McPherson, A. J. Macnab, D. T. Welch, C. N. Bennett, Geo. W. Eckhardt.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$196,545 05	\$124,120 50	\$320,665 55
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	272 53		272 53
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	99,133 40	468,682 93	567,816 33
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	9,373 49	18,719 32	28,092 81
Other real estate owned.....	3,870 00		3,870 00
Due from reserve banks, excluding item 14.....	50,013 52	20,829 14	70,842 66
Due from other banks.....	4,356 60		4,356 60
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,145 48	15,000 00	38,145 48
Exchanges for clearing house.....			
Checks and other cash items.....	359 05		359 05
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$387,069 12	\$647,351 89	\$1,034,421 01
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$60,000 00	\$100,000 00
Surplus.....	7,000 00	2,000 00	9,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,832 57	653 86	13,486 43
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	4,020 00		4,020 00
Individual deposits subject to check.....	270,220 22		270,220 22
Savings deposits.....		584,278 53	584,278 53
Demand certificates of deposit.....	590 65		590 65
Time certificates of deposit.....	13,806 78		13,806 78
Certified checks.....	427 73		427 73
Cashiers' checks.....	708 21		708 21
State, county and municipal deposits.....	37,462 96		37,462 96
United States and postal savings deposits.....		419 50	419 50
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$387,069 12	\$647,351 89	\$1,034,421 01
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$3,300 00	\$5,800 00	\$9,100 00

SAVINGS BANK OF MENDOCINO COUNTY. UKIAH.

Incorporated November 28, 1903.

284

Officers—J. M. Mannon, President; J. L. McCracken, Vice President; Geo. W. Stout, Secretary; Arthur L. Tracy, Treasurer and Cashier; William Bromley, Assistant Cashier.

Directors—J. M. Mannon, J. L. McCracken, Geo. W. Stout, Arthur L. Tracy, Otis Redemeyer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$137,507 69	\$376,818 91	\$514,326 60
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,004 74		1,004 74
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	142,062 36	247,765 04	389,827 40
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	6,147 15	27,944 86	34,092 01
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	16,391 10	24,747 81	41,138 91
Due from other banks.....	5,460 71		5,460 71
Due from Federal Reserve Bank.....			
Actual cash on hand.....	21,076 92	24,212 04	45,288 96
Exchanges for clearing house.....	370 17		370 17
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	399 50	87 50	487 00
Totals.....	\$330,420 34	\$701,576 16	\$1,031,996 50
LIABILITIES.			
Capital paid in.....	\$35,000 00	\$40,000 00	\$75,000 00
Surplus.....	11,000 00	20,000 00	31,000 00
All undivided profits, less expenses, interest and taxes paid.....	13,496 38	7,732 94	21,229 32
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	1,416 20		1,416 20
Dividends unpaid.....			
Individual deposits subject to check.....	205,106 17		205,106 17
Savings deposits.....		603,843 22	603,843 22
Demand certificates of deposit.....			
Time certificates of deposit.....	5,807 08		5,807 08
Certified checks.....	565 00		565 00
Cashiers' checks.....	2,573 19		2,573 19
State, county and municipal deposits.....	52,500 00	30,000 00	82,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	2,956 32		2,956 32
Totals.....	\$330,420 34	\$701,576 16	\$1,031,996 50
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$155 75	\$1,704 65	\$1,860 40

"CONTRA COSTA COUNTY BANK." PITTSBURG.

Incorporated November 30, 1903.

285

Officers—W. E. Creed, President; A. E. Sbarboro, W. J. Buchanan, Vice Presidents; G. Todaro, Cashier Secretary and Treasurer; A. Stow, Assistant Cashier and Assistant Secretary; N. Canevaro, Assistant Cashier.

Directors—W. E. Creed, A. E. Sbarboro, W. J. Buchanan, C. J. Wood, Otis Loveridge, G. Todaro, N. Canevaro.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$149,633 68	\$419,894 27	\$569,527 95
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,056 11		1,056 11
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	97,037 33	160,414 91	257,452 24
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,163 74	67,391 30	82,555 04
Other real estate owned		8,233 46	8,233 46
Due from reserve banks, excluding item 14	112,578 04	39,954 04	152,532 08
Due from other banks	2,188 62		2,188 62
Due from Federal Reserve Bank			
Actual cash on hand	19,857 48	16,657 99	36,515 47
Exchanges for clearing house			
Checks and other cash items	687 23		687 23
Items with Federal Reserve Bank in process of collection			
Other resources	66 37	2,579 05	2,645 42
Totals	\$398,268 60	\$715,125 02	\$1,113,393 62
LIABILITIES.			
Capital paid in	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	10,000 00	40,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	4,540 64		4,540 64
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	4,000 00		4,000 00
Individual deposits subject to check	276,639 98		276,639 98
Savings deposits		537,625 02	537,625 02
Demand certificates of deposit			
Time certificates of deposit	100 00		100 00
Certified checks	2,068 94		2,068 94
Cashiers' checks	3,304 20		3,304 20
State, county and municipal deposits	47,510 75	87,500 00	135,010 75
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	104 09		104 09
Totals	\$398,268 60	\$715,125 02	\$1,113,393 62
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,010 41	\$3,816 89	\$5,827 30

SAN MATEO COUNTY SAVINGS BANK. REDWOOD CITY.

Incorporated December 14, 1908.

286

Officers—L. P. Behrens, President; A. D. Walsh, Vice President; F. K. Towne, Cashier and Secretary;
 E. R. Whitehead, Assistant Cashier; L. P. Behrens, Treasurer.
 Directors—E. Avenali, L. P. Behrens, P. P. Chamberlain, Geo. C. Ross, J. L. Ross, A. D. Walsh, J. C. Williamson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$549,550 69	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		579,201 73	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		8,000 00	
Other real estate owned		5,242 80	
Due from reserve banks, excluding item 14		65,661 26	
Due from other banks			
Due from Federal Reserve Bank		20,000 00	
Actual cash on hand		6,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,233,656 48	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		38,791 86	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		9,628 00	
Individual deposits subject to check			
Savings deposits		1,035,236 62	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,233,656 48	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$9,280 00	

COMMERCIAL BANK OF UKIAH. UKIAH.

Incorporated December 18, 1903.

287

Officers—W. P. Thomas, President; George W. Scott, Vice President; A. D. Scott, Secretary and Cashier;
N. Taylor, Assistant Cashier.

Directors—H. B. Muir, George W. Scott, L. E. Crawford, J. C. Johnson, W. P. Thomas.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$256,000 63	\$239,911 30	\$495,911 93
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,359 07		1,359 07
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	52,254 62		52,254 62
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	13,675 00		13,675 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	60,860 40		60,860 40
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	40,734 51	14,756 06	55,490 57
Exchanges for clearing house.....			
Checks and other cash items.....	19,354 96		19,354 96
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	732 06		732 06
Totals.....	\$444,971 25	\$254,667 36	\$699,638 61
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	22,500 00	15,000 00	37,500 00
All undivided profits, less expenses, interest and taxes paid.....	8,943 01	3,464 72	12,407 73
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	64,973 06		64,973 06
Dividends unpaid.....			
Individual deposits subject to check.....	262,305 18		262,305 18
Savings deposits.....		226,202 64	226,202 64
Demand certificates of deposit.....			
Time certificates of deposit.....	6,000 00		6,000 00
Certified checks.....	250 00		250 00
Cashiers' checks.....			
State, county and municipal deposits.....	40,000 00		40,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$444,971 25	\$254,667 36	\$699,638 61
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,712 64		\$2,712 64

THE ANALY SAVINGS BANK. SEBASTOPOL.

Incorporated February 18, 1904.

288

Officers—A. B. Swain, President; A. F. Cochran, Vice President; H. B. Fuller, Cashier, Secretary and Treasurer; E. L. Maddocks, Assistant Cashier.

Directors—A. B. Swain, A. F. Cochran, H. B. Fuller, Robert Cunningham, Henry Hess, Thos. Silk, Joe Valentine.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$22,968 76	\$438,615 41	\$461,584 17
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	36,076 50	40,629 00	76,705 50
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		29,246 90	29,246 90
Other real estate owned		1,050 00	1,050 00
Due from reserve banks, excluding item 14	591 82	7,394 50	7,986 32
Due from other banks		5,746 73	5,746 73
Due from Federal Reserve Bank			
Actual cash on hand	3,326 73	12,735 96	16,062 69
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		293 43	293 43
Totals	\$62,963 81	\$535,711 93	\$598,675 74
LIABILITIES.			
Capital paid in	\$10,000 00	\$40,000 00	\$50,000 00
Surplus	3,100 00	12,000 00	15,100 00
All undivided profits, less expenses, interest and taxes paid	180 19	215 15	395 34
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,468 28		1,468 28
Dividends unpaid		8 00	8 00
Individual deposits subject to check	27,965 34		27,965 34
Savings deposits		483,388 78	483,388 78
Demand certificates of deposit	250 00		250 00
Time certificates of deposit		100 00	100 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits	20,000 00		20,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$62,963 81	\$535,711 93	\$598,675 74
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,000 00	\$3,500 00	\$4,500 00

NOTE.—The above statement includes the business of a branch office at Forestville.

SOUTH PASADENA SAVINGS BANK. SOUTH PASADENA.

Incorporated September 10, 1907.

289

Officers—C. M. Church, President and Treasurer; W. M. Eason, Vice President; W. W. Cottle, Cashier and Secretary.

Directors—C. M. Church, W. W. Cottle, W. M. Eason, W. J. Filley, W. C. Springer, John H. Jacobs, Wm. H. Smith, E. T. Grua, Edw. H. Rust.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$449,986 79	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		144,741 75	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		76 50	
Other real estate owned			
Due from reserve banks, excluding item 14		31,271 68	
Due from other banks		16,456 44	
Due from Federal Reserve Bank		15,000 00	
Actual cash on hand		275 32	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$665,381 98	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		31,000 00	
All undivided profits, less expenses, interest and taxes paid		1,077 44	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,250 00	
Individual deposits subject to check			
Savings deposits		533,157 83	
Demand certificates of deposit			
Time certificates of deposit		73,896 71	
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$665,381 98	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,500 00	

"FIRST BANK OF HIGHLAND." HIGHLAND.

Incorporated March 28, 1904.

293

Officers—G. T. Henslee, President; M. M. Randall, Vice President; J. M. Spaulding, Cashier; K. M. Pennock, Assistant Cashier; J. M. Spaulding, Secretary and Treasurer.
 Directors—G. T. Henslee, M. M. Randall, J. W. Corwin, W. F. Grow, D. H. Richardson, W. H. Roddick, J. C. Smith, J. T. Wells, J. L. Yarnell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$189,561 39	\$84,575 50	\$274,136 89
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	670 15		670 15
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	80,236 61	20,932 39	101,169 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	10,600 00		10,600 00
Other real estate owned.....	4,175 40		4,175 40
Due from reserve banks, excluding item 14.....	15,016 86	2,713 90	17,730 76
Due from other banks.....	1,154 43		1,154 43
Due from Federal Reserve Bank.....			
Actual cash on hand.....	15,930 40	2,524 14	18,454 54
Exchanges for clearing house.....			
Checks and other cash items.....	3,754 52		3,754 52
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$321,099 76	\$110,745 93	\$431,845 69
LIABILITIES.			
Capital paid in.....	\$30,000 00	\$5,000 00	\$35,000 00
Surplus.....	6,000 00	5,000 00	11,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,476 38	2,337 83	5,814 21
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	1,400 00		1,400 00
Individual deposits subject to check.....	190,265 35		190,265 35
Savings deposits.....		98,408 10	98,408 10
Demand certificates of deposit.....	5 00		5 00
Time certificates of deposit.....	55,240 68		55,240 68
Certified checks.....			
Cashiers' checks.....	2,159 65		2,159 65
State, county and municipal deposits.....	22,000 00		22,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	552 70		552 70
Totals.....	\$321,099 76	\$110,745 93	\$431,845 69
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,125 25	\$980 50	\$2,105 75

THE STATE BANK OF DUNSMUIR. DUNSMUIR.

Incorporated January 15, 1904.

294

Officers—G. A. Hutaff, President; A. A. Conger, Vice President; A. C. Leach, Cashier, Treasurer,
Secretary and Manager; C. O. Porter, Assistant Cashier.

Directors—G. A. Hutaff, A. A. Conger, A. Levy, C. E. McComie, H. Kirkendall.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$185,176 84	\$147,471 00	\$332,647 84
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	138,022 73	98,884 94	236,907 67
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,800 00		15,800 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	139,204 10	5,339 33	144,543 43
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	33,791 54	13,501 14	47,292 68
Exchanges for clearing house.....			
Checks and other cash items.....	192 80		192 80
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$512,188 01	\$265,196 41	\$777,384 42
LIABILITIES.			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	26,000 00	15,000 00	41,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,486 83		6,486 83
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	407,650 62		407,650 62
Savings deposits.....		235,196 41	235,196 41
Demand certificates of deposit.....	3,109 80		3,109 80
Time certificates of deposit.....	25,330 00		25,330 00
Certified checks.....	299 42		299 42
Cashiers' checks.....			
State, county and municipal deposits.....	7,456 62		7,456 62
United States and postal savings deposits.....	854 72		854 72
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$512,188 01	\$265,196 41	\$777,384 42
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,000 00	\$1,300 00	\$3,300 00

BANK OF WILLITS. WILLITS.

Incorporated April 11, 1904.

296

Officers—W. A. S. Foster, President; W. H. Baechtel, Vice President and Cashier; H. M. Burke, Assistant Cashier and Secretary; Dora G. Young, Assistant Cashier; Madge R. Davidson, Bookkeeper.
 Directors—W. A. S. Foster, W. H. Baechtel, A. J. Fairbanks, C. M. Mannon.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$305,406 70	\$96,395 70	\$401,802 40
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	3,043 27		3,043 27
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	49,538 06	173,387 95	222,926 01
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	9,878 15		9,878 15
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	32,520 11	25,659 90	58,180 01
Due from other banks.....	2,699 74		2,699 74
Due from Federal Reserve Bank.....			
Actual cash on hand.....	29,727 05	15,447 82	45,174 87
Exchanges for clearing house.....	1,839 22		1,839 22
Checks and other cash items.....	5,313 84		5,313 84
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$439,986 14	\$310,891 37	\$750,877 51
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	30,000 00	20,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	9,944 11	2,251 65	12,195 76
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	247,791 13		247,791 13
Savings deposits.....		278,639 72	278,639 72
Demand certificates of deposit.....	926 88		926 88
Time certificates of deposit.....	99,889 87		99,889 87
Certified checks.....	11,031 90		11,031 90
Cashiers' checks.....	94 71		94 71
State, county and municipal deposits.....			
United States and postal savings deposits.....	307 54		307 54
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$439,986 14	\$310,891 37	\$750,877 51
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

BANK OF RIO VISTA. RIO VISTA.

Incorporated April 12, 1904.

297

Officers—Alden Anderson, President; Dan McCormack, Vice President; Bruce Greig, Cashier; F. E. Mitchell, Assistant Cashier.

Directors—Alden Anderson, Dan McCormack, Tom McCormack, H. J. Dirr, G. H. Butler, P. Hamilton, A. N. Larsen, John Rush, A. C. Harvie.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$515,550 67	\$225,865 66	\$741,416 33
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,316 30		1,316 30
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	128,147 66	88,969 15	217,116 81
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	29,159 65	9,000 00	38,159 65
Other real estate owned			
Due from reserve banks, excluding item 14	114,238 98	43,550 88	157,789 86
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	48,502 00	8,167 86	56,669 86
Exchanges for clearing house			
Checks and other cash items	578 96		578 96
Items with Federal Reserve Bank in process of collection			
Other resources	2,923 81		2,923 81
Totals	\$840,418 03	\$375,553 55	\$1,215,971 58
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	13,000 00	16,000 00	29,000 00
All undivided profits, less expenses, interest and taxes paid	9,639 81	11,369 07	21,008 88
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	4,000 00		4,000 00
Individual deposits subject to check	674,232 49		674,232 49
Savings deposits		310,684 48	310,684 48
Demand certificates of deposit	6,056 97		6,056 97
Time certificates of deposit	17,512 16		17,512 16
Certified checks	703 38		703 38
Cashiers' checks	7,773 22		7,773 22
State, county and municipal deposits	32,500 00	12,500 00	45,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$840,418 03	\$375,553 55	\$1,215,971 58
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00	\$2,000 00	\$4,500 00

"SAVINGS BANK OF POMONA." POMONA.

Incorporated July 7, 1904.

302

Officers—W. L. Wright, President; W. M. Lattin, Vice President; Lewis L. Wright, Secretary and Treasurer.

Directors—Chas. P. Curran, Wm. Benesh, Chas. M. Stone W. M. Lattin, W. S. Hufford, F. P. Firey, Geo. S. Phillips, Lewis L. Wright, W. L. Wright.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$633,833 41	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		36,772 79	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		140,792 15	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		4,492 00	
Other real estate owned			
Due from reserve banks, excluding item 14		60,151 19	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		20,169 15	
Exchanges for clearing house		6,413 71	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$902,624 40	
LIABILITIES.			
Capital paid in		\$70,000 00	
Surplus		35,000 00	
All undivided profits, less expenses, interest and taxes paid		26,253 23	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,750 00	
Individual deposits subject to check			
Savings deposits		714,179 89	
Demand certificates of deposit			
Time certificates of deposit		11,712 31	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		43,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		228 97	
Total		\$902,624 40	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$11,000 00	

FIRST STATE BANK OF CLOVIS. CLOVIS.

Incorporated July 20, 1904.

303

Officers—R. Norrish, President; E. E. Reyburn, Vice President; Chas. T. Reyburn, Cashier; Thomas Howison, Jr., Assistant Cashier; Chas. T. Reyburn, Secretary and Treasurer.
 Directors—R. Norrish, E. E. Reyburn, Chas. T. Reyburn, Thomas Howison, Jr., C. R. Reyburn.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$316,289 63		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	505 71		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	27,310 65		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,058 73		
Other real estate owned	3,920 91		
Due from reserve banks excluding item 14	18,257 26		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	22,147 23		
Exchanges for clearing house			
Checks and other cash items	1,241 75		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$401,731 87		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	35,000 00		
All undivided profits, less expenses, interest and taxes paid	4,213 01		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,500 00		
Individual deposits subject to check	214,506 51		
Savings deposits			
Demand certificates of deposit	894 42		
Time certificates of deposit	101,666 53		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	8,855 64		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	95 76		
Total	\$401,731 87		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,500 00		

"HOME SAVINGS BANK OF VENTURA." VENTURA.

Incorporated September 15, 1904.

304

Officers—Felix W. Ewing, President; Joseph M. Argabrite, Vice President; Charles H. Carne, Cashier and Secretary.

Directors—Felix W. Ewing, Joseph M. Argabrite, Henry W. Conner, Giovanni Ferro, Jules Feraud, John A. Walker, Edgar W. Carne.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$307,993 82	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		37,700 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		1,400 00	
Other real estate owned			
Due from reserve banks, excluding item 14		5,277 02	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		8,467 52	
Exchanges for clearing house			
Checks and other cash items		7,500 04	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$368,338 40	
LIABILITIES.			
Capital paid in		\$70,000 00	
Surplus		11,000 00	
All undivided profits, less expenses, interest and taxes paid		400 00	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		2,800 00	
Individual deposits subject to check			
Savings deposits		250,138 40	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		34,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$368,338 40	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,100 00	

OXNARD SAVINGS BANK. OXNARD.

Incorporated October 4, 1904.

306

Officers—Chas. Donlon, President; Justin Petit, Vice President; A. Camarillo, Treasurer; H. P. Speer, Cashier and Secretary; C. A. Bright, Assistant Cashier and Assistant Secretary.
 Directors—Chas. Donlon, Geo. E. Hume, Justin Petit, A. L. Hobson, A. Camarillo.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$854,850 51	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		9,000 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		2,216 19	
Other real estate owned.....		425 40	
Due from reserve banks, excluding item 14.....		23,193 10	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		19,374 70	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$909,059 90	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		75,000 00	
All undivided profits, less expenses, interest and taxes paid.....		15,651 03	
Reserved for interest, taxes and expenses.....		5,380 96	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		779,027 91	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		9,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$909,059 90	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$15,061 66	

SIERRA VALLEY BANK. LOYALTON.

Incorporated June 30, 1906.

309

Officers—Raffaele Dotta, President; A. P. Laffranchini, Vice President; S. H. Sherwood, Secretary and Cashier.

Directors—Raffaele Dotta, A. P. Laffranchini, Alessio Ramelli, Leopold Giudici, S. H. Sherwood.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$108,209 00	\$54,051 00	\$162,260 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	287 08		287 08
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	6,015 81	24,492 33	30,508 14
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		4,500 00	4,500 00
Other real estate owned		2,500 00	2,500 00
Due from reserve banks, excluding item 14	26,259 07	5,122 75	31,381 82
Due from other banks	5,201 30		5,201 30
Due from Federal Reserve Bank	5,213 95	1,500 00	6,713 95
Actual cash on hand	2,462 99	134 74	2,597 73
Exchanges for clearing house			
Checks and other cash items	468 53		468 53
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$154,117 73	\$92,300 82	\$246,418 55
LIABILITIES.			
Capital paid in	\$25,000 00	\$12,500 00	\$37,500 00
Surplus	1,500 00	1,000 00	2,500 00
All undivided profits, less expenses, interest and taxes paid	22,217 15		22,217 15
Reserved for interest, taxes and expenses	1,384 74		1,384 74
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	102,858 33		102,858 33
Savings deposits		65,646 53	65,646 53
Demand certificates of deposit	200 00		200 00
Time certificates of deposit			
Certified checks			
Cashiers' checks	957 51		957 51
State, county and municipal deposits		13,000 00	13,000 00
United States and postal savings deposits		154 29	154 29
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$154,117 73	\$92,300 82	\$246,418 55
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$737 98	\$564 27	\$1,302 25

HOLLYWOOD SAVINGS BANK (HOLLYWOOD). LOS ANGELES.

Incorporated December 19, 1904.

310

Officers—Wm. T. Hopper, President; M. F. Palmer, Vice President, Cashier and Secretary; D. B. Booth, Assistant Secretary.
 Directors—J. Dabney Day, Wm. T. Hopper, P. B. Chase, M. F. Palmer, F. C. Desmond, Edward Winterer, Motley H. Flint.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$627,523 88	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		208,634 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		41,300 39	
Other real estate owned			
Due from reserve banks, excluding item 14		12,444 14	
Due from other banks		112,894 43	
Due from Federal Reserve Bank			
Actual cash on hand		24,954 34	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,027,751 18	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		58,000 00	
All undivided profits, less expenses, interest and taxes paid		1,888 19	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,000 00	
Individual deposits subject to check			
Savings deposits		823,901 85	
Demand certificates of deposit			
Time certificates of deposit		33,461 14	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		82,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,027,751 18	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

THE STANFORD BANK. PALO ALTO.

Incorporated December 30, 1904.

311

Officers—Dr. Carl G. Wilson, President; A. W. Ellet, Vice President; Charles Ellet, Cashier, Secretary and Treasurer; C. C. Baughman, Assistant Cashier.
 Directors—Dr. Carl G. Wilson, A. W. Ellet, Charles Ellet, Elmer J. Worth, Dr. W. H. Ketchum, Royal T. Heath, Dr. Robert G. Reynolds.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$83,070 18	\$148,588 58	\$231,658 76
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	67,887 31	75,017 75	142,905 06
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,640 54	21,618 41	43,258 95
Other real estate owned			
Due from reserve banks, excluding item 14	39,492 85	15,528 63	55,021 48
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	17,217 19	7,084 88	24,302 07
Exchanges for clearing house	3,519 90		3,519 90
Checks and other cash items	2,706 18		2,706 18
Items with Federal Reserve Bank in process of collection			
Other resources	1 70		1 70
Totals	\$235,535 85	\$267,838 25	\$503,374 10
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	1,000 00	1,000 00	2,000 00
All undivided profits, less expenses, interest and taxes paid	2,349 71	2,119 85	4,469 56
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	179,669 89		179,669 89
Savings deposits		228,673 40	228,673 40
Demand certificates of deposit	13 00		13 00
Time certificates of deposit		1,045 00	1,045 00
Certified checks	385 99		385 99
Cashiers' checks	8,796 05		8,796 05
State, county and municipal deposits	18,321 21	10,000 00	28,321 21
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$235,535 85	\$267,838 25	\$503,374 10
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,721 00	\$2,829 00	\$4,550 00

NOTE.—The above statement includes the business of a branch office at Mayfield.

"SALINAS VALLEY SAVINGS BANK." SALINAS.

Incorporated January 28, 1905.

313

Officers—John Berges, President; E. W. Palmtag, Vice President; W. F. Menke, Secretary, Treasurer and Cashier.

Directors—John Berges, Thos. Renison, Walter Wallace, W. Parsons, E. W. Palmtag, G. J. Fiese, Paul Tavernetti, W. F. Menke, John Olsen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$1,072,463 35	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		228,400 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		22,945 00	
Other real estate owned.....		50,211 19	
Due from reserve banks, excluding item 14.....		85,255 62	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		33,164 43	
Exchanges for clearing house.....			
Checks and other cash items.....		211 34	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$1,492,650 93	
LIABILITIES.			
Capital paid in.....		\$100,000 00	
Surplus.....		50,000 00	
All undivided profits, less expenses, interest and taxes paid.....		23,311 50	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		5,000 00	
Individual deposits subject to check.....			
Savings deposits.....		1,264,339 43	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		50,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,492,650 93	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$3,000 00	

BANK OF FORTUNA. FORTUNA.

Incorporated March 2, 1905.

317

Officers—E. W. Haight, President; I. H. Van Duzer, Vice President; Fred P. Newell, Cashier; Gordon R. Legg, Ida M. Blair, Assistant Cashiers.

Directors—Fred P. Newell, Frank W. Luther, George H. Newell, E. W. Haight, I. H. Van Duzer, Lewis S. East, Fred A. Leach.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$195,136 36	\$84,520 34	\$279,633 70
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	327 32		327 32
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	94,525 14	137,501 73	232,026 87
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	6,381 80	12,550 00	18,931 80
Other real estate owned		574 16	574 16
Due from reserve banks, excluding item 14	43,733 45	15,231 68	58,965 13
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	30,367 75	6,675 87	37,043 62
Exchanges for clearing house			
Checks and other cash items	62 00		62 00
Items with Federal Reserve Bank in process of collection			
Other resources	21 99		21 99
Totals	\$370,532 81	\$257,053 78	\$627,586 59
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	17,000 00	15,000 00	32,000 00
All undivided profits, less expenses, interest and taxes paid	14,224 34		14,224 34
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	306,850 42		306,850 42
Savings deposits		228,003 78	228,003 78
Demand certificates of deposit	450 00		450 00
Time certificates of deposit		4,050 00	4,050 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits	17,008 05		17,008 05
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$370,532 81	\$257,053 78	\$627,586 59
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

MODESTO SAVINGS BANK. MODESTO.

Incorporated March 8, 1905.

319

Officers—J. R. Broughton, President; W. W. Giddings, G. A. Cressey, Vice Presidents; D. K. Young, Secretary; G. A. Cressey, Treasurer.
 Directors—J. R. Broughton, W. W. Giddings, G. A. Cressey, W. W. Cox, J. J. McMahon, V. D. Whitmore, C. M. Maze, A. H. Turner, C. R. Tillson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,464,356 53	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon.			
less all offsetting bond adjustment accounts		234,182 82	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		139,940 22	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		50,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,888,479 58	
LIABILITIES.			
Capital paid in		\$150,000 00	
Surplus		60,000 00	
All undivided profits, less expenses, interest and taxes paid		28,497 42	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,587,984 94	
Demand certificates of deposit			
Time certificates of deposit		36,997 22	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,888,479 58	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

ESCONDIDO SAVINGS BANK. ESCONDIDO.

Incorporated March 28, 1905.

321

Officers—A. W. Wohlford, President; G. V. Thomas, Vice President; E. E. Turrentine, Secretary, Treasurer and Cashier.

Directors—A. W. Wohlford, G. V. Thomas, E. E. Turrentine, J. N. Turrentine, Alex. Stewart, E. G. Logan, Arthur B. Jones.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$320,317 25	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		48,091 95	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		126,253 22	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		1,075 00	
Other real estate owned			
Due from reserve banks, excluding item 14		31,617 07	
Due from other banks		14,070 28	
Due from Federal Reserve Bank			
Actual cash on hand		13,066 84	
Exchanges for clearing house			
Checks and other cash items		881 33	
Items with Federal Reserve Bank in process of collection			
Other resources		2,333 33	
Total		\$557,706 27	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		35,000 00	
All undivided profits, less expenses, interest and taxes paid		12,433 88	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		406,707 09	
Demand certificates of deposit			
Time certificates of deposit		41,635 63	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		36,929 67	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$557,706 27	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,984 25	

SOLANO COUNTY SAVINGS BANK. SUISUN CITY.

Incorporated April 3, 1905.

325

Officers—E. L. Reese, President; E. E. Long, Vice President; E. D. Holly, Cashier, Manager and Secretary; Arthur Garben, Assistant Cashier; E. E. Long, Treasurer.
 Directors—E. L. Reese, E. E. Long, B. F. Rush, F. A. Chadbourne, Sr., W. J. Morrison, Claus Mangels, E. D. Holly.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$218,877 73	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		101,687 37	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		1,121 87	
Due from reserve banks, excluding item 14		41,754 06	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		9,339 06	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$372,780 09	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		14,000 00	
All undivided profits, less expenses, interest and taxes paid		3,033 76	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,031 00	
Individual deposits subject to check			
Savings deposits		317,215 33	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$372,780 09	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,500 00	

SURPRISE VALLEY BANK. CEDARVILLE.

Incorporated April 18, 1905.

326

Officers—F. E. Bush, President; J. R. Wilson, Vice President; K. M. Street, Cashier and Secretary;
J. W. Heryford, Treasurer.

Directors—F. E. Bush, J. R. Wilson, K. M. Street, J. W. Heryford, L. E. McCulley.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$279,412 70		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	350 51		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	36,428 77		
Stock of Federal Reserve Bank	2,100 00		
Bank premises, furniture and fixtures and safe deposit vaults	7,550 00		
Other real estate owned	3,250 00		
Due from reserve banks, excluding item 14	12,102 73		
Due from other banks	4,176 16		
Due from Federal Reserve Bank	16,430 52		
Actual cash on hand	4,034 50		
Exchanges for clearing house			
Checks and other cash items	454 29		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$366,290 18		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	45,000 00		
All undivided profits, less expenses, interest and taxes paid	2,973 10		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	158,919 32		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	104,245 96		
Certified checks			
Cashiers' checks	151 80		
State, county and municipal deposits	20,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$366,290 18		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$7,500 00		

BANK OF HALF MOON BAY. HALF MOON BAY.

Incorporated May 6, 1905.

328

Officers—Horace Nelson, President; J. L. Debenedetti, Vice President; M. J. Bettencourt, Cashier and Secretary; John Gilcrest, Assistant Cashier; J. C. Williamson, Treasurer.
 Directors—Horace Nelson, C. W. Borden, J. C. Williamson, John V. Souza, John A. Bettencourt, J. P. Michieli, J. L. Debenedetti, Wm. J. Debenedetti, M. J. Bettencourt.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$147,410 89	\$394,294 72	\$541,705 61
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,019 75		2,019 75
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	12,522 27	30,000 00	42,522 27
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,500 00		2,500 00
Other real estate owned		265 00	265 00
Due from reserve banks, excluding item 14	11,162 25	22,103 72	33,265 97
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	9,521 07	22,767 18	32,288 25
Exchanges for clearing house			
Checks and other cash items	25 60		25 60
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$185,161 83	\$469,430 62	\$654,592 45
LIABILITIES.			
Capital paid in	\$12,500 00	\$17,500 00	\$30,000 00
Surplus	7,000 00	26,500 00	33,500 00
All undivided profits, less expenses, interest and taxes paid	2,213 18	7,307 47	9,520 65
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	60 00		60 00
Individual deposits subject to check	155,265 95		155,265 95
Savings deposits		417,323 15	417,323 15
Demand certificates of deposit	1,792 70		1 792 70
Time certificates of deposit		800 00	800 00
Certified checks	25 00		25 00
Cashiers' checks			
State, county and municipal deposits	6,300 00		6,300 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	5 00		5 00
Totals	\$185,161 83	\$469,430 62	\$654,592 45
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

AMERICAN SAVINGS BANK OF ANAHEIM. ANAHEIM.

Incorporated May 8, 1905.

329

Officers—Wm. J. Siemann, President; H. H. Benjamin, Samuel Kraemer, Vice Presidents; E. Zitzmann, Cashier and Secretary; A. S. Bradford, Treasurer.
 Directors—Wm. J. Siemann, H. H. Benjamin, Samuel Kraemer, A. S. Bradford, E. Zitzmann, S. P. Kraemer, Chas. Eygabroad, S. C. Hartranft.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,055,560 18	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		154,263 52	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		55,525 04	
Due from other banks		31,825 39	
Due from Federal Reserve Bank			
Actual cash on hand		34,912 70	
Exchanges for clearing house			
Checks and other cash items		96 96	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,332,183 79	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		70,000 00	
All undivided profits, less expenses, interest and taxes paid		4,372 63	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		5,000 00	
Individual deposits subject to check			
Savings deposits		1,166,380 16	
Demand certificates of deposit			
Time certificates of deposit		16,425 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		20,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		6 00	
Total		\$1,332,183 79	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$10,555 60	

BANK OF SOUTH SAN FRANCISCO. SOUTH SAN FRANCISCO.

Incorporated May 27, 1905.

333

Officers—I. H. Potter, President; H. L. Haaker, Vice President and Treasurer; D. W. Ratto, Cashier and Secretary; E. N. Fourcans, Assistant Cashier; W. H. Coffinberry, Chairman of the Board; S. Lombardi, Vice President.
 Directors—W. H. Coffinberry, H. L. Haaker, J. O. Snyder, S. Lombardi, F. S. Dolley, F. A. Cunningham, I. H. Potter, R. L. Benedict, T. L. Hickey.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$311,384 94	\$498,642 32	\$810,027 26
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	927 19		927 19
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	169,225 48	409,833 99	579,059 47
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,743 70	71,561 02	84,304 72
Other real estate owned			
Due from reserve banks, excluding item 14	110,113 00	77,188 10	187,301 10
Due from other banks	1,807 86		1,807 86
Due from Federal Reserve Bank			
Actual cash on hand	33,257 59	23,417 12	56,674 71
Exchanges for clearing house			
Checks and other cash items	2,602 35		2,602 35
Items with Federal Reserve Bank in process of collection			
Other resources	9 00		9 00
Totals	\$642,071 11	\$1,080,642 55	\$1,722,713 66
LIABILITIES.			
Capital paid in	\$74,000 00	\$76,000 00	\$150,000 00
Surplus	16,220 00	25,500 00	41,720 00
All undivided profits, less expenses, interest and taxes paid	9,298 08	12,431 02	21,729 10
Reserved for interest, taxes and expenses		1,217 03	1,217 03
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	364,632 92		364,632 92
Savings deposits		965,494 50	965,494 50
Demand certificates of deposit	50,775 00		50,775 00
Time certificates of deposit			
Certified checks	461 50		461 50
Cashiers' checks	48,494 24		48,494 24
State, county and municipal deposits	77,829 60		77,829 60
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	359 77		359 77
Totals	\$642,071 11	\$1,080,642 55	\$1,722,713 66
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF POINT ARENA. POINT ARENA.

Incorporated June 9, 1905.

338

Officers—J. C. Halliday, President; C. F. O'Brien, Vice President; J. H. Halliday, Secretary; A. Stornetta, Treasurer; A. D. Pitts, Assistant Treasurer; P. W. Haggren, Cashier; A. L. McCallum, Assistant Cashier.

Directors—J. C. Halliday, J. H. Halliday, C. F. O'Brien, A. Stornetta, A. D. Pitts.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$74,255 44		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	15,249 50		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	18,197 86		
Other real estate owned			
Due from reserve banks, excluding item 14	64,273 27		
Due from other banks	5,110 76		
Due from Federal Reserve Bank			
Actual cash on hand	17,504 48		
Exchanges for clearing house			
Checks and other cash items	160 98		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$194,752 29		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	2,707 00		
All undivided profits, less expenses, interest and taxes paid	1,071 37		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	80 00		
Individual deposits subject to check	105,967 34		
Savings deposits			
Demand certificates of deposit	100 00		
Time certificates of deposit	59,679 98		
Certified checks	25 63		
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits	120 97		
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$194,752 29		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,300 00		

SELMA SAVINGS BANK. SELMA.

Incorporated June 22, 1905.

340

Officers—M. Vincent, President; M. Sides, W. C. Freeland, Vice Presidents; G. W. Glines, Cashier;
W. J. Johnson, Assistant Cashier.
Directors—M. Vincent, M. Sides, W. C. Freeland, T. B. Matthews, O. J. Woodward.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$433,785 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		40,575 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		36,806 83	
Due from other banks.....			
Due from Federal Reserve Bank.....		12,289 10	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$523,455 93	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		25,000 00	
All undivided profits, less expenses, interest and taxes paid.....		3,509 00	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		433,946 93	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		25,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$523,455 93	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$7,743 50	

THE CALIFORNIA SAVINGS BANK. PETALUMA.

Incorporated June 23, 1905.

341

Officers—A. J. Bloom, President; H. S. Gossage, Vice President; J. H. Gwinn, Cashier; Chas. McNally, Assistant Cashier.
 Directors—A. J. Bloom, C. C. Boysen, M. Vonsen, H. C. Scrutton, J. H. Gwinn, H. S. Gossage, Jas. Sorensen, A. J. Petersen, B. B. Hinshaw.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$2,140,252 92	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		668,252 47	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		446,656 53	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		98,810 94	
Exchanges for clearing house			
Checks and other cash items		6,240 30	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$3,360,213 16	
LIABILITIES.			
Capital paid in		\$200,000 00	
Surplus		100,000 00	
All undivided profits, less expenses, interest and taxes paid		62,500 00	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		10,000 00	
Individual deposits subject to check			
Savings deposits		2,888,213 16	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		99,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$3,360,213 16	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$12,000 00	

VENICE SAVINGS BANK. VENICE.

Incorporated June 21, 1913.

342

Officers—A. L. Shipley, President; R. A. Phillips, Vice President; C. W. Erdlen, Secretary and Cashier.
 Directors—R. A. Phillips, P. H. Young, A. L. Shipley, W. D. Newcomb, Jr.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$280,896 19	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		92,277 28	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		3,000 00	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		24,211 94	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		8,994 64	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$409,380 05	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		12,500 00	
All undivided profits, less expenses, interest and taxes paid.....		6,578 15	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		319,306 36	
Demand certificates of deposit.....			
Time certificates of deposit.....		4,595 54	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		41,400 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$409,380 05	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$1,265 00	

BANK OF A. LEVY (Incorporated). OXNARD.

Incorporated July 20, 1905.

343

Officers—J. P. Levy, President; James Leonard, Vice President; Alpha Adams, Vice President and Cashier and Treasurer; Albert Guedemann, Secretary and Assistant Cashier; T. R. Carroll, Robt. S. Durr, Assistant Cashiers.

Directors—Alpha Adams, Casper Borchard, A. Camarillo, C. J. Daily, J. P. Levy, Louis Maulhardt, Henry Levy, James Leonard, Justin Petit.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$1,151,210 93	\$812,720 95	\$1,933,931 88
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	4,251 76		4,251 76
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	393,679 15	20,000 00	413,679 15
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	10,545 20		10,545 20
Other real estate owned.....	1 00		1 00
Due from reserve banks, excluding item 14.....	142,606 78	21,246 05	163,852 83
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	60,957 28	16,798 11	77,755 39
Exchanges for clearing house.....			
Checks and other cash items.....	6,181 58		6,181 58
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	5,324 41		5,324 41
Totals.....	\$1,774,758 09	\$870,765 11	\$2,645,523 20
LIABILITIES.			
Capital paid in.....	\$150,000 00	\$50,000 00	\$200,000 00
Surplus.....	250,000 00	50,000 00	300,000 00
All undivided profits, less expenses, interest and taxes paid.....	88,319 49	94,189 90	182,509 39
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	732,860 74		732,860 74
Savings deposits.....		676,575 21	676,575 21
Demand certificates of deposit.....	1,100 00		1,100 00
Time certificates of deposit.....	217,099 61		217,099 61
Certified checks.....	1,124 00		1,124 00
Cashiers' checks.....	3,958 81		3,958 81
State, county and municipal deposits.....	330,295 44		330,295 44
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$1,774,758 09	\$870,765 11	\$2,645,523 20
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

REDONDO SAVINGS BANK. REDONDO BEACH.

Incorporated July 22, 1905.

344

Officers—J. E. Walker, President; J. P. Luxford, Vice President; C. E. Perkins, Secretary; C. V. Walker, Cashier.

Directors—J. E. Walker, J. P. Luxford, R. E. Mattison, F. L. Ryder, F. L. Perry.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$22,189 10	\$294,622 83	\$316,811 93
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	5,000 00	74,688 43	79,688 43
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		1,379 30	1,379 30
Other real estate owned.....		90 00	90 00
Due from reserve banks, excluding item 14.....	48 41	14,998 11	15,046 52
Due from other banks.....	1,241 96	15,454 37	16,696 33
Due from Federal Reserve Bank.....			
Actual cash on hand.....	722 26	10,127 84	10,850 10
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		28,383 65	28,383 65
Totals.....	\$29,201 73	\$439,744 53	\$468,946 26
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$30,000 00	\$50,000 00
Surplus.....	3,250 00	10,000 00	13,250 00
All undivided profits, less expenses, interest and taxes paid.....	837 05	5,042 53	5,879 58
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,500 00	1,500 00
Individual deposits subject to check.....	5,114 68		5,114 68
Savings deposits.....		383,803 40	383,803 40
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		9,277 60	9,277 60
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		121 00	121 00
Totals.....	\$29,201 73	\$439,744 53	\$468,946 26
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$36 40	\$1,476 99	\$1,513 39

BANK OF LOS BANOS. LOS BANOS.

Incorporated August 3, 1905.

346

Officers—J. Leroy Nickel, President; J. F. Clyne, Vice President; F. F. Palmerlee, Cashier; J. W. Cardoza, E. N. Place, Frank Fazio, C. J. McDonald, Assistant Cashiers; A. A. Gordon, Manager Dos Palos Branch; J. W. Miller, Manager Firebaugh Branch.
 Directors—J. Leroy Nickel, J. Leroy Nickel, Jr., J. F. Clyne, J. E. Place, Martin Erreca, Antonio Duarte, F. F. Palmerlee.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$385,665 72	\$407,538 11	\$793,203 83
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,023 91		1,023 91
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	65,242 19	92,074 60	157,316 79
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	14,180 65	2,967 96	17,148 61
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	60,803 33	30,392 75	91,196 08
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	25,441 76	12,000 00	37,441 76
Exchanges for clearing house.....	2,477 53		2,477 53
Checks and other cash items.....	1,516 57		1,516 57
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	10,949 08	1,340 23	12,289 31
Totals.....	\$567,300 74	\$546,313 65	\$1,113,614 39
LIABILITIES.			
Capital paid in.....	\$70,000 00	\$30,000 00	\$100,000 00
Surplus.....	30,000 00	33,500 00	63,500 00
All undivided profits, less expenses, interest and taxes paid.....	*11,213 48	202 86	11,010 62
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	291 08		291 08
Dividends unpaid.....			
Individual deposits subject to check.....	381,798 46		381,798 46
Savings deposits.....		483,016 51	483,016 51
Demand certificates of deposit.....	1,278 99		1,278 99
Time certificates of deposit.....	19,555 50		19,555 50
Certified checks.....			
Cashiers' checks.....	2,071 39		2,071 39
State, county and municipal deposits.....	51,030 34		51,030 34
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	61 50		61 50
Totals.....	\$567,300 74	\$546,313 65	\$1,113,614 39
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

* Deficit.

NOTE.—The above statement includes the business of branch offices at Dos Palos and Firebaugh.

BUTTE COUNTY SAVINGS BANK. CHICO.

Incorporated August 14, 1905.

347

Officers—Guy R. Kennedy, President; Jas. H. Jones, Vice President; E. T. Williamson, Cashier, Secretary and Treasurer; T. J. Bohling, Assistant Cashier and Assistant Secretary; Geo. P. Morse, Assistant Cashier.

Directors—Guy R. Kennedy, Jas. H. Jones, W. J. O'Connor, Ed Harkness, Stanley L. Sproul, H. C. Compton, E. T. Williamson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,631,931 84	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts		463,614 38	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		27,006 75	
Other real estate owned		593 00	
Due from reserve banks, excluding item 14		182,361 97	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		31,234 06	
Exchanges for clearing house			
Checks and other cash items		3,091 48	
Items with Federal Reserve Bank in process of collection			
Other resources		1,056 30	
Total		\$2,340,889 78	
LIABILITIES.			
Capital paid in		\$200,000 00	
Surplus		63,000 00	
All undivided profits, less expenses, interest and taxes paid		32,290 91	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		8,000 00	
Individual deposits subject to check			
Savings deposits		1,968,109 87	
Demand certificates of deposit			
Time certificates of deposit		2,389 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		70,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		100 00	
Total		\$2,340,889 78	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$6,463 40	

BANK OF NEEDLES. NEEDLES.

Incorporated June 30, 1910.

351

Officers—T. M. Quebedeaux, President; T. F. Brioady, Vice President; E. Keaton Bryan, Cashier;

J. L. Baird, Assistant Cashier.

Directors—T. M. Quebedeaux, T. F. Brioady, O. D. Collins, E. Keaton Bryan, J. L. Baird.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$258,873 36		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,743 12		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	89,236 22		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	29,101 50		
Other real estate owned.....	1,442 22		
Due from reserve banks, excluding item 14.....	45,844 31		
Due from other banks.....	14,158 08		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	29,812 36		
Exchanges for clearing house.....	2,936 05		
Checks and other cash items.....	455 07		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$473,602 29		
LIABILITIES.			
Capital paid in.....	\$35,000 00		
Surplus.....	17,500 00		
All undivided profits, less expenses, interest and taxes paid.....	734 77		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	312,925 17		
Savings deposits.....			
Demand certificates of deposit.....	1,050 00		
Time certificates of deposit.....	68,664 95		
Certified checks.....	117 50		
Cashiers' checks.....	2,141 58		
State, county and municipal deposits.....	35,000 00		
United States and postal savings deposits.....	468 32		
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$473,602 29		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"LIVERMORE VALLEY SAVINGS BANK." LIVERMORE.

Incorporated October 6, 1905.

352

Officers—Thos. W. Norris, President; J. O. McKown, Vice President; A. H. Sheffield, Cashier, Secretary and Treasurer; H. J. Callaghan, Assistant Cashier, Assistant Secretary and Assistant Treasurer.
 Directors—Thos. W. Norris, J. O. McKown, A. H. Sheffield, H. J. Callaghan, J. F. Carlson, C. M. Nissen, Rube Hunter, H. W. Hupers, A. M. Hagemann, D. D. Emminger, H. D. Ruter.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$582,626 79	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		257,368 17	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		4,229 86	
Other real estate owned.....		960 00	
Due from reserve banks, excluding item 14.....		55,775 92	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		20,350 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$921,310 74	
LIABILITIES.			
Capital paid in.....		\$71,100 00	
Surplus.....		30,000 00	
All undivided profits, less expenses, interest and taxes paid.....		3,103 76	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		3,555 00	
Individual deposits subject to check.....			
Savings deposits.....		759,051 98	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		54,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$921,310 74	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$400 00	

FILLMORE STATE BANK. FILLMORE.

Incorporated October 13, 1908.

353

Officers—Geo. W. Tighe, President; Wm. Shiells, Vice President; Glenn W. Harmonson, Cashier, Secretary and Treasurer; Clarence R. Young, Assistant Cashier; C. E. Spencer, Assistant Cashier and Manager Piru Branch.

Directors—Geo. W. Tighe, Wm. Shiells, John Lagomarsino, E. A. Pyle, E. A. Case, C. C. Elkins, J. P. Trotter.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$385,834 93	\$193,014 00	\$578,848 93
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	5,299 21		5,299 21
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	78,237 50	5,658 62	83,896 12
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	46,927 00		46,927 00
Other real estate owned			
Due from reserve banks, excluding item 14	132,376 41	13,282 05	145,658 46
Due from other banks			
Due from Federal Reserve Bank	11,497 14	4,500 00	15,997 14
Actual cash on hand	21,799 39	288 97	22,088 36
Exchanges for clearing house			
Checks and other cash items	4,765 63		4,765 63
Items with Federal Reserve Bank in process of collection			
Other resources	3,876 72	479 63	4,356 35
Totals	\$690,613 93	\$217,223 27	\$907,837 20
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	15,000 00	8,500 00	23,500 00
All undivided profits, less expenses, interest and taxes paid	10,290 55		10,290 55
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	483,694 26		483,694 26
Savings deposits		183,723 27	183,723 27
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	8 80		8 80
Cashiers' checks	31,202 06		31,202 06
State, county and municipal deposits	75,418 26		75,418 26
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$690,613 93	\$217,223 27	\$907,837 20
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,635 00	\$5,007 15	\$10,642 15

NOTE.—The above statement includes the business of a branch office at Piru.

"BANK OF MORGAN HILL." MORGAN HILL.

Incorporated October 9, 1905.

355

Officers—C. F. Dreury, President; I. Purcell, Vice President; C. R. Nelson, Cashier, Secretary and Treasurer; E. L. Reed, Assistant Cashier.
 Directors—C. F. Dreury, I. Purcell, W. H. Ward, R. S. Robinson, C. R. Nelson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$266,991 45		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	97 87		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	112,014 40		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	8,833 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	36,394 81		
Due from other banks.....			
Due from Federal Reserve Bank.....	10,031 37		
Actual cash on hand.....	11,927 73		
Exchanges for clearing house.....			
Checks and other cash items.....	129 22		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	508 65		
Total.....	\$446,928 50		
LIABILITIES.			
Capital paid in.....	\$50,000 00		
Surplus.....	15,000 00		
All undivided profits, less expenses, interest and taxes paid.....	16,421 48		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	20,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	183,607 81		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	157,839 51		
Certified checks.....	556 00		
Cashiers' checks.....	3,503 70		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$446,928 50		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,500 00		

"BANK OF PINOLE." PINOLE.

Incorporated October 28, 1905.

356

Officers—E. M. Downer, President; J. P. Connors, First Vice President; S. S. MacKinlay, Second Vice President; L. E. Hart, Cashier, Secretary, Treasurer and Manager; T. W. Hutchison, W. E. Lewis, Mrs. Gertrude Barnard, Assistant Cashiers.
 Directors—E. M. Downer, J. P. Connors, S. S. MacKinlay, E. D. Armstrong, J. P. Tormey, L. G. Metcalf, W. A. Davis, Dr. M. L. Fernandez, Dr. J. H. Adams, J. H. Martin, L. E. Hart.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$263,599 24	\$457,131 58	\$720,730 82
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts	5,396 27		5,396 27
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	80,154 32	624,640 70	704,795 02
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,563 00	44,161 55	53,724 55
Other real estate owned	500 00		500 00
Due from reserve banks, excluding item 14	118,075 36	135,867 29	253,942 65
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	22,903 49	29,737 74	52,641 23
Exchanges for clearing house			
Checks and other cash items	6,525 34		6,525 34
Items with Federal Reserve Bank in process of collection	2,983 93		2,983 93
Other resources	2,729 62		2,729 62
Totals	\$512,430 57	\$1,291,538 86	\$1,803,969 43
LIABILITIES.			
Capital paid in	\$70,000 00	\$55,000 00	\$125,000 00
Surplus	11,100 00	55,900 00	67,000 00
All undivided profits, less expenses, interest and taxes paid	2,907 84	9,069 49	11,977 33
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	5,000 00		5,000 00
Individual deposits subject to check	388,726 67		388,726 67
Savings deposits		1,099,069 37	1,099,069 37
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	1,181 25		1,181 25
Cashiers' checks	8,984 81		8,984 81
State, county and municipal deposits	24,500 00	72,500 00	97,000 00
United States and postal savings deposits	30 00		30 00
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$512,430 57	\$1,291,538 86	\$1,803,969 43
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at Crockett and Rodeo.

BANK OF GUERNEVILLE. GUERNEVILLE.

Incorporated October 31, 1905.

358

Officers—R. A. Belden, President; P. S. Hollingsworth, Vice President; C. B. McBride, Cashier.
 Directors—P. S. Hollingsworth, A. E. Sbarboro, O. N. Charles, R. A. Belden, T. C. Mellersh, J. T. Coon,
 Jos. P. DeCarly.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$145,193 30	\$98,835 43	\$244,028 73
Bankers' acceptances, excluding rediscounts	5,000 00		5,000 00
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	373 93		373 93
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	11,145 42	18,227 00	29,372 42
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		7,125 00	7,125 00
Other real estate owned			
Due from reserve banks, excluding item 14	5,065 36		5,065 36
Due from other banks	16,711 51		16,711 51
Due from Federal Reserve Bank			
Actual cash on hand	12,330 44	7,236 18	19,566 62
Exchanges for clearing house	254 91		254 91
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	7,372 52		7,372 52
Totals	\$203,447 39	\$131,423 61	\$334,871 00
LIABILITIES.			
Capital paid in	\$32,500 00	\$17,500 00	\$50,000 00
Surplus	7,000 00		7,000 00
All undivided profits, less expenses, interest and taxes paid	4,210 88		4,210 88
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,509 00		1,509 00
Individual deposits subject to check	109,577 33		109,577 33
Savings deposits		101,423 61	101,423 61
Demand certificates of deposit	635 33		635 33
Time certificates of deposit	36,211 32		36,211 32
Certified checks			
Cashiers' checks	1,761 83		1,761 83
State, county and municipal deposits	10,000 00	12,500 00	22,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	41 70		41 70
Totals	\$203,447 39	\$131,423 61	\$334,871 00
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,200 00	\$1,600 00	\$3,800 00

THE MECHANICS BANK OF RICHMOND. RICHMOND.

Incorporated August 3, 1907.

360

Officers—E. M. Downer, President; J. F. Carlston, E. M. Tilden, Vice Presidents; W. L. Ballenger, Cashier; Chris Escobar, Assistant Cashier.
 Directors—E. M. Downer, J. F. Carlston, J. F. Brooks, W. L. Ballenger, H. A. Johnston, R. W. Hanna, E. M. Tilden.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$687,349 27	\$649,659 98	\$1,337,009 25
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,238 81		3,238 81
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	215,226 77	497,779 45	713,006 22
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	29,300 00	95,000 00	124,300 00
Other real estate owned	191 23	11,071 84	11,263 07
Due from reserve banks, excluding item 14	96,016 86	128,575 01	224,591 87
Due from other banks		23,010 78	23,010 78
Due from Federal Reserve Bank			
Actual cash on hand	58,443 24	37,200 33	95,643 57
Exchanges for clearing house	8,233 99		8,233 99
Checks and other cash items	18,935 32		18,935 32
Items with Federal Reserve Bank in process of collection			
Other resources	652 34		652 34
Totals	\$1,117,587 83	\$1,442,297 39	\$2,559,885 22
LIABILITIES.			
Capital paid in	\$100,000 00	\$100,000 00	\$200,000 00
Surplus	75,000 00	25,000 00	100,000 00
All undivided profits, less expenses interest and taxes paid	16,079 95	15,933 15	32,013 10
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	20,000 00		20,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	5,012 00		5,012 00
Individual deposits subject to check	845,449 45		845,449 45
Savings deposits		1,172,594 24	1,172,594 24
Demand certificates of deposit			
Time certificates of deposit		28,770 00	28,770 00
Certified checks	9,227 85		9,227 85
Cashiers' checks	17,498 62		17,498 62
State, county and municipal deposits	29,319 96	100,000 00	129,319 96
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,117,587 83	\$1,442,297 39	\$2,559,885 22
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"SANTA PAULA SAVINGS BANK." SANTA PAULA.

Incorporated November 28, 1905.

363

Officers—C. C. Teague, President; A. L. Shively, Vice President; A. F. Walden, Cashier; D. Shively, Assistant Cashier.
 Directors—D. W. Mott, I. P. Browne, M. H. Butcher, A. C. Hardison, N. W. Blanchard, Jr., A. L. Shively, C. C. Teague.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$384,654 28	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		36,107 37	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		261 00	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		8,431 36	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		8,815 99	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$438,270 00	
LIABILITIES.			
Capital paid in.....		\$50,000 00	
Surplus.....		12,500 00	
All undivided profits, less expenses, interest and taxes paid.....		17,860 40	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		332,909 60	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		25,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$438,270 00	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$5,259 44	

BANK OF SAN PEDRO. SAN PEDRO.

Incorporated March 26, 1888.

364

Officers—Henry E. Sherer, President; Geo. P. Adams, Vice President; Robt. C. Baly, Vice President and Cashier; Gladys E. Lever, M. L. Mayer, D. MacLean, R. L. Porter, Assistant Cashiers; S. Rocco, Auditor.

Directors—Geo. P. Adams, Robert C. Baly, John Gray, C. N. Krog, E. D. Seward, Henry E. Sherer, J. A. Privett.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$521,667 33	\$1,244,353 25	\$1,766,020 58
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	162,159 75	427,227 04	589,386 79
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	46,678 57		46,678 57
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	75,867 59	67,077 29	142,944 88
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	48,493 16	42,026 31	90,519 47
Exchanges for clearing house.....	9,949 92		9,949 92
Checks and other cash items.....	4,210 64		4,210 64
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$869,026 96	\$1,780,683 89	\$2,649,710 85
LIABILITIES.			
Capital paid in.....	\$85,000 00	\$165,000 00	\$250,000 00
Surplus.....	28,000 00	35,000 00	63,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,764 11	19,306 49	28,070 60
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	731,476 27		731,476 27
Savings deposits.....		1,475,914 67	1,475,914 67
Demand certificates of deposit.....			
Time certificates of deposit.....		85,462 73	85,462 73
Certified checks.....	742 40		742 40
Cashiers' checks.....	15,044 18		15,044 18
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$869,026 96	\$1,780,683 89	\$2,649,710 85
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$5,983 49	\$14,626 33	\$20,609 82

FARMERS AND MERCHANTS BANK. SANTA PAULA.

Incorporated December 20, 1905.

367

Officers—J. M. Sharp, Chairman of Board; Roger G. Edwards, President; Richard Stephens, M. N. Shedenhelm, Vice Presidents; E. C. Corey, Cashier, Secretary and Treasurer; F. L. Gay, Manager Fillmore Branch; R. E. Kuhns, Manager Saticoy Branch; R. E. Cowden, Assistant Cashier.
 Directors—J. M. Sharp, Richard Stephens, George W. Burson, M. N. Shedenhelm, J. N. Thille, Roger G. Edwards, C. C. Teague, John B. McNab, David Darling, W. H. Duval, David Felsenthal.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$798,142 42	\$534,654 57	\$1,332,796 99
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,132 03		1,132 03
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	280,218 71	10,960 16	291,178 87
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	64,005 31		64,005 31
Other real estate owned			
Due from reserve banks, excluding item 14	71,777 29	14,882 32	86,659 61
Due from other banks	17,147 53		17,147 53
Due from Federal Reserve Bank			
Actual cash on hand	54,725 30	15,797 82	70,523 12
Exchanges for clearing house	28,626 37		28,626 37
Checks and other cash items	11,433 01		11,433 01
Items with Federal Reserve Bank in process of collection	19,511 49		19,511 49
Other resources	2,231 54		2,231 54
Totals	\$1,348,951 00	\$576,294 87	\$1,925,245 87
LIABILITIES.			
Capital paid in	\$230,000 00	\$20,000 00	\$250,000 00
Surplus	13,000 00	40,000 00	53,000 00
All undivided profits, less expenses, interest and taxes paid	12,240 16		12,240 16
Reserved for interest, taxes and expenses	123 98		123 98
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	10,003 50		10,003 50
Individual deposits subject to check	882,954 32		882,954 32
Savings deposits		516,294 87	516 294 87
Demand certificates of deposit	500 00		500 00
Time certificates of deposit	21,176 57		21,176 57
Certified checks	275 44		275 44
Cashiers' checks	33,824 02		33,824 02
State, county and municipal deposits	144,853 01		144,853 01
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,348,951 00	\$576,294 87	\$1,925,245 87
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$10,696 02		\$10,696 02

NOTE.—The above statement includes the business of branch offices at Fillmore and Saticoy.

"THE PRODUCERS SAVINGS BANK." VISALIA.

Incorporated December 30, 1905.

368

Officers—S. Mitchell, President; H. M. Mooney, Vice President; Chas. M. Griffith, Cashier, Treasurer and Secretary; Jos. R. Barboni, Miss R. Green, Assistant Cashiers.
 Directors—S. Mitchell, C. M. Griffith, H. M. Mooney, Nathan Levy, Geo. Morrell, Ben M. Maddox, M. E. Power.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$1,254,693 50	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		18,000 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		9,658 08	
Due from other banks.....			
Due from Federal Reserve Bank.....		35,000 00	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$1,317,351 58	
LIABILITIES.			
Capital paid in.....		\$150,000 00	
Surplus.....		20,000 00	
All undivided profits, less expenses, interest and taxes paid.....		6,329 14	
Reserved for interest, taxes and expenses.....		2,949 40	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		6,000 00	
Individual deposits subject to check.....			
Savings deposits.....		1,032,709 96	
Demand certificates of deposit.....			
Time certificates of deposit.....		81,948 70	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		15,000 00	
United States and postal savings deposits.....		2,414 38	
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,317,351 58	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"HAYWARDS BANK OF SAVINGS." HAYWARD.

Incorporated January 2, 1906.

369

Officers—I. B. Parsons, President; F. C. Winton, E. O. Webb, Vice Presidents; W. W. Haley, Cashier, Secretary and Treasurer; H. Henningsen, Assistant Cashier, Assistant Secretary.
 Directors—I. B. Parsons, F. C. Winton, E. O. Webb, F. I. Lemos, W. H. Meek, J. H. Gansberger, A. E. Manter.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$919,808 16	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		379,868 65	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		1,362 78	
Other real estate owned.....		6,858 92	
Due from reserve banks, excluding item 14.....		26,292 74	
Due from other banks.....		82,619 12	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		34,489 94	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$1,451,300 31	
LIABILITIES.			
Capital paid in.....		\$118,500 00	
Surplus.....		35,000 00	
All undivided profits, less expenses, interest and taxes paid.....		11,840 84	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		4,147 50	
Individual deposits subject to check.....			
Savings deposits.....		1,221,811 97	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		60,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,451,300 31	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$7,000 00	

STANISLAUS COUNTY SAVINGS BANK. OAKDALE.

Incorporated January 23, 1905.

371

Officers—W. L. Rodden, Chairman of the Board; W. Rodden, President; L. F. Brichetto, Vice President;
D. E. Lee, Secretary and Cashier.
Directors—W. Rodden, W. L. Rodden, D. E. Lee, L. F. Brichetto, A. L. Leitch, J. B. Stearns, J. C. Laughlin.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$425,480 68	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		121,376 91	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		13,477 31	
Due from other banks.....		2,246 67	
Due from Federal Reserve Bank.....		12,400 00	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$574,981 57	
LIABILITIES.			
Capital paid in.....		\$60,000 00	
Surplus.....		40,000 00	
All undivided profits, less expenses, interest and taxes paid.....		4,775 64	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		431,405 93	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		38,800 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$574,981 57	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$8,949 00	

SAN RAMON VALLEY BANK. WALNUT CREEK.

Incorporated June 28, 1907.

372

Officers--B. G. Ensign, President; Arthur Burton, Vice President; F. A. Marshall, Cashier, Secretary and Treasurer; M. A. Ridgway, Assistant Cashier; H. H. Daley, Assistant Cashier and Manager Danville Branch.

Directors--B. G. Ensign, Arthur Burton, F. A. Marshall, W. S. Burpee, N. S. Boone, C. R. Leech.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$297,543 35	\$283,807 92	\$581,351 27
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,409 22		3,409 22
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		87,533 91	87,533 91
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,410 00	16,700 00	38,110 00
Other real estate owned		8,035 51	8,035 51
Due from reserve banks, excluding item 14	17,484 29	15,509 31	32,993 60
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,613 03	8,697 50	23,310 53
Exchanges for clearing house	123 62		123 62
Checks and other cash items	874 10		874 10
Items with Federal Reserve Bank in process of collection			
Other resources	8,049 90		8,049 90
Totals	\$363,507 51	\$420,284 15	\$783,791 66
LIABILITIES.			
Capital paid in	\$45,000 00	\$30,000 00	\$75,000 00
Surplus	5,750 00	13,000 00	18,750 00
All undivided profits, less expenses, interest and taxes paid	251 35		251 35
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	37,747 51		37,747 51
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,250 00		2,250 00
Individual deposits subject to check	231,802 85		231,802 85
Savings deposits		309,784 15	309,784 15
Demand certificates of deposit			
Time certificates of deposit	31,454 14		31,454 14
Certified checks	2,000 00		2,000 00
Cashiers' checks	7,251 66		7,251 66
State, county and municipal deposits		67,500 00	67,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$363,507 51	\$420,284 15	\$783,791 66
Contingent liabilities--none.			
Interest earned, not collected, not included in resources or liabilities			\$2,500 00

NOTE.—The above statement includes the business of a branch office at Danville, Contra Costa County.

CITIZENS SAVINGS BANK OF ALAMEDA. ALAMEDA.

Incorporated March 6, 1906.

373

Officers—Thos. G. Hutt, President; P. H. Gohn, Vice President, Cashier and Treasurer; J. J. Cambridge, Jr., Thos. P. McCoy, R. Nolthenius, Assistant Cashiers; Thos. P. McCoy, Secretary.
 Directors—S. E. Biddle, Herbert D. Clark, P. H. Gohn, Thos. G. Hutt, L. A. Konigshofer, C. E. Rowlands, W. G. Tibbitts, James Tyson, L. R. Weinmann.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$24,222 44	\$1,504,142 43	\$1,528,364 87
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	24,780 95	630,918 39	655,699 34
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	650 00	69,000 00	69,650 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	6,709 86	117,602 17	124,312 03
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	4,376 52	57,928 46	62,304 98
Exchanges for clearing house.....	430 45	217 71	648 16
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	403 50		403 50
Totals.....	\$61,573 72	\$2,379,809 16	\$2,441,382 88
LIABILITIES.			
Capital paid in.....	\$10,000 00	\$140,000 00	\$150,000 00
Surplus.....		65,000 00	65,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,064 52	23,477 19	24,541 71
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		7,500 00	7,500 00
Individual deposits subject to check.....	49,691 04		49,691 04
Savings deposits.....		2,083,831 97	2,083,831 97
Demand certificates of deposit.....	303 16		303 16
Time certificates of deposit.....			
Certified checks.....	435 00		435 00
Cashiers' checks.....	80 00		80 00
State, county and municipal deposits.....		60,000 00	60,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$61,573 72	\$2,379,809 16	\$2,441,382 88
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$83 00	\$2,959 34	\$3,042 34

NOTE.—The above statement includes the business of a branch office at Webster street, Alameda.

BANK OF NORWALK. NORWALK.

Incorporated March 12, 1906.

375

Officers—J. W. Inman, President; Frank Coulon, Vice President; D. W. Horst, Cashier; Arthur Kulzer, Secretary and Treasurer.
 Directors—J. Guy Smith, N. Glazier, Frank Sproul, John Paddison, R. W. Bingham.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$150,091 15	\$129,944 05	\$280,035 20
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit	392 36		392 36
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	59,132 50	87,696 10	146,828 60
Stock of Federal Reserve Bank	1,350 00		1,350 00
Bank premises, furniture and fixtures and safe deposit vaults	1,406 00		1,406 00
Other real estate owned			
Due from reserve banks, excluding item 14	108,310 17	4,064 90	112,375 07
Due from other banks			
Due from Federal Reserve Bank	27,599 63	11,500 00	39,099 63
Actual cash on hand	12,575 42		12,575 42
Exchanges for clearing house			
Checks and other cash items	157 79		157 79
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$361,015 02	\$233,205 05	\$594,220 07
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	5,000 00	15,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid	10,485 20		10,485 20
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	305,391 28		305,391 28
Savings deposits		193,205 05	193,205 05
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	138 54		138 54
Cashiers' checks			
State, county and municipal deposits	20,000 00	20,000 00	40,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$361,015 02	\$233,205 05	\$594,220 07
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$3,000 00	\$6,000 00

"HARBOR COMMERCIAL SAVINGS BANK" (SAN PEDRO). LOS ANGELES.

Incorporated March 15, 1906.

376

Officers—W. L. Davenport, President; T. J. Evans, C. E. Van Landingham, Vice President; Philip M. Gaffey, Cashier; G. E. Ham, Assistant Cashier.
 Directors—G. C. Bell, W. L. Davenport, T. J. Evans, Philip M. Gaffey, Richard C. Goodspeed, Edward Mahar, C. E. Van Landingham.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$48,876 25	\$375,931 58	\$424,807 83
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	28,050 50		28,050 50
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		33,615 00	33,615 00
Other real estate owned.....		6,627 99	6,627 99
Due from reserve banks, excluding item 14.....	15,000 00	3,155 76	18,155 76
Due from other banks.....	24,684 01	25,642 95	50,326 96
Due from Federal Reserve Bank.....		10,000 00	10,000 00
Actual cash on hand.....	2,966 83	24,933 07	27,889 90
Exchanges for clearing house.....	728 80		728 80
Checks and other cash items.....	557 39	190 75	748 14
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$120,863 78	\$480,097 10	\$600,960 88
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	15,000 00	24,000 00	39,000 00
All undivided profits, less expenses, interest and taxes paid.....	630 90	5,070 91	5,701 81
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		3,500 00	3,500 00
Individual deposits subject to check.....	43,370 77		43,370 77
Savings deposits.....		406,746 19	406,746 19
Demand certificates of deposit.....			
Time certificates of deposit.....		15,780 00	15,780 00
Certified checks.....			
Cashiers' checks.....	12,612 11		12,612 11
State, county and municipal deposits.....	24,250 00		24,250 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$120,863 78	\$480,097 10	\$600,960 88
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"ORANGE SAVINGS BANK." ORANGE.

Incorporated March 18, 1906.

377

Officers—P. W. Ehlen, President; M. O. Ainsworth, Vice President; J. R. Porter, Secretary and Cashier.
 Directors—P. W. Ehlen, M. O. Ainsworth, F. D. Collins, D. C. Pixley, Fred Struck.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$672,663 04	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		61,608 27	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		2,636 55	
Due from reserve banks, excluding item 14		17,190 28	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		18,827 80	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$772,925 94	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		51,000 00	
All undivided profits, less expenses, interest and taxes paid		20,505 45	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		4,000 00	
Individual deposits subject to check			
Savings deposits		580,835 51	
Demand certificates of deposit			
Time certificates of deposit		66,584 98	
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$772,925 94	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$8,850 00	

STATE BANK OF POMONA. POMONA.

Incorporated March 30, 1906.

379

Officers—A. C. Abbott, President; J. A. Gallup, Vice President; E. R. Yundt, Cashier and Secretary;
Lynn S. Birdsall, H. W. Stiles, E. H. Baly, Assistant Cashiers.
Directors—J. W. Fulton, H. J. Vaniman, S. E. Yundt, J. E. McGowan, A. C. Abbott, J. A. Gallup, E. R. Yundt.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$530,668 84	\$351,564 17	\$882,233 01
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	150 39		150 39
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	186,046 26	108,893 81	294,940 07
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		38,800 00	38,800 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	58,678 42	13,229 97	71,908 39
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	41,246 88	10,720 50	51,967 38
Exchanges for clearing house.....	5,471 50		5,471 50
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,481 32		1,481 32
Totals.....	\$823,743 61	\$523,208 45	\$1,346,952 06
LIABILITIES.			
Capital paid in.....	\$85,000 00	\$40,000 00	\$125,000 00
Surplus.....	20,000 00	21,500 00	41,500 00
All undivided profits, less expenses, interest and taxes paid.....	20,311 04		20,311 04
Reserved for interest, taxes and expenses.....	1,760 57		1,760 57
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	5,010 00		5,010 00
Individual deposits subject to check.....	528,501 67		528,501 67
Savings deposits.....		421,506 32	421,506 32
Demand certificates of deposit.....			
Time certificates of deposit.....	67,946 05	202 13	68,148 18
Certified checks.....	1,674 63		1,674 63
Cashiers' checks.....	13,539 65		13,539 65
State, county and municipal deposits.....	80,000 00	40,000 00	120,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$823,743 61	\$523,208 45	\$1,346,952 06
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$5,830 00	\$7,585 00	\$13,415 00

"CITIZENS SAVINGS BANK OF UPLAND." UPLAND.

Incorporated March 28, 1910.

380

Officers—W. T. Leeke, President; R. C. Norton, Vice President; Harold C. Moore, Cashier.
 Directors—A. P. Harwood, R. C. Norton, M. H. Bardwell, F. L. Purvis, W. T. Leeke, Geo. B. Harrison,
 E. T. Jordan.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$234,890 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		102,901 05	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		3,800 00	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		9,008 74	
Due from other banks.....		6,334 15	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		8,081 11	
Exchanges for clearing house.....			
Checks and other cash items.....		922 10	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$365,937 15	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		20,000 00	
All undivided profits, less expenses, interest and taxes paid.....		2,851 91	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,434 00	
Individual deposits subject to check.....			
Savings deposits.....		242,851 98	
Demand certificates of deposit.....			
Time certificates of deposit.....		56,253 26	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		17,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		46 00	
Total.....		\$365,937 15	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

FULLERTON SAVINGS BANK. FULLERTON.

Incorporated June 14, 1906.

382

Officers—F. C. Krause, President; B. F. Porter, Vice President; Fred Fuller, Cashier, Secretary and Treasurer; R. H. Biggs, Assistant Cashier.
 Directors—F. C. Krause, S. N. Fuller, B. F. Porter, H. C. Head, F. R. Holcomb, A. C. Bowers, Joe A. Brown.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$670,357 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		80,211 66	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		43,510 91	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		18,111 06	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$812,190 63	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		23,000 00	
All undivided profits, less expenses, interest and taxes paid		500 15	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		4,000 00	
Individual deposits subject to check			
Savings deposits		667,690 48	
Demand certificates of deposit			
Time certificates of deposit		22,000 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		45,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$812,190 63	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.			

**CITIZENS STATE BANK OF SAWTELLE, CALIFORNIA (SAWTELLE).
LOS ANGELES.**

Incorporated September 20, 1906.

388

Officers—R. F. McClellan, President; J. W. Shnell, Vice President; A. W. Brunton, Secretary, Treasurer and Cashier; W. E. Carnahan, C. E. Thacker, J. F. Ringer, Assistant Cashiers.
Directors—R. F. McClellan, J. W. Shnell, A. L. King, C. E. Coe, E. L. Brady.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$423,910 89	\$297,555 07	\$721,465 96
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	466,487 85		466,487 85
Stock of Federal Reserve Bank	3,750 00		3,750 00
Bank premises, furniture and fixtures and safe deposit vaults	54,123 21		54,123 21
Other real estate owned	4,000 00		4,000 00
Due from reserve banks, excluding item 14	23,876 09	9,074 00	32,950 09
Due from other banks			
Due from Federal Reserve Bank	54,563 89	8,500 00	63,063 89
Actual cash on hand	46,988 10	3,134 08	50,122 18
Exchanges for clearing house	2,325 50		2,325 50
Checks and other cash items	800 09		800 09
Items with Federal Reserve Bank in process of collection			
Other resources	740 00		740 00
Totals	\$1,081,565 62	\$318,263 15	\$1,399,828 77
LIABILITIES.			
Capital paid in	\$87,500 00	\$12,500 00	\$100,000 00
Surplus	15,000 00	10,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	7,436 91	6,901 50	14,338 41
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	54 00		54 00
Individual deposits subject to check	769,396 96		769,396 96
Savings deposits		288,861 65	288,861 65
Demand certificates of deposit			
Time certificates of deposit	91,468 11		91,468 11
Certified checks	13 10		13 10
Cashiers' checks	16,673 11		16,673 11
State, county and municipal deposits	90,965 61		90,965 61
United States and postal savings deposits	3,057 82		3,057 82
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,081,565 62	\$318,263 15	\$1,399,828 77
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,000 00	\$500 00	\$1,500 00

NOTE.—The above statement includes the business of branch offices at Palms and Westgate.

ALHAMBRA SAVINGS AND COMMERCIAL BANK. ALHAMBRA.

Incorporated January 20, 1906.

389

Officers—G. C. Marshall, President; E. E. Bailey, R. F. Bishop, Wm. M. Orr, Vice Presidents; E. G. Hartsig, Cashier; V. H. Tucker, W. H. Murphy, Assistant Cashiers.

Directors—G. C. Marshall, Wm. Hall, R. F. Bishop, R. H. Sanborn, James O. Moore, H. F. Bishop, Elmer E. Bailey, S. M. Kennedy, W. M. Northrup, Wm. M. Orr, E. G. Hartsig.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$359,216 66	\$611,923 71	\$971,140 37
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	246 00		246 00
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	308,805 52	209,392 46	518,197 98
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	55,554 82	42,507 90	98,062 72
Other real estate owned			
Due from reserve banks, excluding item 14	31,146 69	142,628 97	173,775 66
Due from other banks			
Due from Federal Reserve Bank	25,000 82		25,000 82
Actual cash on hand	21,236 58	17,069 79	38,306 37
Exchanges for clearing house			
Checks and other cash items		7,550 94	7,550 94
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$801,207 09	\$1,031,073 77	\$1,832,280 86
LIABILITIES.			
Capital paid in	\$62,500 00	\$62,500 00	\$125,000 00
Surplus	17,500 00	17,500 00	35,000 00
All undivided profits, less expenses, interest and taxes paid		32,504 53	32,504 53
Reserved for interest, taxes and expenses	2,900 00		2,900 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	568,279 93		568,279 93
Savings deposits		858,782 05	858,782 05
Demand certificates of deposit			
Time certificates of deposit		59,787 19	59,787 19
Certified checks			
Cashiers' checks	66,931 73		66,931 73
State, county and municipal deposits	83,095 43		83,095 43
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$801,207 09	\$1,031,073 77	\$1,832,280 86
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$3,500 00	\$6,500 00

MONTAGUE BANKING COMPANY. MONTAGUE.

Incorporated December 6, 1906.

394

Officers—E. F. Reichman, President; Arthur Simon, Vice President, Cashier and Treasurer; Walter A. Simon, Assistant Cashier and Secretary; Stella L. Simon, Assistant Cashier.

Directors—E. F. Reichman, E. D. Terwilliger, O. H. Reichman, Arthur Simon, Isaac S. Davis.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$284,940 03	\$186,208 75	\$471,148 78
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,253 48		3,253 48
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	45,364 93		45,364 93
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		8,700 00	8,700 00
Other real estate owned			
Due from reserve banks, excluding item 14	42,448 90	5,692 80	48,141 70
Due from other banks	2,071 96		2,071 96
Due from Federal Reserve Bank			
Actual cash on hand	21,443 92	7,785 44	29,229 36
Exchanges for clearing house			
Checks and other cash items	462 86		462 86
Items with Federal Reserve Bank in process of collection			
Other resources	107 95		107 95
Totals	\$400,094 03	\$208,386 99	\$608,481 02
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	17,000 00	3,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid	8,615 33	2,469 19	11,084 52
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	20,000 00		20,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	190,507 53		190,507 53
Savings deposits		177,917 80	177,917 80
Demand certificates of deposit	3,402 75		3,402 75
Time certificates of deposit	43,333 00		43,333 00
Certified checks			
Cashiers' checks	5,235 42		5,235 42
State, county and municipal deposits	37,000 00		37,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$400,094 03	\$208,386 99	\$608,481 02
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.	\$4,000 00	\$2,500 00	\$6,500 00

THE SECURITY SAVINGS BANK OF ORANGE. ORANGE.

Incorporated December 26, 1906.

395

Officers—W. D. Granger, President; Geo. C. Woods, Vice President; E. W. Bolinger, Cashier and Secretary; W. F. Kogler, Assistant Cashier and Secretary.
 Directors—W. D. Granger, D. F. Campbell, C. F. Newton, W. F. Crist, Geo. C. Woods.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$480,190 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		149,210 92	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		77,147 62	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		15,500 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$722,048 54	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		11,721 47	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		600,145 14	
Demand certificates of deposit			
Time certificates of deposit		25,181 93	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$722,048 54	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

OJAI STATE BANK. OJAI.

Incorporated January 8, 1907.

396

Officers—Felix W. Ewing, President; Edward L. Wiest, Vice President; C. O. Anderson, Cashier,
Treasurer and Secretary of Board; Mabel R. Isenberg, Assistant Cashier,
Directors—Felix W. Ewing, John J. Burke, Edgar W. Carne, J. W. Dennison, Edward L. Wiest.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$325,942 51		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	617 56		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	70,957 80		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,400 00		
Other real estate owned			
Due from reserve banks, excluding item 14	32,391 02		
Due from other banks			
Due from Federal Reserve Bank	10,000 00		
Actual cash on hand	13,150 91		
Exchanges for clearing house			
Checks and other cash items	675 59		
Items with Federal Reserve Bank in process of collection			
Other resources	1,100 00		
Total	\$468,235 39		
LIABILITIES.			
Capital paid in	\$70,000 00		
Surplus	10,000 00		
All undivided profits, less expenses, interest and taxes paid	8,000 00		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	242,682 69		
Savings deposits			
Demand certificates of deposit	1,285 50		
Time certificates of deposit	84,393 80		
Certified checks	3 00		
Cashiers' checks	230 66		
State, county and municipal deposits	51,221 07		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	418 67		
Total	\$468,235 59		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00		

FARMERS AND MERCHANTS BANK OF IMPERIAL. IMPERIAL.

Incorporated February 12, 1907.

397

Officers—J. A. Harris, President; Ernest E. Shacklett, Vice President; W. D. Smith, Cashier and Secretary.

Directors—J. A. Harris, Ernest E. Shacklett, Geo. W. Damron, C. T. Gibson, C. A. Lydick, W. J. Doran, J. H. Holland.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$246,892 29	\$47,650 00	\$294,542 29
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	86 99		86 99
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	42,721 50	1,776 03	44,497 53
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,000 00	400 00	3,400 00
Other real estate owned			
Due from reserve banks, excluding item 14	48,970 61		48,970 61
Due from other banks	1,942 13		1,942 13
Due from Federal Reserve Bank	5,600 00		5,600 00
Actual cash on hand	5,351 06	5,363 33	10,714 39
Exchanges for clearing house	208 35		208 35
Checks and other cash items	82 63		82 63
Items with Federal Reserve Bank in process of collection			
Other resources	2,340 00		2,340 00
Totals	\$357,195 56	\$55,189 36	\$412,384 91
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	5,254 38		5,254 38
All undivided profits, less expenses, interest and taxes paid	1,891 95	3,582 99	5,474 94
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	87,089 94		87,089 94
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	160,839 86		160,839 86
Savings deposits		35,722 42	35,722 42
Demand certificates of deposit	2,350 14		2,350 14
Time certificates of deposit	20,953 17	5,883 95	26,837 12
Certified checks	58 97		58 97
Cashiers' checks	2,869 40		2,869 40
State, county and municipal deposits	35,887 75		35,887 75
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$357,195 56	\$55,189 36	\$412,384 92
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,500 00	\$1,500 00	\$8,000 00

"EAGLE ROCK BANK." EAGLE ROCK.

Incorporated February 15, 1907.

398

Officers—Fred E. Biles, President and Cashier; O. J. Root, Vice President, Secretary and Treasurer; J. Hartley Taylor, Vice President; Dorothy S. Wilde, Assistant Secretary and Assistant Cashier; D. C. Hege, Assistant Cashier.
 Directors—Fred E. Biles, O. J. Root, J. Hartley Taylor, W. E. Werden, Earle M. Daniels, C. I. Ritchey, J. T. Bailey.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$416,823 16		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	468 81		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	30,888 30		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	26,013 61		
Other real estate owned			
Due from reserve banks, excluding item 14	94,483 75		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	30,490 46		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$599,168 09		
LIABILITIES.			
Capital paid in	\$60,000 00		
Surplus	18,000 00		
All undivided profits, less expenses, interest and taxes paid	8,554 66		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,631 00		
Individual deposits subject to check	468,699 00		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	8,873 75		
Certified checks			
Cashiers' checks	13,016 37		
State, county and municipal deposits	20,393 31		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$599,168 09		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$380 58		

COMMERCIAL BANK OF TURLOCK. TURLOCK.

Incorporated February 8, 1907.

400

Officers—Howard Whipple, President; T. B. Whipple, Vice President; L. T. Brown, Cashier; W. W. Ferguson, A. Austerland, Assistant Cashiers.
 Directors—H. S. Crane, Howard Whipple, T. B. Whipple, E. B. Osborn, H. M. Hatch, C. H. Geer, S. A. Hultman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$135,199 69	\$666,561 38	\$801,761 07
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	231 25		231 25
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	6,580 00	38,281 32	44,861 32
Stock of Federal Reserve Bank.....		3,400 00	3,400 00
Bank premises, furniture and fixtures and safe deposit vaults.....	11,871 76		11,871 76
Other real estate owned.....	1,964 98	7,807 14	9,772 12
Due from reserve banks, excluding item 14.....	4,423 41	38,978 30	43,401 71
Due from other banks.....			
Due from Federal Reserve Bank.....	8,709 91	20,000 00	28,709 91
Actual cash on hand.....	3,934 76	6,536 72	10,471 48
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$172,915 76	\$781,564 86	\$954,480 62
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$50,000 00	\$75,000 00
Surplus.....	10,000 00	27,000 00	37,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,868 86	17,467 35	21,336 21
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		6,000 00	6,000 00
Individual deposits subject to check.....	81,108 84		81,108 84
Savings deposits.....		681,097 51	681,097 51
Demand certificates of deposit.....	447 42		447 42
Time certificates of deposit.....	52,314 47		52,314 47
Certified checks.....	170 00		170 00
Cashiers' checks.....	6 17		6 17
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$172,915 76	\$781,564 86	\$954,480 62
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,855 14	\$18,970 29	\$21,825 43

NOTE.—The above statement includes the business of branch offices at Denair and Hilmar.

"STATE BANK OF PASADENA." PASADENA.

Incorporated April 5, 1907.

402

Officers—W. M. Eason, President; A. E. Dwelle, Vice President; Arthur H. Gage, Cashier, Secretary and Treasurer.
 Directors—W. M. Eason, R. Eason, A. E. Dwelle, W. N. Gordy, R. A. Hall, Arthur H. Gage, Carl H. W. Runde.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$213,542 84		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	287 79		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	189,162 54		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	4,890 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	41,690 71		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	26,055 63		
Exchanges for clearing house.....			
Checks and other cash items.....	70 06		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$475,609 57		
LIABILITIES.			
Capital paid in.....	\$25,000 00		
Surplus.....	25,000 00		
All undivided profits, less expenses, interest and taxes paid.....	22,070 48		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	287,710 60		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	114,553 76		
Certified checks.....			
Cashiers' checks.....	1,274 73		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$475,609 57		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$4,350 00		

CENTRAL SAVINGS BANK OF LODI, CALIFORNIA. LODI.

Incorporated April 9, 1907.

403

Officers—Gel F. McNoble, Chairman of Board; W. H. Lorenz, President; John Perrott, Cashier; P. A. Ritchie, Assistant Cashier.
 Directors—George F. McNoble, W. H. Lorenz, E. E. Morse, H. C. Beckman, Sam H. Zimmerman, W. G. Micke, Otto Spanker, E. A. Covell, O. S. Norton, George LeMoin, John C. Bewley.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$845,593 72	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		147,263 90	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		12,719 61	
Due from other banks		11,825 22	
Due from Federal Reserve Bank			
Actual cash on hand		20,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,010,663 10	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		30,000 00	
All undivided profits, less expenses, interest and taxes paid		20,361 05	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		592,993 38	
Demand certificates of deposit			
Time certificates of deposit		157,308 67	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		110,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,010,663 10	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$10,750 00	

PEOPLE'S STATE BANK. TURLOCK.

Incorporated May 6, 1907.

406

Officers—J. E. Weaver, President; Edgar Baxter, Vice President; Roy E. Weaver, Cashier, Secretary and Treasurer; A. L. Foote, Assistant Secretary; H. R. Anderson, Lester H. Shock, Assistant Cashiers.
 Directors—Edgar Baxter, Peter Erickson, Claus Johnson, J. E. Weaver, M. M. Berg, A. L. Foote, D. J. Walton.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$485,756 41	\$304,095 00	\$789,851 41
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	652 97		652 97
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	128,960 00	55,320 00	184,280 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	42,287 84		42,287 84
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	206,792 75	11,095 58	217,888 33
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	62,918 08	34,081 64	96,999 72
Exchanges for clearing house.....	4,066 37		4,066 37
Checks and other cash items.....	812 68		812 68
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,181 51		2,181 51
Totals.....	\$934,428 61	\$404,592 22	\$1,339,020 83
LIABILITIES.			
Capital paid in.....	\$85,000 00	\$25,000 00	\$110,000 00
Surplus.....	15,000 00	13,000 00	28,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,848 29		5,848 29
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	414,156 78		414,156 78
Savings deposits.....		366,592 22	366,592 22
Demand certificates of deposit.....	79,662 51		79,662 51
Time certificates of deposit.....	268,312 89		268,312 89
Certified checks.....	1,289 57		1,289 57
Cashiers' checks.....	2,883 27		2,883 27
State, county and municipal deposits.....	61,616 60		61,616 60
United States and postal savings deposits.....	658 70		658 70
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$934,428 61	\$404,592 22	\$1,339,020 83
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

FARMERS AND MERCHANTS BANK. HEMET.

Incorporated May 15, 1907.

407

Officers—I. B. Gibbel, President; H. H. Spaulding, H. C. Wilson, Vice Presidents; C. B. Covell, Secretary, Cashier and Treasurer; Thos. J. Fletcher, Assistant Cashier.
 Directors—A. C. Barnes, H. H. Spaulding, H. C. Wilson, I. B. Gibbel, W. G. Stevenson, C. B. Covell, O. E. Stone.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$276,470 00	\$83,500 00	\$359,970 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	28,400 00	128,600 00	157,000 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14	99,780 17	6,000 00	105,780 17
Due from other banks			
Due from Federal Reserve Bank	10,000 00		10,000 00
Actual cash on hand	16,380 00	11,900 00	28,280 00
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$431,030 17	\$230,000 00	\$661,030 17
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	25,000 00	20,000 00	45,000 00
All undivided profits, less expenses, interest and taxes paid	2,000 00		2,000 00
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	311,966 89		311,966 89
Savings deposits		200,000 00	200,000 00
Demand certificates of deposit			
Time certificates of deposit	34,420 00		34,420 00
Certified checks	983 28		983 28
Cashiers checks	13,660 00		13,660 00
State, county and municipal deposits	3,000 00		3,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$431,030 17	\$230,000 00	\$661,030 17
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

SECURITY SAVINGS BANK OF RIVERSIDE. RIVERSIDE.

Incorporated June 5, 1907.

408

Officers—S. H. Herrick, Chairman; W. G. Fraser, President; W. B. Clancy, C. H. Low, F. A. Tetley, Vice Presidents; Wm. T. Dinsmore, Vice President and Cashier; C. W. Derby, Assistant Cashier and Secretary; Merle D. Smith, L. B. Mathis, Assistant Cashiers.
 Directors—C. E. Brouse, W. B. Clancy, Wm. T. Dinsmore, W. G. Fraser, S. H. Herrick, Chas. H. Low, G. Rouse, F. A. Tetley, A. B. West, E. H. Wood, C. Van Zwaluwenburg.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$156,083 43	\$1,870,792 37	\$2,026,875 80
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	295 13		295 13
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	40,975 65	551,784 50	592,760 15
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		27,736 22	27,736 22
Other real estate owned.....		45,135 95	45,135 95
Due from reserve banks, excluding item 14.....	52,704 16	331,476 87	384,181 03
Due from other banks.....			
Due from Federal Reserve Bank.....		40,037 26	40,037 26
Actual cash on hand.....	22,817 68	42,296 38	65,114 06
Exchanges for clearing house.....	10,964 98	19,780 89	30,745 87
Checks and other cash items.....	1,124 13		1,124 13
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		9,495 80	9,495 80
Totals.....	\$284,965 16	\$2,938,536 24	\$3,223,501 40
LIABILITIES.			
Capital paid in.....	\$10,000 00	\$190,000 00	\$200,000 00
Surplus.....	20,000 00	50,000 00	70,000 00
All undivided profits, less expenses, interest and taxes paid.....		55,813 70	55,813 70
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	244,062 32		244,062 32
Savings deposits.....		2,439,586 39	2,439,586 39
Demand certificates of deposit.....			
Time certificates of deposit.....		93,136 15	93,136 15
Certified checks.....	2,266 64		2,266 64
Cashiers' checks.....	8,636 20		8,636 20
State, county and municipal deposits.....		110,000 00	110,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$284,965 16	\$2,938,536 24	\$3,223,501 40
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$265 00	\$37,261 00	\$37,526 00

BANK OF MILL VALLEY. MILL VALLEY.

Incorporated June 15, 1907.

409

Officers—F. F. Bostwick, President; C. F. Runyon, H. S. Bridge, Vice Presidents; Chas. H. Huntoon, Cashier and Secretary; F. C. Ankers, Assistant Cashier, Assistant Secretary and Treasurer.
 Directors—F. F. Bostwick, C. F. Runyon, H. S. Bridge, C. W. Durbrow, Chas. H. Huntoon, J. J. Dias, F. C. Ankers.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$153,466 44	\$255,636 43	\$409,102 87
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	264 13		264 13
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	49,546 51	144,092 67	193,639 18
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	5,200 00	30,865 00	36,065 00
Other real estate owned.....		680 00	680 00
Due from reserve banks, excluding item 14.....	24,777 96	28,702 52	53,480 48
Due from other banks.....			
Due from Federal Reserve Bank.....	3,000 15	10,000 00	13,000 15
Actual cash on hand.....	11,790 33	582 36	12,372 69
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$248,045 52	\$470,558 98	\$718,604 50
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$41,500 00	\$66,500 00
Surplus.....	3,500 00	9,650 00	13,150 00
All undivided profits, less expenses, interest and taxes paid.....	2,786 28	4,409 29	7,195 57
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	172,477 51		172,477 51
Savings deposits.....		388,795 72	388,795 72
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	258 02		258 02
Cashiers' checks.....	10,557 45		10,557 45
State, county and municipal deposits.....	33,466 26	26,203 97	59,670 23
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$248,045 52	\$470,558 98	\$718,604 50
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$350 00	\$650 00	\$1,000 00

"CITIZENS BANK OF WINTERS." WINTERS.

Incorporated June 13, 1907.

411

Officers—J. E. Sackett, President; W. O. Russell, Vice President and Secretary; J. R. Griffin, Vice President; W. S. Baker, Cashier; J. E. Sackett, Jr., Assistant Cashier.
 Directors—J. E. Sackett, W. S. Baker, H. R. Bowman, W. H. Robinson, A. Brinck, J. Rummelsburg, G. M. Chapman, W. O. Russell, J. R. Griffin.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$179,277 32	\$181,472 95	\$360,750 27
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,917 68		1,917 68
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	68,280 52	46,446 00	114,726 52
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	37,279 78		37,279 78
Other real estate owned		2,828 57	2,828 57
Due from reserve banks, excluding item 14	15,885 01	5,770 68	21,665 69
Due from other banks	608 62		608 62
Due from Federal Reserve Bank		5,000 00	5,000 00
Actual cash on hand	10,152 11	2,206 63	12,358 74
Exchanges for clearing house	2,202 47	184 65	2,387 12
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	9,311 21		9,311 21
Totals	\$324,914 72	\$243,909 48	\$568,824 20
LIABILITIES.			
Capital paid in	\$84,000 00	\$16,000 00	\$100,000 00
Surplus	6,376 59	6,853 00	13,229 59
All undivided profits, less expenses, interest and taxes paid	5,080 07		5,080 07
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	102 41		102 41
Dividends unpaid	254 50		254 50
Individual deposits subject to check	156,972 59		156,972 59
Savings deposits		221,056 48	221,056 48
Demand certificates of deposit	125 00		125 00
Time certificates of deposit	14,703 56		14,703 56
Certified checks			
Cashiers' checks			
State, county and municipal deposits	47,300 00		47,300 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$324,914 72	\$243,909 48	\$568,824 20
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF SAUSALITO. SAUSALITO.

Incorporated July 18, 1907.

413

Officers—F. A. Robbins, Chairman Board; J. E. Hall, President; F. A. Fiedler, C. M. Gunn, Vice Presidents; E. S. Rayburn, Secretary, Cashier and Treasurer; F. D. Lindsley, Assistant Secretary, Assistant Cashier and Assistant Treasurer.

Directors—F. A. Robbins, J. E. Hall, F. A. Fiedler, C. M. Gunn, J. Mecchi, M. V. Silva, E. W. Jackson, E. Broderick, E. S. Rayburn.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$65,855 57	\$160,769 21	\$226,624 78
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	462 53		462 53
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	152,479 64	328,333 18	480,812 82
Stock of Federal Reserve Bank.....	2,450 00		2,450 00
Bank premises, furniture and fixtures and safe deposit vaults.....	14,960 00	13,000 00	27,960 00
Other real estate owned.....		4,761 05	4,761 05
Due from reserve banks, excluding item 14.....	23,390 66	32,836 74	56,227 40
Due from other banks.....	4,229 03		4,229 03
Due from Federal Reserve Bank.....	16,478 21	15,112 54	31,590 75
Actual cash on hand.....	6,984 59	7,566 61	14,551 20
Exchanges for clearing house.....			
Checks and other cash items.....	306 50		306 50
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	705 35	3,150 15	3,855 50
Totals.....	\$288,302 08	\$565,529 48	\$853,831 56
LIABILITIES.			
Capital paid in.....	\$32,000 00	\$38,000 00	\$70,000 00
Surplus.....	2,500 00	10,000 00	12,500 00
All undivided profits, less expenses, interest and taxes paid.....	785 81	5,343 91	6,129 72
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....	33,750 00		33,750 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	193,789 75		193,789 75
Savings deposits.....		501,497 81	501,497 81
Demand certificates of deposit.....	100 00		100 00
Time certificates of deposit.....			
Certified checks.....	90 00		90 00
Cashiers' checks.....	4,193 28		4,193 28
State, county and municipal deposits.....	21,024 73	7,537 61	28,562 34
United States and postal savings deposits.....	68 51		68 51
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		3,150 15	3,150 15
Totals.....	\$288,302 08	\$565,529 48	\$853,831 56
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$207 00	\$410 00	\$617 00

BANK OF FORT BIDWELL. FORT BIDWELL.

Incorporated August 13, 1907.

416

Officers—C. H. Fee, President; R. R. Baker, Vice President, Cashier and Treasurer; W. M. Fulcher, Secretary and Assistant Cashier.
 Directors—C. H. Fee, R. R. Baker, E. J. Fee, Henry Kober, H. B. Stephens, F. A. Ash, C. G. Lowell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$254,442 95		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	674 60		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	33,173 49		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,400 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	13,741 13		
Due from other banks.....	2,670 04		
Due from Federal Reserve Bank.....	6,000 00		
Actual cash on hand.....	4,514 30		
Exchanges for clearing house.....			
Checks and other cash items.....	5,572 77		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$336,189 28		
LIABILITIES.			
Capital paid in.....	\$30,000 00		
Surplus.....	15,000 00		
All undivided profits, less expenses, interest and taxes paid.....	2,691 40		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	55,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	135,023 12		
Savings deposits.....			
Demand certificates of deposit.....	1,130 69		
Time certificates of deposit.....	67,864 69		
Certified checks.....	100 00		
Cashiers' checks.....	3,879 38		
State, county and municipal deposits.....	25,500 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$336,189 28		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$4,000 00		

"NIPPON BANK." SACRAMENTO.

Incorporated September 19, 1907.

420

Officers—J. Hirabayashi, President; T. Nakano, T. Honma, Vice Presidents; F. Morioka, Treasurer, Cashier and Secretary.

Directors—K. Ikuta, K. Ikeda, S. Makabe.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$230,339 25	\$46,350 00	\$276,689 25
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	2,005 00	5,103 40	7,108 40
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	2,950 00	7,500 00	10,450 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	9,955 77	10,251 19	20,206 96
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	9,800 67	550 40	10,351 07
Exchanges for clearing house.....			
Checks and other cash items.....	551 69		551 69
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$255,602 38	\$69,754 99	\$325,357 37
LIABILITIES.			
Capital paid in.....	\$112,000 00	\$50,000 00	\$162,000 00
Surplus.....	44,000 00	5,000 00	49,000 00
All undivided profits, less expenses, interest and taxes paid.....	664 32	872 22	1,536 54
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	40,844 30		40,844 30
Savings deposits.....		13,882 77	13,882 77
Demand certificates of deposit.....	12,310 14		12,310 14
Time certificates of deposit.....	43,953 25		43,953 25
Certified checks.....			
Cashiers' checks.....	1,830 37		1,830 37
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$255,602 38	\$69,754 99	\$325,357 37
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$3,500 00	\$750 00	\$4,250 00

BANK OF BURLINGAME. BURLINGAME.

Incorporated September 27, 1907.

421

Officers—George A. Pope, President; Eric Lange, Vice President; C. S. Crary, Vice President, Cashier and Treasurer; H. E. Jenkins, Assistant Cashier and Secretary; A. H. Wright, G. H. Stern, Assistant Cashiers.

Directors—George A. Pope, Eric Lange, C. S. Crary, Geo. A. Newhall, H. W. Regan, A. L. Offield, H. C. Ross, R. M. Tiddy, A. J. Belton.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$328,720 01	\$504,334 92	\$833,054 93
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	855 30		855 30
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	73,733 11	47,140 23	120,873 34
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	50,257 33	58,599 42	108,856 75
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	61,632 56	12,923 60	74,556 16
Due from other banks.....	734 35		734 35
Due from Federal Reserve Bank.....			
Actual cash on hand.....	16,090 06	18,428 02	34,518 08
Exchanges for clearing house.....			
Checks and other cash items.....	3,400 15	193 78	3,593 93
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	4,728 63		4,728 63
Totals.....	\$540,151 50	\$641,619 97	\$1,181,771 47
LIABILITIES.			
Capital paid in.....	\$45,000 00	\$42,500 00	\$87,500 00
Surplus.....	6,250 00	16,000 00	22,250 00
All undivided profits, less expenses, interest and taxes paid.....	2,130 18		2,130 18
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,704 00		2,704 00
Individual deposits subject to check.....	404,148 04		404,148 04
Savings deposits.....		543,119 97	543,119 97
Demand certificates of deposit.....	6,528 94		6,528 94
Time certificates of deposit.....	3,123 50		3,123 50
Certified checks.....	1,082 96		1,082 96
Cashiers' checks.....	7,571 78		7,571 78
State, county and municipal deposits.....	61,353 79	40,000 00	101,353 79
United States and postal savings deposits.....	258 31		258 31
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$540,151 50	\$641,619 97	\$1,181,771 47
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$35,375 00		\$35,375 00
Interest earned, not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Broadway, Burlingame.

"CITIZENS BANK OF ARLINGTON." RIVERSIDE.

Incorporated September 27, 1907.

422

Officers—W. B. Clancy, President; S. H. Herrick, Chas. H. Low, Vice Presidents; J. W. Wells, Cashier.
 Secretary and Treasurer; E. C. Bennett, Assistant Cashier.
 Directors—C. E. Brouse, W. B. Clancy, W. T. Dinsmore, W. G. Fraser, S. H. Herrick, G. Rouse, F. A. Tetley, A. B. West, E. H. Wood, Chas. H. Low, C. Van Zwaluwenburg.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$187,451 67		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	334 90		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	110,398 20		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,250 00		
Other real estate owned			
Due from reserve banks, excluding item 14	35,483 60		
Due from other banks			
Due from Federal Reserve Bank	15,000 00		
Actual cash on hand	8,560 51		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$364,478 88		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	12,500 00		
All undivided profits, less expenses, interest and taxes paid	9,834 16		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	222,008 48		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	81,578 59		
Certified checks	3 00		
Cashiers' checks	4,872 65		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	8,682 00		
Total	\$364,478 88		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,500 00		

UNIVERSITY AVENUE BANK. SAN DIEGO.

Incorporated September 27, 1907.

423

Officers—Chas. T. Chandler, President; W. B. Miller, Active Vice President; C. G. Mitchell, Cashier.
 Directors—F. W. Taylor, Chairman; Chas. T. Chandler, A. G. Brown, W. B. Miller, Geo. P. Wilkinson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$198,110 68	\$531,925 00	\$730,035 68
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	116 47		116 47
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	66,170 51	243,494 08	309,664 59
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,900 36	43,358 11	65,258 47
Other real estate owned		1,750 00	1,750 00
Due from reserve banks, excluding item 14	65,009 96	26,357 33	91,367 29
Due from other banks	17,761 46		17,761 46
Due from Federal Reserve Bank			
Actual cash on hand	48,499 68	19,000 00	67,499 68
Exchanges for clearing house	1,747 13		1,747 13
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	546 75		546 75
Totals	\$419,863 00	\$865,884 52	\$1,285,747 52
LIABILITIES.			
Capital paid in	\$40,000 00	\$85,000 00	\$125,000 00
Surplus	7,000 00	15,750 00	22,750 00
All undivided profits, less expenses, interest and taxes paid		3,543 18	3,543 18
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	316,388 87		316,388 87
Savings deposits		531,095 77	531,095 77
Demand certificates of deposit			
Time certificates of deposit		160,495 57	160,495 57
Certified checks	72 86		72 86
Cashiers' checks	26,401 27		26,401 27
State, county and municipal deposits	39,000 00	70,000 00	109,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$419,863 00	\$865,884 52	\$1,285,747 52
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CUYAMACA STATE BANK. EL CAJON.

Incorporated November 5, 1907.

426

Officers—G. L. Strobeck, President; Harry H. Hill, Vice President; Fred L. Jones, Cashier; Lillian A. Ballantyne, Assistant Cashier.

Directors—G. L. Strobeck, Albert Peterson, H. E. Maydole, Harry H. Hill, Fred L. Jones.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$225,414 72		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	389 54		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	90,589 53		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	8,000 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	12,022 57		
Due from other banks.....	10,000 16		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	7,573 37		
Exchanges for clearing house.....			
Checks and other cash items.....	201 42		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	29 03		
Total.....	\$354,220 34		
LIABILITIES.			
Capital paid in.....	\$25,000 00		
Surplus.....	25,000 00		
All undivided profits, less expenses, interest and taxes paid.....	2,583 36		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	184,164 49		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	53,413 23		
Certified checks.....			
Cashiers' checks.....	4,059 26		
State, county and municipal deposits.....	50,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$354,220 34		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

FARMERS AND MERCHANTS BANK OF LONG BEACH. LONG BEACH.

Incorporated November 23, 1907.

427

Officers—C. J. Walker, President; H. V. Ketcherside, Vice President; C. E. Huntington, Cashier; A. R. Montgomery, F. A. Zeigler, R. E. Jennings, E. H. Archer, L. C. Kempton, V. W. Sylvester, E. O. Miller, Assistant Cashiers.

Directors—C. J. Walker, H. V. Ketcherside, T. W. Williams, W. H. Dunn, B. W. Hahn.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,102,408 38	\$2,143,676 05	\$4,246,084 43
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	443 17		443 17
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	1,251,257 33	75,204 16	1,326,461 49
Stock of Federal Reserve Bank	30,000 00		30,000 00
Bank premises, furniture and fixtures and safe deposit vaults	247,245 22		247,245 22
Other real estate owned			
Due from reserve banks, excluding item 14	767,929 23	165,734 53	933,663 76
Due from other banks			
Due from Federal Reserve Bank	311,859 15	67,000 00	378,859 15
Actual cash on hand	149,532 45	22,679 00	172,211 45
Exchanges for clearing house	81,624 93		81,624 93
Checks and other cash items	5,122 09		5,122 09
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$4,947,421 95	\$2,474,293 74	\$7,421,715 69
LIABILITIES.			
Capital paid in	\$365,000 00	\$135,000 00	\$500,000 00
Surplus	385,000 00	115,000 00	500,000 00
All undivided profits, less expenses, interest and taxes paid	66,965 46	41,822 85	108,788 31
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	25,000 00		25,000 00
Individual deposits subject to check	3,787,992 53		3,787,992 53
Savings deposits		1,900,643 31	1,900,643 31
Demand certificates of deposit			
Time certificates of deposit		274,327 58	274,327 58
Certified checks	1,977 45		1,977 45
Cashiers' checks	140,486 51		140,486 51
State, county and municipal deposits	175,000 00	7,500 00	182,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$4,947,421 95	\$2,474,293 74	\$7,421,715 69
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of a branch office at East Long Beach.

"THE FIRST SAVINGS BANK OF GLENDORA." GLENDORA.

Incorporated December 11, 1909.

429

Officers—E. E. Gard, President; C. C. Warren, Vice President; C. W. Chamberlain, Cashier and Secretary.
 Directors—E. E. Gard, C. C. Warren, C. W. Richardson, A. M. Bernhardt, Chas. Ragan, J. A. Jones,
 R. B. Bidwell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$55,571 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		127,288 42	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		19,000 00	
Other real estate owned			
Due from reserve banks, excluding item 14		5,751 48	
Due from other banks		5,616 95	
Due from Federal Reserve Bank		3,690 00	
Actual cash on hand		821 26	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$217,649 11	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,750 00	
All undivided profits, less expenses, interest and taxes paid		6,489 56	
Reserved for interest, taxes and expenses		331 75	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		129,140 29	
Demand certificates of deposit			
Time certificates of deposit		17,937 51	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		31,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$217,649 11	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$537 29	

THE INDUSTRIAL BANK OF FRESNO. FRESNO.

Incorporated February 14, 1908.

430

Officers—B. Okonogi, President; H. Kitahama, H. Sumida, Vice Presidents; J. R. Fukushima, Cashier; D. Kasai, Assistant Cashier.

Directors—B. Okonogi, T. Okano, S. Nakasuji, H. Kitahama, J. R. Fukushima, H. Sumida, M. Matsu-moto.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$433,072 35		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	409 45		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	92,300 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	24,529 77		
Other real estate owned			
Due from reserve banks, excluding item 14	19,114 74		
Due from other banks	2,975 53		
Due from Federal Reserve Bank			
Actual cash on hand	27,245 28		
Exchanges for clearing house			
Checks and other cash items	9,080 41		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$608,727 53		
LIABILITIES.			
Capital paid in	\$100,000 00		
Surplus	23,000 00		
All undivided profits, less expenses, interest and taxes paid	13,322 56		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed other than rediscounts	20,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	194 18		
Individual deposits subject to check	275,265 98		
Savings deposits			
Demand certificates of deposit	9,739 70		
Time certificates of deposit	69,062 11		
Certified checks	143 00		
Cashiers' checks			
State, county and municipal deposits	80,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	18,000 00		
Total	\$608,727 53		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,000 00		

THE AMERICAN BANK. OAKLAND.

Incorporated March 12, 1908.

432

Officers—P. E. Bowles, President; O. D. Jacoby, P. A. Dinsmore, Vice Presidents; F. W. Hosmer, Vice President and Manager Modesto Branch; F. D. Moyer, Cashier and Treasurer; B. F. Woolner, Secretary; F. E. Crichton, Assistant Cashier and Assistant Secretary; A. E. Little, Assistant Cashier; J. S. Mills, Assistant Cashier and Manager Berkeley Branch; H. B. Gordon, Assistant Manager Berkeley Branch; F. N. Kornhaus, Assistant Cashier and Manager Fruitvale Branch; F. J. Pargatt, Assistant Manager Fruitvale Branch; R. MacNeur, Assistant Cashier and Manager Dimond Branch; W. C. Peterson, Assistant Manager Dimond Branch; L. C. Whitby, Manager West Oakland Branch; H. V. Maze, Assistant Manager West Oakland Branch; M. D. MacLeod, Assistant Manager Piedmont Branch; C. A. LaBree, Assistant Manager Modesto Branch; R. K. Whitmore, Assistant Manager Modesto Branch.

Directors—W. B. Alberger, Harmon Bell, P. E. Bowles, P. A. Dinsmore, E. O. Edgerton, O. D. Jacoby, J. R. Knowland, F. A. Leach, Jr., Russell Lowry, H. C. Morris, W. H. Taylor, Ben F. Woolner.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$309,434 20	\$6,651,581 21	\$6,961,015 41
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,116 96		1,116 96
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	401,438 56	2,264,747 57	2,666,186 13
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	95,000 00	608,610 38	703,610 38
Other real estate owned		42,775 10	42,775 10
Due from reserve banks, excluding item 14	60,846 34	274,337 21	335,183 55
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	97,575 97	237,551 25	335,127 22
Exchanges for clearing house	10,440 91		10,440 91
Checks and other cash items	6,586 82	3,574 31	10,161 13
Items with Federal Reserve Bank in process of collection			
Other resources	27,424 20	366 07	27,790 27
Totals	\$1,009,863 96	\$10,083,543 10	\$11,093,407 06
LIABILITIES.			
Capital paid in	\$95,000 00	\$505,000 00	\$600,000 00
Surplus	17,000 00	113,000 00	130,000 00
All undivided profits, less expenses, interest and taxes paid	3,709 19	16,563 54	20,272 73
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	24,775 62	8,151 56	32,927 18
Dividends unpaid			
Individual deposits subject to check	834,740 96		834,740 96
Savings deposits		8,495,546 31	8,495,546 31
Demand certificates of deposit	2,224 30		2,224 30
Time certificates of deposit		73,153 92	73,153 92
Certified checks	555 24		555 24
Cashiers' checks	6,032 27		6,032 27
State, county and municipal deposits		750,207 74	750,207 74
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	25,826 38	121,920 03	147,746 41
Totals	\$1,009,863 96	\$10,083,543 10	\$11,093,407 06
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at Oakland and Modesto.

THE SPALDING COMPANY. LOS ANGELES.

Incorporated March 9, 1908.

434

Officers—Rufus P. Spalding, President; Eugene Overton, Vice President and Treasurer; W. T. Parks, Secretary.

Directors—Rufus P. Spalding, Eugene Overton, James M. Spalding, E. Bonzi, W. T. Parks.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$126,220 00	\$136,206 07	\$262,426 07
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults				893 95	893 95
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks				8,149 15	8,149 15
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$126,220 00	\$145,249 17	\$271,469 17
LIABILITIES.					
Capital paid in			\$125,000 00	\$125,000 00	\$250,000 00
Surplus				6,525 23	6,525 23
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid			1,220 00	5,551 78	6,771 78
Reserved for interest, taxes and expenses				8,172 16	8,172 16
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$126,220 00	\$145,249 17	\$271,469 17
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

"BANK OF BEAUMONT." BEAUMONT.

Incorporated May 13, 1908.

435

Officers—K. R. Smoot, President; R. P. Stewart, F. C. Martin, Vice Presidents; E. J. Gillis, Cashier, Treasurer and Custodian of the Funds; K. P. McCoy, Assistant Cashier and Secretary.
 Directors—K. R. Smoot, R. P. Stewart, F. C. Martin, E. J. Gillis, K. P. McCoy.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$187,586 71		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	18 07		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	41,190 67		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,500 00		
Other real estate owned	4,330 72		
Due from reserve banks, excluding item 14	78,676 11		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	18,184 90		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	104 38		
Total	\$333,591 56		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	30,000 00		
All undivided profits, less expenses, interest and taxes paid	16,093 96		
Reserved for interest, taxes and expenses	468 44		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	181,938 06		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	63,306 65		
Certified checks	1,102 93		
Cashiers' checks	2,035 67		
State, county and municipal deposits	13,645 85		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$333,591 56		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,400 00		

BUTTE VALLEY STATE BANK. DORRIS.

Incorporated June 26, 1908.

436

Officers—J. D. Waltz, President; Charles Bernath, Vice President; Wm. G. Hagelstein, Secretary, Treasurer and Cashier; Hazel Hagelstein, Assistant Cashier.
 Directors—J. D. Waltz, Charles Bernath, John Stuart, Jehu Hayworth, Wm. G. Hagelstein.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$141,651 54		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	95		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	30,950 32		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	10,100 00		
Other real estate owned.....	3,392 81		
Due from reserve banks, excluding item 14.....	10,661 13		
Due from other banks.....	764 94		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	11,643 48		
Exchanges for clearing house.....			
Checks and other cash items.....	292 48		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$209,457 65		
LIABILITIES.			
Capital paid in.....	\$25,000 00		
Surplus.....	12,500 00		
All undivided profits, less expenses, interest and taxes paid.....	2,837 70		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	7,500 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	94,460 71		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	40,460 21		
Certified checks.....	118 30		
Cashiers' checks.....	1,064 84		
State, county and municipal deposits.....	25,515 89		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$209,457 65		
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$4,200 00		
Interest earned, not collected, not included in resources or liabilities.....	\$3,000 00		

HELLMAN COMMERCIAL TRUST AND SAVINGS BANK. LOS ANGELES.

Incorporated April 1, 1913.

441

Officers—Marco H. Hellman, President; Irving H. Hellman, Emanuel Cohen, Benjamin E. Page, C. R. Bell, Vice Presidents; H. B. Kelley, Cashier and Secretary; H. Schraffenberger, B. F. Cline, W. O. Terry, D. R. Branham, Assistant Cashiers; W. E. Gill, Percy W. Wilson, Assistant Secretaries; T. K. Hulme, Trust Officer; Ray R. Davis, Night Manager; R. I. McGinnis, Assistant to Vice Presidents; Alexander S. Cowie, Manager Foreign Department; Warren Smith, Superintendent of Branches; H. H. Johnston, Philip Simon, Samuel Gaines, Henry Michel, R. L. Webster, H. H. Ford, R. L. Hargreaves, Chas. N. Willits, E. A. Carroll, F. L. Thomas, J. H. Crosby, R. C. Elliott, B. W. Nichols, A. L. Hill, G. H. Tweed, Branch Managers; J. B. McCoy, Auditor.

Directors—Marco H. Hellman, Louis M. Cole, H. H. Cotton, J. A. Talbot, T. J. Fleming, H. C. Fryman, M. A. Hamburger, Harry L. Harris, Henderson Hayward, Irving H. Hellman, James W. Hellman, I. L. Hibbard, W. F. Howard, A. F. Morlan, Benjamin E. Page, E. W. Sargent, James Shultz, Williard H. Stimson, Emanuel Cohen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$12,786,982 02	\$15,166,205 44			\$27,953,187 46
Bankers' acceptances, excluding rediscounts		6,306 24			6,306 24
Notes, drafts or bills of exchange, excluding rediscounts		340,181 79			340,181 79
Overdrafts	110,338 64				110,338 64
Customers' liability for drafts paid under letters of credit	66,136 47				66,136 47
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	676,212 34	7,574,013 82	\$101,240 82	\$100,000 00	8,451,466 98
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	200,679 31	417,593 22			618,272 53
Other real estate owned	22,347 63	197,002 55			219,350 18
Due from reserve banks, excluding item 14	2,238,606 31	554,152 08	3,259 18		2,796,017 57
Due from other banks	327,792 74	580,538 59			908,331 33
Due from Federal Reserve Bank					
Actual cash on hand	1,541,440 25	1,374,506 93	500 00		2,916,447 18
Exchanges for clearing house	4,242 20	615,309 72			619,551 92
Checks and other cash items	11,783 10	1,550 54			13,333 64
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	553,866 89	88,958 73			642,825 62
Totals	\$18,540,427 90	\$26,916,319 65	\$105,000 00	\$100,000 00	\$45,661,747 55
LIABILITIES.					
Capital paid in	\$1,000,000 00	\$800,000 00	\$100,000 00	\$100,000 00	\$2,000,000 00
Surplus	293,560 31	450,000 00			743,560 31
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid			5,000 00		5,000 00
Reserved for interest, taxes and expenses	14,919 00	156 26			15,075 26
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	888,029 23	48,503 22			936,532 45
Dividends unpaid	57 50				57 50
Individual deposits subject to check	12,371,407 26				12,371,407 26
Savings deposits		24,546,061 30			24,546,061 30
Demand certificates of deposit	62,346 23				62,346 23
Time certificates of deposit	7,785 47	625,553 13			633,338 60
Certified checks	56,462 67				56,462 67
Cashiers' checks	1,878,118 21				1,878,118 21
State, county and municipal deposits	1,876,244 85	390,352 25			2,266,597 10
United States and postal savings deposits					

HELLMAN COMMERCIAL TRUST AND SAVINGS BANK. LOS ANGELES— Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding	\$78,186 47				\$78,186 47
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	13,310 70	\$55,693 49			69,004 19
Totals	\$18,540,427 90	\$26,916,319 65	\$105,000 00	\$160,000 00	\$45,661,747 55
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$32,664 16	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$62,664 16
Trust investments, personal property	343,342 72	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	432,987 70
Trust investments, real property	61,930 55	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	6,470 26		
Cash on hand	21,244 17		
Total	\$495,651 86	Total	\$495,651 86

NOTE.—The above statement includes the business of branch offices at Los Angeles, Riverside, Blythe, Redlands, San Pedro, Vernon, Huntington Park, Bell.

HOME SAVINGS BANK OF ESCONDIDO. ESCONDIDO.

Incorporated April 27, 1909.

448

Officers—L. R. Tilghman, President; H. F. Bloom, Vice President; H. M. Hall, Secretary-Treasurer.
 Directors—Nelson Olds, H. F. Bloom, L. R. Tilghman, H. M. Hall, L. B. Hooper.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$191,444 16	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		36,928 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		434 40	
Other real estate owned			
Due from reserve banks, excluding item 14		26,129 39	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		7,518 98	
Exchanges for clearing house			
Checks and other cash items		30 00	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$262,484 93	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		15,000 00	
All undivided profits, less expenses, interest and taxes paid		430 80	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,016 00	
Individual deposits subject to check			
Savings deposits		199,801 13	
Demand certificates of deposit			
Time certificates of deposit		1,237 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		20,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$262,484 93	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,242 50	

FAIROAKS BANK. FAIROAKS.

Incorporated April 27, 1909.

449

Officers—G. C. Hubbell, President and Treasurer; A. Van Maren, Vice President; Frances F. Hubbell, Cashier and Secretary.
 Directors—A. Van Maren, J. MacBride, J. H. Cunningham, C. D. Rutledge, Frances F. Hubbell, G. C. Hubbell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$82,024 18	\$19,312 32	\$101,336 50
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	121 42		121 42
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	4,299 20	7,000 00	11,299 20
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,509 38		9,509 38
Other real estate owned			
Due from reserve banks, excluding item 14	18,200 11	519 92	18,720 03
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	5,864 16	546 10	6,410 26
Exchanges for clearing house			
Checks and other cash items	532 59		532 59
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$120,551 04	\$27,378 34	\$147,929 38
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	1,600 00	200 00	1,800 00
All undivided profits, less expenses, interest and taxes paid	2,345 73	341 47	2,687 20
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	78,730 94		78,730 94
Savings deposits		21,836 87	21,836 87
Demand certificates of deposit			
Time certificates of deposit	16,310 38		16,310 38
Certified checks			
Cashiers' checks	1,560 59		1,560 59
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	3 40		3 40
Totals	\$120,551 04	\$27,378 34	\$147,929 38
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$400 00	\$50 00	\$450 00

"BANK OF CONCORD." CONCORD.

Incorporated February 26, 1910.

456

Officers—J. F. Busey, President; B. G. Ensign, M. F. Russi, Vice Presidents; Albert Smith, Cashier.
 Directors—J. F. Busey, B. G. Ensign, M. F. Russi, Chas. E. Bibber, Albert Smith, C. W. Klein.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$120,282 44	\$250,888 58	\$371,171 02
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	541 87		541 87
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	17,383 91	108,658 40	126,042 31
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,279 67	32,477 81	39,757 48
Other real estate owned			
Due from reserve banks, excluding item 14	4,364 88	5,031 81	9,396 69
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	10,140 76	12,051 17	22,191 93
Exchanges for clearing house			
Checks and other cash items	3,247 60		3,247 60
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$163,241 13	\$409,107 77	\$572,348 90
LIABILITIES.			
Capital paid in	\$20,000 00	\$30,000 00	\$50,000 00
Surplus	3,500 00	6,500 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	2,250 23		2,250 23
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,500 00		2,500 00
Individual deposits subject to check	115,853 68		115,853 68
Savings deposits		342,607 77	342,607 77
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	4,137 22		4,137 22
State, county and municipal deposits	15,000 00	30,000 00	45,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$163,241 13	\$409,107 77	\$572,348 90
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF LOLETA. LOLETA.

Incorporated September 7, 1910.

461

Officers—R. O. Dickson, President; W. F. Dickson, Vice President; E. E. Hill, Secretary, Treasurer and Cashier.

Directors—R. O. Dickson, W. F. Dickson, E. E. Hill, C. S. Rasmussen, Geo. D. Herrick.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$46,267 85		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	69 11		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	66,952 75		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	19,000 00		
Other real estate owned			
Due from reserve banks, excluding item 14	21,598 70		
Due from other banks			
Due from Federal Reserve Bank	532 99		
Actual cash on hand	9,786 31		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$164,207 71		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	10,000 00		
All undivided profits, less expenses, interest and taxes paid	849 02		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,008 00		
Individual deposits subject to check	101,092 81		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	1,349 40		
Certified checks			
Cashiers' checks	3,171 03		
State, county and municipal deposits	21,500 00		
United States and postal savings deposits	237 45		
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$164,207 71		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$500 00		

BANK OF TRACY. TRACY.

Incorporated June 11, 1909.

464

Officers—Wm. Schmidt, President; J. C. Droge, Vice President; L. E. Keil, Cashier; E. J. Sample, Assistant Cashier.

Directors—Wm. Schmidt, John C. Droge, Warren Lamb, E. J. Stevens, F. O. Housken, W. S. Kendall, C. Lawton.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$224,728 50	\$254,440 24	\$479,168 74
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,035 96		1,035 96
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	70,303 18	58,874 20	129,177 38
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	23,653 09	10,703 05	34,356 14
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	34,298 32	24,179 73	58,478 05
Due from other banks.....	313 58		313 58
Due from Federal Reserve Bank.....			
Actual cash on hand.....	14,515 88	12,020 43	26,536 31
Exchanges for clearing house.....	2,348 59		2,348 59
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	178 30		178 30
Totals.....	\$371,375 40	\$360,217 65	\$731,593 05
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	11,500 00	6,000 00	17,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,164 81		1,164 81
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	24,777 50		24,777 50
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	146 76		146 76
Dividends unpaid.....			
Individual deposits subject to check.....	244,164 83		244,164 83
Savings deposits.....		269,217 65	269,217 65
Demand certificates of deposit.....			
Time certificates of deposit.....	2,900 00		2,900 00
Certified checks.....	6 00		6 00
Cashiers' checks.....	5,975 19		5,975 19
State, county and municipal deposits.....	32,716 09	35,000 00	67,716 09
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	353 84		353 84
Totals.....	\$371,375 40	\$360,217 65	\$731,593 05
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Byron.

HOME SAVINGS BANK OF WOODLAND. WOODLAND.

Incorporated June 22, 1909.

465

Officers—M. O. Harling, Chairman of Board; D. A. McGriff, President; D. B. Guile, T. D. Cummins, Vice Presidents; R. H. Schluer, W. W. Hopper, P. G. Friday, W. M. Apperson, Assistant Cashiers.
 Directors—M. O. Harling, D. A. McGriff, D. B. Guile, T. D. Cummins, E. A. Bemmerly, T. Craig, M. D., W. O. Russell, Allan T. Spencer, J. B. Welch.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$133,027 72	\$1,595,734 40	\$1,728,762 12
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	19,939 77	374,584 08	394,523 85
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	5,147 00	39,043 17	44,190 17
Other real estate owned			
Due from reserve banks, excluding item 14	19,416 93	129,919 86	149,336 79
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	13,852 41	57,661 60	71,514 01
Exchanges for clearing house			
Checks and other cash items	1 50		1 50
Items with Federal Reserve Bank in process of collection			
Other resources	7 18	6,754 55	6,761 73
Totals	\$191,392 51	\$2,203,697 66	\$2,395,090 17
LIABILITIES.			
Capital paid in	\$25,000 00	\$175,000 00	\$200,000 00
Surplus	6,250 00	43,750 00	50,000 00
All undivided profits, less expenses, interest and taxes paid	16,370 57	30,484 56	46,855 13
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	15,000 00		15,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		32 00	32 00
Individual deposits subject to check	114,771 94		114,771 94
Savings deposits		1,861,931 10	1,861,931 10
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	1,500 00		1,500 00
State, county and municipal deposits	12,500 00	92,500 00	105,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$191,392 51	\$2,203,697 66	\$2,395,090 17
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,482 50	\$50,853 68	\$54,336 18

NOTE.—The above statement includes the business of a branch office at Knights Landing.

FIRST SAVINGS BANK. VALLEJO.

Incorporated October 20, 1909.

466

Officers—D. Brosnahan, President; Philip Steffan, Vice President; A. J. Smith, Cashier, Secretary and Treasurer; Chas. N. Bessac, Assistant Cashier, Assistant Secretary and Assistant Treasurer.
 Directors—D. Brosnahan, W. K. Cole, H. Clay Davis, J. E. Godley, Philip Steffan, Wm. Widenmann, W. C. Robbins.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$643,710 73	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts		116,903 99	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		499 00	
Other real estate owned		18,289 48	
Due from reserve banks, excluding item 14		11,363 22	
Due from other banks		5,151 01	
Due from Federal Reserve Bank			
Actual cash on hand		20,937 18	
Exchanges for clearing house			
Checks and other cash items		479 65	
Items with Federal Reserve Bank in process of collection			
Other resources		89 72	
Total		\$817,423 98	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		14,397 77	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,500 00	
Individual deposits subject to check			
Savings deposits		680,976 32	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		45,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		549 89	
Total		\$817,423 98	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$5,687 35	

**HONGKONG AND SHANGHAI BANKING CORPORATION (AGENCY).
SAN FRANCISCO.**

Incorporated Hongkong.

468

Officers—J. R. Gillingham, Acting Agent; A. C. Leith, Acting Accountant.
Directors—None in U. S. A.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....			
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$46,850 00		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....			
Due from other banks.....	393,281 37		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	1,430 76		
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	93,141 71		
Total.....	\$534,703 84		
LIABILITIES.			
Capital paid in.....	\$50,000 00		
Surplus.....	12,500 00		
All undivided profits, less expenses, interest and taxes paid.....	1,601 51		
Reserved for interest, taxes and expenses.....	3,922 20		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....	8,107 50		
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	458,572 63		
Total.....	\$534,703 84		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"BANK OF PERRIS." PERRIS.

Incorporated June 30, 1910.

470

Officers—W. W. Stewart, President; W. G. Stewart, Cashier; T. L. Lanier, Vice President; C. R. Stewart, Secretary and Treasurer.

Directors—W. H. Brown, A. D. Cleaver, W. W. Stewart, W. G. Stewart, T. L. Lanier, C. R. Stewart.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$90,962 51		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	217 20		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	13,390 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,700 00		
Other real estate owned			
Due from reserve banks, excluding item 14	43,307 57		
Due from other banks			
Due from Federal Reserve Bank	4,000 00		
Actual cash on hand	8,071 61		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection	203 00		
Other resources			
Total	\$168,851 89		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	6,250 00		
All undivided profits, less expenses, interest and taxes paid	989 73		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	100,031 05		
Savings deposits			
Demand certificates of deposit	25,372 54		
Time certificates of deposit			
Certified checks			
Cashiers' checks	1,208 57		
State, county and municipal deposits	10,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$168,851 89		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$735 00		

BANK OF LA MESA. LA MESA.

Incorporated June 14, 1909.

472

Officers—C. C. Park, President; H. A. Hall, Vice President; H. C. Park, Cashier, Secretary and Treasurer;
R. S. Hall, Assistant Secretary and Treasurer.
Directors—C. C. Park, R. S. Hall, Peter Mill, H. A. Hall, H. C. Park.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$106,099 91	\$76,027 00	\$182,126 91
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	815 37		815 37
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	88,393 98	18,560 00	106,953 98
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	30,650 00	5,000 00	35,650 00
Other real estate owned			
Due from reserve banks, excluding item 14	69,645 28	3,200 73	72,846 01
Due from other banks			
Due from Federal Reserve Bank	8,733 30		8,733 30
Actual cash on hand	11,435 79	2,466 78	13,902 57
Exchanges for clearing house			
Checks and other cash items	2 00		2 00
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$315,775 63	\$105,254 51	\$421,030 14
LIABILITIES.			
Capital paid in	\$27,500 00	\$7,500 00	\$35,000 00
Surplus	5,000 00	3,000 00	8,000 00
All undivided profits, less expenses, interest and taxes paid	2,974 43		2,974 43
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	224,391 96		224,391 96
Savings deposits		94,754 51	94,754 51
Demand certificates of deposit	932 18		932 18
Time certificates of deposit	13,066 56		13,066 56
Certified checks	95 30		95 30
Cashiers' checks	273 89		273 89
State, county and municipal deposits	41,541 31		41,541 31
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$315,775 63	\$105,254 51	\$421,030 14
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$870 00	\$380 00	\$1,250 00

THE FIRST BANK OF SAN ANSELMO. SAN ANSELMO.

Incorporated October 19, 1909.

474

Officers—J. C. Raas, President; J. K. Armsby, H. S. Foote, Vice President; L. J. Murray, Cashier;
M. A. Emerald, Assistant Cashier.
Directors—J. C. Raas, J. K. Armsby, H. S. Foote, Carl Westerfeld, M. H. Esberg, H. W. B. Taylor,
L. J. Murray.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$127,005 96	\$375,678 15	\$502,684 11
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	2,263 38		2,263 38
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	104,977 95	114,782 10	219,760 05
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,788 52		21,788 52
Other real estate owned		867 89	867 89
Due from reserve banks, excluding item 14	10,140 76	15,112 10	25,252 86
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,910 75	13,968 70	29,879 45
Exchanges for clearing house			
Checks and other cash items	86 77		86 77
Items with Federal Reserve Bank in process of collection			
Other resources	1,799 74		1,799 74
Totals	\$283,973 83	\$520,408 94	\$804,382 77
LIABILITIES.			
Capital paid in	\$25,000 00	\$53,300 00	\$78,300 00
Surplus	750 00	11,551 77	12,301 77
All undivided profits, less expenses, interest and taxes paid	492 68	6,114 32	6,607 00
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	218,012 35		218,012 35
Savings deposits		440,442 85	440,442 85
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	705 40		705 40
Cashiers' checks	1,012 50		1,012 50
State, county and municipal deposits	37,616 19	9,000 00	46,616 19
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	384 71		384 71
Totals	\$283,973 83	\$520,408 94	\$804,382 77
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$369 05	\$650 97	\$1,020 02

CITIZENS BANK OF SACRAMENTO. SACRAMENTO.

Incorporated October 30, 1909.

475

Officers—H. C. Muddox, President; H. C. Bottorff, Vice President; Russell House, Cashier, Secretary and Treasurer; F. F. Miles, Assistant Cashier.
 Directors—Geo. C. Bassett, W. W. Bassett, H. C. Bottorff, Elmer F. Christophel, Geo. L. Muddox, H. C. Muddox, Geo. E. Zoller.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$91,442 00	\$176,536 99	\$267,978 99
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	44 30		44 30
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	115,982 19	28,435 57	144,417 76
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	12,610 00	22,137 00	34,747 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	32,759 55	11,249 43	44,008 98
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	18,621 31	6,000 00	24,621 31
Exchanges for clearing house.....			
Checks and other cash items.....	121 95		121 95
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	87 43		87 43
Totals.....	\$271,668 73	\$244,358 99	\$516,027 72
LIABILITIES.			
Capital paid in.....	\$27,500 00	\$22,500 00	\$50,000 00
Surplus.....	17,500 00	7,500 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,036 70	1,000 00	2,036 70
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	193,743 47		193,743 47
Savings deposits.....		211,761 99	211,761 99
Demand certificates of deposit.....	1,201 38		1,201 38
Time certificates of deposit.....		1,597 00	1,597 00
Certified checks.....	1,783 00		1,783 00
Cashiers' checks.....	3,904 18		3,904 18
State, county and municipal deposits.....	25,000 00		25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$271,668 73	\$244,358 99	\$516,027 72
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$100 00	\$100 00	\$200 00

AUBURN SAVINGS BANK. AUBURN.

Incorporated September 16, 1898.

476

Officers—J. E. Walsh, President; Robert A. Peers, Vice President; L. Huntley, Secretary; G. W. Brundage, Cashier and Treasurer; J. G. Walsh, Assistant Cashier; A. C. Weaver, Assistant Cashier and Branch Manager.

Directors—J. E. Walsh, Robert A. Peers, L. Huntley, G. W. Brundage, C. H. Slade.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$55,471 75	\$384,880 10	\$440,351 85
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	89 41		89 41
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	87,503 78	361,901 07	449,404 85
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	4,499 33		4,499 33
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	46,526 00	17,035 99	63,561 99
Due from other banks.....	22,747 50	13,694 08	36,441 58
Due from Federal Reserve Bank.....			
Actual cash on hand.....	18,043 20	21,819 32	39,862 52
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$234,880 97	\$799,330 56	\$1,034,211 53
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$75,000 00	\$100,000 00
Surplus.....	6,250 00	18,750 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,079 68	5,334 79	7,414 47
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	46,220 24		46,220 24
Dividends unpaid.....		2,465 00	2,465 00
Individual deposits subject to check.....	150,047 73		150,047 73
Savings deposits.....		656,310 77	656,310 77
Demand certificates of deposit.....	300 00		300 00
Time certificates of deposit.....		1,470 00	1,470 00
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	2,361 32	40,000 00	42,361 32
United States and postal savings deposits.....	2,622 00		2,622 00
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$234,880 97	\$799,330 56	\$1,034,211 53
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,500 00	\$6,000 00	\$7,500 00

NOTE.—The above statement includes the business of a branch office at Colfax.

RUSS-WILLIAMS BANKING COMPANY. FERNDALE.

Incorporated November 17, 1909.

477

Officers—Frank G. Williams, President; Wm. N. Russ, Geo. M. Brice, Vice Presidents; R. S. Feenaty
Cashier, Secretary and Treasurer.

Directors—Frank G. Williams, Wm. N. Russ, Geo. M. Brice, Chris. P. Hansen, R. S. Feenaty.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$153,897 98	\$71,874 44	\$225,772 42
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	20 19		20 19
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	47,507 21	97,710 10	145,217 31
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,615 00		1,615 00
Other real estate owned			
Due from reserve banks, excluding item 14	40,021 28	4,338 94	44,360 22
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	21,189 80	10,372 78	31,562 58
Exchanges for clearing house			
Checks and other cash items	29 00		29 00
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$264,280 46	\$184,296 26	\$448,576 72
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	15,000 00		15,000 00
All undivided profits, less expenses, interest and taxes paid	4,777 67	3,598 84	8,376 51
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	30,000 00		30,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,750 00		1,750 00
Individual deposits subject to check	162,062 31		162,062 31
Savings deposits		155,697 42	155,697 42
Demand certificates of deposit			
Time certificates of deposit	12,411 54		12,411 54
Certified checks	300 00		300 00
Cashiers' checks	478 94		478 94
State, county and municipal deposits	12,500 00		12,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$264,280 46	\$184,296 26	\$448,576 72
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,677 00	\$1,257 79	\$3,934 79

FIRST SAVINGS BANK OF SISKIYOU COUNTY. YREKA.

Incorporated September 27, 1909.

478

Officers—Fred E. Wadsworth, President; Claude E. Gillis, Vice President; K. S. Iffland, Cashier and Secretary; R. Lyle Holder, Assistant Cashier and Secretary.
 Directors—Fred E. Wadsworth, Amelia L. Huseman, M. C. Beem, E. C. Hart, J. P. Churchill, Edw. H. Julien, Claude E. Gillis.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$508,393 61	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		156,902 85	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		7,750 18	
Due from reserve banks, excluding item 14		67,923 40	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		18,895 37	
Exchanges for clearing house			
Checks and other cash items		600 00	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$760,465 41	
LIABILITIES.			
Capital paid in		\$72,000 00	
Surplus		8,200 00	
All undivided profits, less expenses, interest and taxes paid		6,017 83	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		674,247 58	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$760,465 41	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,000 00	

MONAGHAN AND MURPHY BANK. NEEDLES.

Incorporated July 8, 1905.

484

Officers—T. J. Murphy, President; F. B. Gabbert, Vice President; R. J. Yoksh, Cashier, Secretary and Treasurer.

Directors—T. J. Murphy, F. B. Gabbert, Geo. S. Briggs, D. C. Russell, W. S. Perdew, Dan Murphy and R. J. Yoksh.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$293,186 70		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	58,110 93		
Other real estate owned	7,689 45		
Due from reserve banks, excluding item 14	43,187 86		
Due from other banks	2,909 36		
Due from Federal Reserve Bank			
Actual cash on hand	31,021 37		
Exchanges for clearing house			
Checks and other cash items	9,370 42		
Items with Federal Reserve Bank in process of collection			
Other resources	1,471 43		
Total	\$446,947 53		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	75,000 00		
All undivided profits, less expenses, interest and taxes paid	19,536 27		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	252,773 53		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	74,637 73		
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$446,947 53		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,231 95		

"THE LINDSAY SAVINGS BANK." LINDSAY.

Incorporated March 3, 1910.

485

Officers—Ernest L. Daniells, President; G. V. Reed, Vice President; R. E. Wolf, Cashier.
 Directors—Ernest L. Daniells, G. V. Reed, R. E. Wolf, Avery J. Howe, D. O. Bishop, F. F. Hostetter,
 H. C. Morrison.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$301,178 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		67,147 58	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		58,506 67	
Due from other banks		21,754 96	
Due from Federal Reserve Bank			
Actual cash on hand		20,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$468,587 21	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		6,538 68	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,250 00	
Individual deposits subject to check			
Savings deposits		397,511 45	
Demand certificates of deposit			
Time certificates of deposit		3,287 08	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$468,587 21	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,200 00	

THE REDDING SAVINGS BANK. REDDING.

Incorporated March 24, 1910.

487

Officers—E. C. Frisbie, President; W. D. Tillotson, Vice President; Ed. S. Reynolds, Cashier.
 Directors—E. C. Frisbie, W. D. Tillotson, Edwin Moore, Mark Firth, J. A. Young.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$574,028 91	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		455,164 17	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		30,757 19	
Due from reserve banks, excluding item 14		74,362 59	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		31,871 79	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		2,403 16	
Total		\$1,168,587 81	
LIABILITIES.			
Capital paid in		\$80,000 00	
Surplus		29,000 00	
All undivided profits, less expenses, interest and taxes paid		11,575 35	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		231 00	
Individual deposits subject to check			
Savings deposits		1,035,155 44	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		2,626 02	
Total		\$1,168,587 81	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

HIGHLAND PARK BANK. LOS ANGELES.

Incorporated March 26, 1910.

488

Officers—C. M. Church, President; Thos. McClement, C. W. Montgomery, Vice Presidents; J. C. Johnson, Cashier; D. W. Whitman, L. W. Gatch, Assistant Cashiers.
 Directors—C. M. Church, J. C. Johnson, L. W. Gatch, Thos. McClement, W. R. Myers, C. W. Montgomery, W. W. Cottle.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$402,359 44	\$376,781 09	\$779,140 53
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,053 25		3,053 25
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	135,150 24	78,808 75	213,958 99
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,827 82		13,827 82
Other real estate owned			
Due from reserve banks, excluding item 14	110,415 79	33,009 25	143,425 04
Due from other banks			
Due from Federal Reserve Bank	40,000 00	11,500 00	51,500 00
Actual cash on hand	22,133 60	224 91	22,358 51
Exchanges for clearing house			
Checks and other cash items	1,555 41		1,555 41
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$728,495 55	\$500,324 00	\$1,228,819 55
LIABILITIES.			
Capital paid in	\$45,000 00	\$30,000 00	\$75,000 00
Surplus	22,500 00	11,000 00	33,500 00
All undivided profits, less expenses, interest and taxes paid	7,662 26		7,662 26
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,675 00		3,675 00
Individual deposits subject to check	618,177 79		618,177 79
Savings deposits		387,211 91	387,211 91
Demand certificates of deposit			
Time certificates of deposit		47,112 09	47,112 09
Certified checks			
Cashiers' checks	31,480 50		31,480 50
State, county and municipal deposits		25,000 00	25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$728,495 55	\$500,324 00	\$1,228,819 55
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,035 00	\$5,651 00	\$11,686 00

"PETALUMA SWISS-AMERICAN BANK." PETALUMA.

Incorporated April 9, 1910.

490

Officers—Thomas Maclay, President; L. R. Filippini, Joseph Bloom, Vice Presidents; R. Righetti, Cashier, Secretary and Treasurer; Walter R. Hall, F. A. Allenberg, Assistant Cashiers; U. H. Tomasini, Auditor.

Directors—D. Bordessa, J. R. Bonetti, Joseph Bloom, L. R. Filippini, John V. Filippini, John Lepori, Thomas Maclay, B. J. Patocchi, H. Reynaud, A. Riccioli, Arthur Robinson, R. R. Steitz, Joseph Traversi, B. G. Tognazzi, H. P. Vogensen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,039,748 35	\$1,776,265 33	\$2,816,013 68
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,674 75		1,674 75
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	56,470 00	199,080 00	255,550 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		54,500 00	54,500 00
Other real estate owned		700 00	700 00
Due from reserve banks, excluding item 14	126,141 29	106,077 90	232,219 19
Due from other banks	10,498 92		10,498 92
Due from Federal Reserve Bank			
Actual cash on hand	61,169 27	57,275 21	118,444 48
Exchanges for clearing house			
Checks and other cash items	15,266 65	10,000 00	25,266 65
Items with Federal Reserve Bank in process of collection			
Other resources	459 64		459 64
Totals	\$1,311,428 87	\$2,203,898 44	\$3,515,327 31
LIABILITIES.			
Capital paid in	\$180,000 00	\$70,000 00	\$250,000 00
Surplus	20,000 00	125,000 00	145,000 00
All undivided profits, less expenses, interest and taxes paid	41,317 25		41,317 25
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	95,000 00		95,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	23,855 99		23,855 99
Dividends unpaid	64 00		64 00
Individual deposits subject to check	721,634 65		721,634 65
Savings deposits		1,905,898 44	1,905,898 44
Demand certificates of deposit	29,473 89		29,473 89
Time certificates of deposit	149,048 53		149,048 53
Certified checks	1,034 56		1,034 56
Cashiers' checks			
State, county and municipal deposits	50,000 00	103,000 00	153,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,311,428 87	\$2,203,898 44	\$3,515,327 31
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"BANK OF RIPON." RIPON.

Incorporated May 2, 1910.

492

Officers—H. L. Dickey, President; A. J. Nourse, Vice President; A. R. Magruder, Cashier and Secretary;
 B. Lucile Walker, Assistant Cashier; H. A. Wille, Treasurer.
 Directors—H. L. Dickey, A. J. Nourse, A. R. Magruder, H. A. Wille, Chas. Frederick, N. B. Gould,
 R. T. Melton.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$203,391 26	\$97,921 00	\$301,312 26
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	489 50		489 50
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	3,837 87		3,837 87
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	12,038 00	15,768 08	27,806 08
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,250 00		14,250 00
Other real estate owned			
Due from reserve banks, excluding item 14	24,966 55	5,299 42	30,265 97
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	16,606 39	6,115 67	22,722 06
Exchanges for clearing house	7 09		7 09
Checks and other cash items	25 64		25 64
Items with Federal Reserve Bank in process of collection			
Other resources	1,480 26		1,480 26
Totals	\$277,092 56	\$125,104 17	\$402,196 73
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	18,500 00	12,000 00	30,500 00
All undivided profits, less expenses, interest and taxes paid	3,681 16	247 53	3,928 69
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	194,875 87		194,875 87
Savings deposits		96,856 64	96,856 64
Demand certificates of deposit	13,871 83		13,871 83
Time certificates of deposit	15,663 70		15,663 70
Certified checks	500 00		500 00
Cashiers' checks			
State, county and municipal deposits	10,000 00	11,000 00	21,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$277,092 56	\$125,104 17	\$402,196 73
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,300 00	\$1,200 00	\$3,500 00

"RIVERA STATE BANK." RIVERA.

Incorporated May 10, 1919.

493

Officers—L. W. Houghton, President; Osburn Burke, Vice President; F. H. Tieskoetter, Cashier, Treasurer and Secretary.
 Directors—Osburn Burke, G. W. Goodell, L. W. Houghton, E. S. Johnson, T. E. Newlin, F. H. Tieskoetter, Geo. E. Triggs.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$195,844 60		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding re discounts.....			
Overdrafts.....	241 83		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	18,636 16		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	7,000 00		
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	24,552 26		
Due from other banks.....	283 50		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	15,153 36		
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$261,711 71		
LIABILITIES.			
Capital paid in.....	\$25,000 00		
Surplus.....	8,000 00		
All undivided profits, less expenses, interest and taxes paid.....	5,853 76		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	1,250 00		
Individual deposits subject to check.....	148,194 65		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	60,413 30		
Certified checks.....			
Cashiers' checks.....	3,000 00		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$261,711 71		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

"SEBASTOPOL SAVINGS BANK." SEBASTOPOL.

Incorporated December 18, 1909.

494

Officers—W. W. Monroe, President; Geo. P. McNear, Vice President; E. N. Paulson, Cashier; G. E. Burch, Assistant Cashier, Secretary and Treasurer.
 Directors—W. W. Monroe, Geo. P. McNear, C. W. Woodworth, Chas. G. Martin, D. D. Sinclair, Don V. Williams, E. N. Paulson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$658,877 65	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		16,228 07	
Due from other banks		12,800 00	
Due from Federal Reserve Bank			
Actual cash on hand		17,543 56	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$705,449 28	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		40,000 00	
All undivided profits, less expenses, interest and taxes paid		5,047 85	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		635,401 43	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$705,449 28	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$8,600 00	

BANK OF LANKERSHIM. LANKERSHIM.

Incorporated July 18, 1910.

496

Officers—Fred Weddington, President; C. C. Bowerman, J. W. Deupree, Vice Presidents; Henry D. Myers, Cashier and Secretary; Vera A. Myers, Assistant Cashier.
 Directors—J. W. Deupree, Dan Bakman, Fred Weddington, Guy Weddington, William Klump, C. L. Kennedy, C. A. Frieburg, G. A. Huffaker, R. W. Blanchard, C. C. Bowerman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$356,158 38	\$93,575 00	\$449,733 38
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	98 29		98 29
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	34,052 06	6,157 60	40,209 66
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	19,233 65		19,233 65
Other real estate owned	1,175 75		1,175 75
Due from reserve banks, excluding item 14	22,473 81	4,638 94	27,112 75
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	24,697 29	2,056 52	26,753 81
Exchanges for clearing house			
Checks and other cash items	829 48		829 48
Items with Federal Reserve Bank in process of collection			
Other resources	2,088 78		2,088 78
Totals	\$460,807 49	\$106,428 06	\$567,235 55
LIABILITIES.			
Capital paid in	\$50,000 00	\$25,000 00	\$75,000 00
Surplus	12,000 00	3,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	6,453 88	1,718 13	8,172 01
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	25,000 00		25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	313,057 74		313,057 74
Savings deposits		76,709 93	76,709 93
Demand certificates of deposit			
Time certificates of deposit	19,015 28		19,015 28
Certified checks	600 25		600 25
Cashiers' checks	9,512 87		9,512 87
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	167 47		167 47
Totals	\$460,807 49	\$106,428 06	\$567,235 55
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,200 00	\$850 00	\$4,050 00

OWENS VALLEY BANK. BISHOP.

Incorporated July 13, 1910.

497

Officers—M. Q. Watterson, President; Geo. Watterson, Vice President; W. W. Watterson, Cashier, Secretary and Treasurer; A. Marshall, Assistant Cashier.
 Directors—M. Q. Watterson, W. W. Watterson, Geo. Watterson, A. Marshall, J. S. Henderson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$120,655 29	\$10,440 00	\$131,055 29
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	30,110 69		30,110 69
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	509 14		509 14
Other real estate owned		3,000 00	3,000 00
Due from reserve banks, excluding item 14	3,866 62	59 71	3,926 33
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	2,559 72	461 35	3,021 07
Exchanges for clearing house			
Checks and other cash items	94 72		94 72
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$157,796 18	\$13,921 06	\$171,717 24
LIABILITIES.			
Capital paid in	\$50,000 00	\$10,000 00	\$60,000 00
Surplus	8,600 00	1,200 00	9,800 00
All undivided profits, less expenses, interest and taxes paid	3,172 89		3,172 89
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	30,000 00		30,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	35,953 39		35,953 39
Savings deposits		2,721 06	2,721 06
Demand certificates of deposit			
Time certificates of deposit	2,338 58		2,338 58
Certified checks			
Cashiers' checks	2,231 32		2,231 32
State, county and municipal deposits	25,500 00		25,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$157,796 18	\$13,921 06	\$171,717 24
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,017 46	\$277 33	\$4,294 79

BANK OF ELK GROVE. ELK GROVE.

Incorporated August 23, 1910.

499

Officers—Geo. M. Taverner, President; G. M. Colton, Vice President; Chas. H. Cooper, Cashier, Secretary and Treasurer.

Directors—Geo. M. Taverner, G. M. Colton, Chas. H. Cooper, Hugh Beattie, Hugh B. Bradford, Z. Markofer, T. J. Moroney, Robert Nichols, Henry L. Ehrhardt.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$272,161 36		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	105,571 61		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,228 70		
Other real estate owned			
Due from reserve banks, excluding item 14	27,696 77		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	28,562 81		
Exchanges for clearing house			
Checks and other cash items	117 20		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$441,248 45		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	12,500 00		
All undivided profits, less expenses, interest and taxes paid	5,865 93		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	359,289 12		
Savings deposits			
Demand certificates of deposit	3,924 40		
Time certificates of deposit	9,650 00		
Certified checks	19 00		
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$441,248 45		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$7,300 00		

"THE CITIZENS COMMERCIAL BANK." FALLBROOK.

Incorporated October 20, 1910.

501

Officers—W. M. Smelser, President; C. E. Lamb, Vice President; C. L. Morris, Secretary, Treasurer and Cashier.

Directors—W. M. Smelser, C. E. Lamb, G. F. Westfall, O. A. Anderson, C. L. Morris.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$107,610 22		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	4 06		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	19,550 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,600 00		
Other real estate owned			
Due from reserve banks, excluding item 14	22,766 77		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	11,490 36		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$170,021 41		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	3,100 00		
All undivided profits, less expenses, interest and taxes paid	39 09		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	85,664 37		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	36,665 93		
Certified checks			
Cashiers' checks	5,562 92		
State, county and municipal deposits	12,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,489 10		
Total	\$170,021 41		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$850 00		

THE BANK OF HUGHSON. HUGHSON.

Incorporated November 9, 1910.

502

Officers—A. N. Crow, President; A. A. Galt, Vice President and Treasurer; C. L. Galt, Cashier; E. R. McGarvey, Assistant Cashier; C. M. Hudelson, Secretary.

Directors—A. N. Crow, F. M. Hudelson, A. A. Galt, L. C. Quimby, C. M. Hudelson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$220,356 62		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	343 54		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	29,419 80		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,500 00		
Other real estate owned			
Due from reserve banks, excluding item 14	34,786 24		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,283 61		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	2,091 06		
Total	\$311,780 87		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	20,000 00		
All undivided profits, less expenses, interest and taxes paid	5,550 89		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	40,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	164,686 85		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	29,043 13		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	27,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$311,780 87		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

THE VACAVILLE SAVINGS BANK. VACAVILLE.

Incorporated October 26, 1910.

503

Officers—T. H. Buckingham, President; S. P. Dobbins, Vice President; H. C. Blake, Secretary; M. W. Brazelton, Cashier.
 Directors—T. H. Buckingham, S. P. Dobbins, H. C. Blake, W. B. Attkisson, E. C. Andrews, Geo. A. Arnold, F. H. Clark.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$225,464 02	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		97,193 75	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		7,362 85	
Due from other banks		16,872 85	
Due from Federal Reserve Bank			
Actual cash on hand		9,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$355,893 47	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		15,000 00	
All undivided profits, less expenses, interest and taxes paid		4,832 72	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,500 00	
Individual deposits subject to check			
Savings deposits		279,570 03	
Demand certificates of deposit			
Time certificates of deposit		1,740 72	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		28,250 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$355,893 47	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$7,147 37	

BANK OF FOLSOM. FOLSOM.

Incorporated November 14, 1910.

504

Officers—E. T. Wall, President; J. L. Patterson, Vice President; H. Clemensen, Secretary, Cashier and Treasurer.

Directors—E. T. Wall, J. L. Patterson, I. Hinkle, John A. Russi, G. A. Bauer, Andrew Turner, H. Clemensen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$121,425 31	\$164,600 49	\$286,025 80
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	778 06		778 06
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	55,800 60	128,900 49	184,701 09
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,000 00		20,000 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	17,889 77	13,596 37	31,486 14
Due from other banks.....			
Due from Federal Reserve Bank.....	2,270 81	4,000 00	6,270 81
Actual cash on hand.....	8,858 04	3,638 30	12,496 34
Exchanges for clearing house.....			
Checks and other cash items.....	642 01		642 01
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$227,664 60	\$314,735 65	\$542,400 25
LIABILITIES.			
Capital paid in.....	\$24,950 00	\$20,250 00	\$45,200 00
Surplus.....	9,000 00	8,000 00	17,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,762 16	6,984 39	8,746 55
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	1,808 00		1,808 00
Individual deposits subject to check.....	172,463 32		172,463 32
Savings deposits.....		278,693 78	278,693 78
Demand certificates of deposit.....	1,874 12		1,874 12
Time certificates of deposit.....	2,825 00		2,825 00
Certified checks.....			
Cashiers' checks.....	362 00		362 00
State, county and municipal deposits.....	12,500 00		12,500 00
United States and postal savings deposits.....		607 48	607 48
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	120 00	200 00	320 00
Totals.....	\$227,664 60	\$314,735 65	\$542,400 25
Contingent liabilities—none.....			
Interest earned not collected, not included in resources or liabilities.....			

"THE ANTIOCH BANK OF SAVINGS." ANTIOCH.

Incorporated November 21, 1910.

507

Officers—J. A. West, President; J. G. Prewett, Vice President; Herbert A. West, Cashier, Secretary and Treasurer; M. Irwin, Assistant Cashier.

Directors—J. A. West, J. G. Prewett, Herbert A. West, O. E. Klengel, Wm. Uren, B. B. Horr, John McArary.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$202,224 06	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts		132,085 24	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		6,400 00	
Other real estate owned			
Due from reserve banks, excluding item 14		10,333 56	
Due from other banks		1,991 91	
Due from Federal Reserve Bank			
Actual cash on hand		8,010 33	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$361,045 10	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,250 00	
All undivided profits, less expenses, interest and taxes paid		123 19	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		750 00	
Individual deposits subject to check			
Savings deposits		298,921 91	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		30,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$361,045 10	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

MONETA COMMERCIAL BANK. MONETA.

Incorporated February 20, 1914.

508

Officers—L. F. Stephenson, President; J. M. Dunn, Vice President; H. E. Mason, Cashier, Secretary and Treasurer.

Directors—L. F. Stephenson, H. E. Mason, M. H. Raibley, J. F. Mullin, J. M. Dunn, Lee B. Hawkins, Eythel E. Kaufman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$173,570 52		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	227 16		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	118,356 80		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	7,523 57		
Due from Federal Reserve Bank			
Actual cash on hand	24,455 45		
Exchanges for clearing house	201 69		
Checks and other cash items	1,997 42		
Items with Federal Reserve Bank in process of collection			
Other resources	30,603 83		
Total	\$356,936 44		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	20,000 00		
All undivided profits, less expenses, interest and taxes paid	6,690 09		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,500 00		
Individual deposits subject to check	217,017 43		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	36,742 35		
Certified checks			
Cashiers' checks	5,186 57		
State, county and municipal deposits	43,800 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$356,936 44		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CITIZENS SAVINGS BANK OF INGLEWOOD. INGLEWOOD.

Incorporated November 21, 1910.

509

Officers—F. A. Zillgitt, President and Treasurer; H. H. Zillgitt, Vice President; Lester B. Zillgitt, Secretary and Cashier; T. G. Stevens, Manager Hyde Park Branch Office.
 Directors—J. F. Nelson, John Aerick, H. H. Zillgitt, Lester B. Zillgitt, F. A. Zillgitt, T. G. Stevens.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$116,416 82	\$211,257 39	\$327,674 21
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	193 46		193 46
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	24,191 00	57,540 98	81,731 98
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	40,889 60	7,554 33	48,443 93
Other real estate owned			
Due from reserve banks, excluding item 14	63,111 20	17,606 33	80,717 53
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	18,993 96	11,389 34	30,383 30
Exchanges for clearing house			
Checks and other cash items	993 45		993 45
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$264,789 49	\$305,348 37	\$570,137 86
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	7,100 00	11,000 00	18,100 00
All undivided profits, less expenses, interest and taxes paid	5,160 27	3,951 35	9,111 62
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,500 00		2,500 00
Individual deposits subject to check	198,373 86		198,373 86
Savings deposits		178,442 66	178,442 66
Demand certificates of deposit			
Time certificates of deposit		63,954 36	63,954 36
Certified checks	950 00		950 00
Cashiers' checks	13,205 36		13,205 36
State, county and municipal deposits	12,500 00	23,000 00	35,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$264,789 49	\$305,348 37	\$570,137 86
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,180 00	\$5,144 00	\$6,324 00

NOTE.—The above statement includes the business of a branch office at Hyde Park.

BANK OF SAN RAFAEL. SAN RAFAEL.

Incorporated December 23, 1910.

511

Officers—M. T. Freitas, President; C. A. Thayer, M. J. Pedrotti, Vice Presidents; T. L. Crane, Treasurer; W. P. Murray, Cashier; A. C. Latno, C. W. Langford, Assistant Cashiers.
 Directors—M. T. Freitas, C. A. Thayer, M. J. Pedrotti, T. L. Crane, A. M. Newhall, E. B. McNear, J. A. Saunders.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$379,155 20	\$1,053,165 94	\$1,432,231 14
Bankers' acceptances, excluding rediscounts		17,116 20	17,116 20
Notes, drafts or bills of exchange, excluding rediscounts			1,296 67
Overdrafts	1,296 67		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	98,924 10	627,112 94	726,037 04
Stock of Federal Reserve Bank		20,797 07	20,797 07
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		91,051 09	197,605 38
Due from other banks	106,554 29		
Due from Federal Reserve Bank			
Actual cash on hand	36,166 38	40,810 41	76,976 79
Exchanges for clearing house	10,054 95		10,054 95
Checks and other cash items	1,297 18	1,706 95	3,004 13
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$633,448 77	\$1,851,760 60	\$2,485,209 37
LIABILITIES.			
Capital paid in	\$100,000 00	\$100,000 00	\$200,000 00
Surplus		100,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid	5,000 00		5,000 00
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	387,336 20		387,336 20
Savings deposits		1,601,760 60	1,601,760 60
Demand certificates of deposit	343 50		343 50
Time certificates of deposit	71,766 15		71,766 15
Certified checks	38 52		38 52
Cashiers' checks	12,399 85		12,399 85
State, county and municipal deposits	55,959 24	50,000 00	105,959 24
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	605 31		605 31
Totals	\$633,448 77	\$1,851,760 60	\$2,485,209 37
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$906 64	\$3,859 49	\$4,766 13

NOTE.—The above statement includes the business of a branch office at San Rafael.

BANK OF MARICOPA. MARICOPA.

Incorporated January 3, 1911.

512

Officers—W. H. Coons, President; Walter Snook, Vice President; H. A. Peterson, Secretary and Cashier;
J. B. Molloy, W. Y. White, Assistant Cashiers.

Directors—W. H. Coons, Walter Snook, H. A. Peterson, E. E. Ballagh, V. D. Black, Geo. F. Feister,
A. J. Crites.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$214,739 37	\$80,091 79	\$294,831 16
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	311 25		311 25
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	54,806 54	144,609 55	199,416 09
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	17,350 00		17,350 00
Other real estate owned	688 80		688 80
Due from reserve banks, excluding item 14	56,126 73	38,220 42	94,347 15
Due from other banks	747 76		747 76
Due from Federal Reserve Bank			
Actual cash on hand	22,479 97	5,817 18	28,297 15
Exchanges for clearing house			
Checks and other cash items	52 04		52 04
Items with Federal Reserve Bank in process of collection			
Other resources	1,241 16		1,241 16
Totals	\$368,543 62	\$268,738 94	\$637,282 56
LIABILITIES.			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	8,000 00	7,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	7,260 34		7,260 34
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,068 00		1,068 00
Individual deposits subject to check	315,657 17		315,657 17
Savings deposits		216,738 94	216,738 94
Demand certificates of deposit	1,223 02		1,223 02
Time certificates of deposit			
Certified checks	56 17		56 17
Cashiers' checks	10,278 92		10,278 92
State, county and municipal deposits		35,000 00	35,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$368,543 62	\$268,738 94	\$637,282 56
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,016 00	\$849 00	\$1,865 00

SECURITY TRUST COMPANY. BAKERSFIELD.

Incorporated October 7, 1910.

513

Officers—H. A. Jastro, President; Arthur S. Crites, Vice President; Dwight L. Clarke, Assistant Manager and Trust Officer; O. R. Kamprath, Cashier; Samuel M. Crim, Assistant Cashier and Assistant Trust Officer; Curtis Wible, E. H. Clare, H. H. R. Hunt, Assistant Cashiers.

Directors—C. A. Barlow, H. J. Brandt, W. W. Colm, Arthur S. Crites, John Enas, W. W. Frazier, Alfred Harroll, George Hay, J. W. Heard, J. W. Wiley, W. A. Howell, J. A. Hughes, Geo. Haberfelde, H. A. Jastro, Chris Mattly, W. J. Schultz, H. R. Peacock, T. E. Sullivan, F. W. Warthorst, E. S. St. Clair.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$3,562,850 83	\$2,858,438 35		\$50,000 00	\$6,471,289 18
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts		161,574 59			161,574 59
Overdrafts	1,635 35				1,635 35
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	272,902 83	770,273 10	\$50,000 00		1,093,175 93
Stock of Federal Reserve Bank		25,050 00			25,050 00
Bank premises, furniture and fixtures and safe deposit vaults		212,582 69			212,582 69
Other real estate owned		38,257 24			38,257 24
Due from reserve banks, excluding item 14	216,516 43	21,417 96	691 14		238,625 53
Due from other banks	30,060 08				30,060 08
Due from Federal Reserve Bank	346,522 75	140,689 46			487,212 21
Actual cash on hand	149,509 86	36,978 78			186,488 64
Exchanges for clearing house	52,663 93				52,663 93
Checks and other cash items	20,117 57				20,117 57
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			308 86		308 86
Other resources	53,914 50	7,000 00			60,914 50
Totals	\$4,706,694 13	\$4,272,262 17	\$51,000 00	\$50,000 00	\$9,079,956 30
LIABILITIES.					
Capital paid in	\$425,000 00	\$75,000 00	\$50,000 00	\$50,000 00	\$600,000 00
Surplus		235,000 00			235,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	140,179 49				140,179 49
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	43,424 69				43,424 69
Dividends unpaid	32,377 50				32,377 50
Individual deposits subject to check	3,656,062 66				3,656,062 66
Savings deposits		3,361,134 95			3,361,134 95
Demand certificates of deposit	228,342 92				228,342 92
Time certificates of deposit		100,408 43			100,408 43
Certified checks	3,910 23				3,910 23
Cashiers' checks	153,312 33				153,312 33
State, county and municipal deposits	17,675 21	485,022 47			502,697 68
United States and postal savings deposits		15,696 32			15,696 32

SECURITY TRUST COMPANY. BAKERSFIELD—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$1,000 00		\$1,000 00
Other liabilities	\$6,409 10				6,409 10
Totals	\$4,706,694 13	\$4,272,262 17	\$51,000 00	\$50,000 00	\$9,079,956 30
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities	\$21,538 60	\$21,351 06			\$42,889 66

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$137,822 58	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$219,340 70
Trust investments, real property	77,470 67	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	4,047 45		
Cash on hand			
Total	\$219,340 70	Total	\$219,340 70

NOTE.—The above statement includes the business of a branch office at Taft.

"THE HOLTVILLE BANK." HOLTVILLE.

Incorporated December 23, 1910.

514

Officers—O. N. Shaw, President; R. W. Hoover, S. E. Shaw, Vice Presidents; J. G. Hall, Cashier.
 Directors—O. N. Shaw, R. W. Hoover, S. E. Shaw, F. K. Weeks, F. M. Ferguson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$210,590 56	\$54,094 89	\$264,685 75
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	412 75		412 75
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	5,789 64	12,724 57	18,514 21
Stock of Federal Reserve Bank	2,350 00		2,350 00
Bank premises, furniture and fixtures and safe deposit vaults	57,671 36		57,671 36
Other real estate owned	4,663 56	4,321 96	8,985 52
Due from reserve banks, excluding item 14	22,616 63	187 98	22,804 61
Due from other banks			
Due from Federal Reserve Bank	14,705 85	2,596 51	17,302 36
Actual cash on hand	4,639 61		4,639 61
Exchanges for clearing house	2,538 14		2,538 14
Checks and other cash items	906 90		906 90
Items with Federal Reserve Bank in process of collection			
Other resources	1,304 52		1,304 52
Totals	\$328,189 82	\$73,925 91	\$402,115 73
LIABILITIES.			
Capital paid in	\$65,000 00	\$10,000 00	\$75,000 00
Surplus	2,500 00		2,500 00
All undivided profits, less expenses, interest and taxes paid	413 51		413 51
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	69,000 00		69,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	166,863 25		166,863 25
Savings deposits		52,025 91	52,025 91
Demand certificates of deposit			
Time certificates of deposit	18,311 23		18,311 23
Certified checks	127 31		127 31
Cashiers' checks	974 52		974 52
State, county and municipal deposits	5,000 00	11,900 00	16,900 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$328,189 82	\$73,925 91	\$402,115 73
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$48,242 50		\$48,242 50
Interest earned, not collected, not included in resources or liabilities	\$6,500 00	\$1,080 00	\$7,580 00

KINGSBURG BANK. KINGSBURG.

Incorporated February 2, 1911.

515

Officers—Nicholas G. Nelson, President; A. T. Carlson, J. L. Norman, Vice Presidents; O. E. Peterson, Secretary, Treasurer and Cashier; C. F. Draper, E. Ed Peterson, Assistant Cashiers.
 Directors—Nicholas G. Nelson, A. T. Carlson, John Peterson, C. E. Fosberg, J. L. Norman, Philip G. Peterson, O. E. Peterson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$341,842 89	\$301,884 91	\$643,727 40
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	10 59		10 59
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	105,596 66	834 00	106,430 66
Stock of Federal Reserve Bank	4,950 00		4,950 00
Bank premises, furniture and fixtures and safe deposit vaults	117,000 00	45,000 00	162,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	14,643 60	410 42	15,084 02
Due from other banks			
Due from Federal Reserve Bank	44,355 19	10,000 00	54,355 19
Actual cash on hand	15,984 96	1,571 51	17,556 47
Exchanges for clearing house			
Checks and other cash items	1,647 85		1,647 85
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$646,061 34	\$359,700 84	\$1,005,762 18
LIABILITIES.			
Capital paid in	\$80,000 00	\$30,000 00	\$110,000 00
Surplus	40,000 00	15,000 00	55,000 00
All undivided profits, less expenses, interest and taxes paid	6,688 01	6,013 26	12,701 27
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,850 00		3,850 00
Individual deposits subject to check	347,860 64		347,860 64
Savings deposits		308,687 58	308,687 58
Demand certificates of deposit	15,826 07		15,826 07
Time certificates of deposit	60,975 83		60,975 83
Certified checks	1,624 00		1,624 00
Cashiers' checks	29 84		29 84
State, county and municipal deposits	29,206 95		29,206 95
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$646,061 34	\$359,700 84	\$1,005,762 18
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$221,596 00		\$221,596 00
Interest earned, not collected, not included in resources or liabilities	\$8,000 00	\$6,000 00	\$14,000 00

"BANK OF CERES." CERES.

Incorporated March 29, 1911.

517

Officers—W. R. Service, President; Antony Morgan, Vice President; Arthur L. Harris, Cashier, Secretary and Treasurer; J. M. Campbell, Assistant Cashier.
 Directors—W. R. Service, Antony Morgan, Vaughn D. Whitmore, T. E. Wilson, W. W. Giddings, H. E. Service, Arthur L. Harris.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$243,235 85	\$159,345 09	\$402,580 94
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	85 06		85 06
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	40,417 28	20,324 21	60,741 49
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,200 00		13,200 00
Other real estate owned			
Due from reserve banks, excluding item 14	33,271 87	11,102 37	44,374 24
Due from other banks	235 00		235 00
Due from Federal Reserve Bank			
Actual cash on hand	13,388 76	4,500 00	17,888 76
Exchanges for clearing house			
Checks and other cash items	178 43		178 43
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$344,012 25	\$195,271 67	\$539,283 92
LIABILITIES.			
Capital paid in	\$37,500 00	\$12,500 00	\$50,000 00
Surplus	10,000 00	10,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid	8,299 49		8,299 49
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,500 00		2,500 00
Individual deposits subject to check	218,892 60		218,892 60
Savings deposits		158,544 69	158,544 69
Demand certificates of deposit	5,257 00		5,257 00
Time certificates of deposit	16,368 00	14,226 98	30,594 98
Certified checks			
Cashiers' checks	195 16		195 16
State, county and municipal deposits	35,000 00		35,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$344,012 25	\$195,271 67	\$539,283 92
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$500 00	\$3,500 00

"THE GLENN COUNTY BANK." WILLOWS.

Incorporated April 28, 1911.

518

Officers—F. B. Glenn, President; H. J. Barceloux, Vice President; W. K. Hatch, Cashier and Secretary;
W. C. Nichols, Assistant Cashier.

Directors—F. B. Glenn, H. J. Barceloux, W. K. Hatch, Duard F. Geis, F. B. Weinrich, I. J. Proulx,
Geo. A. Kennedy.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$496,150 07	\$150,800 00	\$646,950 07
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,774 42		1,774 42
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	61,500 00		61,500 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	30,000 00	19,500 00	49,500 00
Other real estate owned		21,020 36	21,020 36
Due from reserve banks, excluding item 14	124,732 38	4,841 56	129,573 94
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	26,739 27	4,681 00	31,420 27
Exchanges for clearing house	6,839 87		6,839 87
Checks and other cash items	14,152 41		14,152 41
Items with Federal Reserve Bank in process of collection			
Other resources	50 00		50 00
Totals	\$761,938 42	\$200,842 92	\$962,781 34
LIABILITIES.			
Capital paid in	\$175,000 00	\$25,000 00	\$200,000 00
Surplus	15,000 00	10,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	17,262 52	1,198 47	18,460 99
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	100,000 00		100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6,102 00		6,102 00
Individual deposits subject to check	314,138 49		314,138 49
Savings deposits		164,644 45	164,644 45
Demand certificates of deposit	52,891 13		52,891 13
Time certificates of deposit	2,798 64		2,798 64
Certified checks	1,380 00		1,380 00
Cashiers' checks	13,237 08		13,237 08
State, county and municipal deposits	60,000 00		60,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	4,128 56		4,128 56
Totals	\$761,938 42	\$200,842 92	\$962,781 34
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$1,000 00	\$4,000 00

MARINE BANK OF OCEAN PARK. OCEAN PARK.

Incorporated May 6, 1911.

519

Officers—H. Michel, President; W. Y. Thornbury, Vice President; J. F. Ranney, Cashier, Secretary and Treasurer; Kenneth Hills, Assistant Cashier.
 Directors—A. C. Corrington, W. Y. Thornbury, Byron Palmer, H. W. Reed, H. Michel.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$221,122 13	\$183,669 08	\$404,791 21
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	159 02		159 02
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon.			
less all offsetting bond adjustment accounts	160,017 43	7,500 00	167,517 43
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,900 00	1,900 00	13,800 00
Other real estate owned			
Due from reserve banks, excluding item 14	41,213 75	3,461 94	44,675 69
Due from other banks			
Due from Federal Reserve Bank	2,002 96		2,002 96
Actual cash on hand	53,370 27	7,794 91	61,165 18
Exchanges for clearing house	11,577 63		11,577 63
Checks and other cash items	734 23		734 23
Items with Federal Reserve Bank in process of collection			
Other resources	862 92	918 00	1,780 92
Totals	\$502,960 34	\$205,243 93	\$708,204 27
LIABILITIES.			
Capital paid in	\$56,500 00	\$18,500 00	\$75,000 00
Surplus	11,500 00		11,500 00
All undivided profits, less expenses, interest and taxes paid	11,354 57		11,354 57
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,259 00		2,259 00
Individual deposits subject to check	360,072 24		360,072 24
Savings deposits		180,009 42	180,009 42
Demand certificates of deposit			
Time certificates of deposit	10,760 84		10,760 84
Certified checks	651 39		651 39
Cashiers' checks	13,264 73		13,264 73
State, county and municipal deposits	36,261 44	6,734 51	42,995 95
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	336 13		336 13
Totals	\$502,960 34	\$205,243 93	\$708,204 27
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,500 00	\$1,200 00	\$2,700 00

BANK OF PATTERSON. PATTERSON.

Incorporated May 23, 1911.

520

Officers—C. J. Carlson, President; J. M. Smith, Vice President; Ole Torvend, Secretary and Treasurer; Otto Olson, Cashier.
 Directors—C. J. Carlson, J. M. Smith, J. M. Kerr, A. M. Field, O. S. Lokka, J. C. Fulton, E. A. Erickson, Manuel Rogers, Ole Torvend.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$204,625 09	\$53,393 70	\$258,018 79
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	468 66		468 66
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	1,776 75		1,776 75
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	27,798 60		27,798 60
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	23,886 00		23,886 00
Other real estate owned	8,550 00		8,550 00
Due from reserve banks, excluding item 14	24,476 51	3,600 00	28,076 51
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	13,917 77	1,498 42	15,416 19
Exchanges for clearing house			
Checks and other cash items	463 29		463 29
Items with Federal Reserve Bank in process of collection			
Other resources	413 09		413 09
Totals	\$306,375 76	\$58,492 12	\$364,867 88
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	16,000 00	2,000 00	18,000 00
All undivided profits, less expenses, interest and taxes paid	2,266 38	10 00	2,276 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	56,000 00		56,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,000 00		2,000 00
Individual deposits subject to check	132,795 20		132,795 20
Savings deposits		46,482 12	46,482 12
Demand certificates of deposit	2,167 68		2,167 68
Time certificates of deposit	31,853 78		31,853 78
Certified checks			
Cashiers' checks	517 63		517 63
State, county and municipal deposits	22,500 00		22,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	275 09		275 09
Totals	\$306,375 76	\$58,492 12	\$364,867 88
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00		

"MONTEREY SAVINGS BANK." MONTEREY.

Incorporated May 19, 1911.

521

Officers—T. J. Field, President; M. M. Gragg, Chas. D. Henry, Vice Presidents; N. Geo. Nielsen, Cashier, Secretary and Treasurer; Vincent O'Dea, Assistant Cashier, Secretary and Treasurer.
 Directors—T. J. Field, M. M. Gragg, Chas. D. Henry, Mrs. Jessie D. Seale, Carmel Martin, C. R. Few, H. R. Alexander.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$378,852 33	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		598,312 41	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		851 00	
Due from reserve banks, excluding item 14		48,452 35	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		23,300 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,049,768 09	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		11,000 00	
All undivided profits, less expenses, interest and taxes paid		10,657 59	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		928,110 50	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,049,768 09	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,550 00	

RICHMOND SAVINGS BANK. RICHMOND.

Incorporated June 13, 1911.

522

Officers—Charles J. Crary, President; V. A. Fenner, Vice President; Larkin J. Younce, Cashier and Treasurer; Ivan Conn, Secretary and Assistant Cashier; John Regello, Assistant Cashier.
 Directors—C. J. Crary, V. A. Fenner, F. E. Beck, W. H. McBryde, C. S. Renwick, W. T. Helms, F. B. Lamoine, A. H. Campbell, T. H. De Lap.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$517,298 99	
Bankers' acceptances, excluding rediscounts		12,266 89	
Notes, drafts or bills of exchange, excluding rediscounts		12,318 61	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		359,186 79	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		22,945 28	
Other real estate owned			
Due from reserve banks, excluding item 14		25,147 68	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		21,065 98	
Exchanges for clearing house		306 30	
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$970,536 52	
LIABILITIES.			
Capital paid in		\$60,000 00	
Surplus		22,000 00	
All undivided profits, less expenses, interest and taxes paid		12,244 62	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,368 00	
Individual deposits subject to check			
Savings deposits		794,923 90	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		80,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$970,536 52	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$2,593 77	

SAN DIMAS SAVINGS BANK. SAN DIMAS.

Incorporated July 3, 1911.

524

Officers—W. A. Johnstone, President; J. S. Billheimer, F. H. Harwood, Vice President; G. Cyril Platt, Cashier; Fay C. Marchant, Assistant Cashier.
 Directors—W. A. Johnstone, J. S. Billheimer, F. H. Harwood, W. H. Collins, J. J. Macchtlen, L. S. Taylor, O. S. Tillman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$133,651 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		91,248 75	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		731 05	
Due from reserve banks, excluding item 14		5,897 80	
Due from other banks		2,550 29	
Due from Federal Reserve Bank			
Actual cash on hand		5,000 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$239,078 89	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		7,000 00	
All undivided profits, less expenses, interest and taxes paid		2,620 11	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		171,624 78	
Demand certificates of deposit			
Time certificates of deposit		10,334 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		22,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$239,078 89	
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank		\$3,410 00	
Interest earned, not collected, not included in resources or liabilities			

"CITIZENS TRUST AND SAVINGS BANK." LOS ANGELES.

Incorporated May 18, 1911.

525

Officers—Orra E. Monnetta, President; H. A. Kehler, Geo. W. Walker, J. E. Faucett, Vice Presidents; R. D. Davis, Vice President and Cashier; C. Sumner James, Vice President and Trust Officer; F. D. LeBold, Secretary and Assistant Cashier; Dain Sturges, Spencer Bugbee, H. P. Tracy, Assistant Cashiers.

Directors—W. W. Beckett, J. Ross Clark, M. J. Connell, J. M. Hale, Wm. J. Hunsaker, W. A. Innes, Mark G. Jones, F. E. Keeler, Abraham Lehr, C. R. Luton, M. J. Monnetta, Orra E. Monnetta, Samuel K. Rindge, Calvin M. Seeley, F. M. Douglass, Geo. W. Walker, A. J. Waters, Ben Williams, Arthur Wright, Sam S. Parsons.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$5,831,925 55	\$11,640,716 75			\$17,472,642 30
Bankers' acceptances, excluding rediscounts...					
Notes, drafts or bills of exchange, excluding rediscounts		60,000 00			60,000 00
Overdrafts	5,527 69				5,527 69
Customers' liability for drafts paid under let- ters of credit	77,333 00				77,333 00
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	97,970 62	758,580 18	\$100,000 00	\$100,000 00	1,056,550 80
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		546,340 53			546,340 53
Other real estate owned		14,225 90			14,225 90
Due from reserve banks, excluding item 14	1,496,635 05	865,357 26			2,361,992 31
Due from other banks	78,940 56	283,081 38		128,913 76	490,935 70
Due from Federal Reserve Bank	117,572 92	360,710 26			478,283 18
Actual cash on hand	879,454 99	333,200 00		6,411 40	1,219,066 39
Exchanges for clearing house		379,319 52			379,319 52
Checks and other cash items	227,517 57				227,517 57
Items with Federal Reserve Bank in process of collection			3,940 98		3,940 98
Advances to court trusts					
Other resources	11,102 70	63,179 15			74,281 85
Totals	\$8,823,980 65	\$15,304,710 93	\$103,940 98	\$235,325 16	\$24,467,957 72
LIABILITIES.					
Capital paid in	\$360,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$960,000 00
Surplus	242,700 00	230,000 00		5,000 00	477,700 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	161,503 02	501,182 33		130,175 16	241,495 85
Reserved depreciation furniture and fixtures		36,780 33			36,780 33
Reserved for interest, taxes and expenses		11,415 04		150 00	11,565 04
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	464,534 77	67,659 09			532,193 86
Dividends unpaid	18,033 50				18,033 50
Individual deposits subject to check	7,006,791 61				7,006,791 61
Savings deposits		14,206,855 38			14,206,855 38
Demand certificates of deposit					
Time certificates of deposit					
Certified checks	15,981 16				15,981 16
Cashiers' checks	343,196 82				343,196 82
State, county and municipal deposits		400,000 00			400,000 00
United States and postal savings deposits					

"CITIZENS TRUST AND SAVINGS BANK." LOS ANGELES—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding	\$81,733 00				\$81,733 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$3,940 98		3,940 98
Building loans made but not paid	177,508 82				177,508 82
Other liabilities	11,997 95	\$2,183 42			14,181 37
Totals	\$8,823,980 65	\$15,304,710 93	\$103,940 98	\$235,325 16	\$24,467,957 72
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$426,615 87	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	642,250 42	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$1,134,018 45
Trust investments, real property	65,152 16	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total	\$1,134,018 45	Total	\$1,134,018 45

NOTE.—The above statement includes the business of branch offices at Los Angeles.

FIRST SAVINGS BANK OF SAN JACINTO. SAN JACINTO.

Incorporated July 21, 1911.

526

Officers—E. O. Ingalls, President; John Shaver, Vice President; Harry C. Dane, Cashier, Secretary and Treasurer; John Brittain, Assistant Cashier.
 Directors—E. O. Ingalls, John Shaver, W. B. Clancy, B. H. Crow, M. S. Glasser, Henry M. Jones, Chas. A. Auld, Earl H. Ingalls, R. E. King.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$72,865 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		29,878 14	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		1 365 00	
Other real estate owned.....		3,236 15	
Due from reserve banks, excluding item 14.....		1,523 92	
Due from other banks.....		646 05	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		2,747 61	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$112,261 87	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		3,000 00	
All undivided profits, less expenses, interest and taxes paid.....		5,607 48	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		66,149 14	
Demand certificates of deposit.....			
Time certificates of deposit.....		5 25	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$112,261 87	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$1,360 00	

THE STATE BANK OF RAMONA. RAMONA.

Incorporated August 9, 1911.

527

Officers—S. Rotanzi, President; O. B. Wetzell, Cashier, Secretary and Treasurer; W. A. Sowle, Assistant Cashier.

Directors—S. Rotanzi, George Sawday, F. Moretti, James F. Kelly, W. W. Wetzell, George L. Barney, O. B. Wetzell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$150,777 67		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	60 58		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	58,488 84		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,912 50		
Other real estate owned			
Due from reserve banks, excluding item 14	17,517 63		
Due from other banks	1,021 21		
Due from Federal Reserve Bank	5,999 89		
Actual cash on hand	7,999 52		
Exchanges for clearing house			
Checks and other cash items	435 65		
Items with Federal Reserve Bank in process of collection			
Other resources	11,000 00		
Total	\$256,213 49		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	5,300 00		
All undivided profits, less expenses, interest and taxes paid	3,236 48		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	11,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	120,270 18		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	60,963 84		
Certified checks	31 00		
Cashiers' checks	411 99		
State, county and municipal deposits	30,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$256,213 49		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$850 00		

"BANK OF MILPITAS." MILPITAS.

Incorporated August 4, 1911.

530

Officers—E. P. Giacomazzi, President; F. O. Reed, Vice President; A. L. Crabb, Cashier; Chas. Brandt, Secretary.
 Directors—E. P. Giacomazzi, Chas. Brandt, Chas. Baker, F. O. Reed, John F. Smith, J. W. Smith, A. L. Crabb, E. C. Hansen, I. M. Crabb.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$40,399 52	\$146,900 00	\$187,299 52
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	16,682 48	52,208 46	68,890 94
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,550 00	5,200 00	6,750 00
Other real estate owned		1,065 90	1,065 90
Due from reserve banks, excluding item 14	31,376 00	25,191 49	56,567 49
Due from other banks			
Due from Federal Reserve Bank	4,500 12	5,000 00	9,500 12
Actual cash on hand	3,593 06	3,435 60	7,028 66
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$98,101 18	\$239,001 45	\$337,102 63
LIABILITIES.			
Capital paid in	\$16,000 00	\$24,000 00	\$40,000 00
Surplus	6,000 00	8,500 00	14,500 00
All undivided profits, less expenses, interest and taxes paid	1,411 48	2,332 93	3,744 41
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	20 00		20 00
Individual deposits subject to check	56,803 85		56,803 85
Savings deposits		204,168 52	204,168 52
Demand certificates of deposit	1,115 85		1,115 85
Time certificates of deposit	16,750 00		16,750 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$98,101 18	\$239,001 45	\$337,102 63
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

STATE BANK. SAN LEANDRO.

Incorporated September 18, 1911.

531

Officers—A. S. Weaver, President; Daniel Best, Vice President; J. J. Gill, Secretary; H. C. Barton, Cashier; A. A. DeMello, H. A. Linthicum, E. A. Nelson, George Lawrence, R. D. Watkins, Assistant Cashiers.

Directors—A. S. Weaver, Daniel Best, R. H. Cross, J. J. Smith, J. D. Gonsalves, J. J. Gill, F. B. Granger, C. Q. Rideout, C. L. Best, Frank Mitchell, Jr., P. C. Hansen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$412,001 28	\$706,953 64	\$1,118,954 92
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,976 27		1,976 27
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	73,581 94	289,214 11	362,796 05
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	22,726 85	13,845 50	36,572 35
Other real estate owned		35,999 98	35,999 98
Due from reserve banks, excluding item 14	17,806 04	27,471 81	45,277 85
Due from other banks		2,913 20	2,913 20
Due from Federal Reserve Bank			
Actual cash on hand	27,884 23	26,085 00	53,969 23
Exchanges for clearing house			
Checks and other cash items	2,519 00		2,519 00
Items with Federal Reserve Bank in process of collection			
Other resources	8,976 71		8,976 71
Totals	\$567,472 32	\$1,102,483 24	\$1,669,955 56
LIABILITIES.			
Capital paid in	\$68,100 00	\$80,800 00	\$148,900 00
Surplus	18,000 00	22,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid	7,693 09	25,108 29	32,801 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	15 00		15 00
Individual deposits subject to check	422,120 61		422,120 61
Savings deposits		924,174 95	924,174 95
Demand certificates of deposit	10 10		10 10
Time certificates of deposit	12,350 00		12,350 00
Certified checks	2,402 00		2,402 00
Cashiers' checks	10,819 72		10,819 72
State, county and municipal deposits	25,961 80	50,400 00	76,361 80
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$567,472 32	\$1,102,483 24	\$1,669,955 56
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,064 50	\$2,872 00	\$3,936 50

NOTE.—The above statement includes the business of branch offices at San Leandro, Hayward and Centerville.

"THE FIRST SAVINGS BANK OF SHASTA COUNTY." REDDING.

Incorporated November 28, 1911.

534

Officers—Fred Dersch, President; Geo. A. Grotefend, Vice President; L. C. Taylor, Cashier; B. L. Smith, Secretary.

Directors—Alden Anderson, Fred Dersch, Geo. A. Grotefend, C. W. Leininger, L. C. Taylor.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$100,853 22	\$595,428 54	\$696,281 76
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	53,797 19	247,690 00	301,487 19
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	6,369 77		6,369 77
Other real estate owned	2,000 00	37,791 33	39,791 33
Due from reserve banks, excluding item 14	69,521 77	58,573 95	128,095 72
Due from other banks	240 99		240 99
Due from Federal Reserve Bank			
Actual cash on hand	17,179 79	23,940 18	41,119 97
Exchanges for clearing house			
Checks and other cash items	266 16		266 16
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$250,228 89	\$963,424 00	\$1,213,652 89
LIABILITIES.			
Capital paid in	\$20,000 00	\$55,000 00	\$75,000 00
Surplus	15,000 00	27,500 00	42,500 00
All undivided profits, less expenses, interest and taxes paid		9,639 80	9,639 80
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,750 00	3,750 00
Individual deposits subject to check	213,270 55		213,270 55
Savings deposits		774,226 15	774,226 15
Demand certificates of deposit			
Time certificates of deposit		43,308 05	43,308 05
Certified checks	15 00		15 00
Cashiers' checks	1,226 29		1,226 29
State, county and municipal deposits		50,000 00	50,000 00
United States and postal savings deposits	717 05		717 05
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$250,228 89	\$963,424 00	\$1,213,652 89
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at Anderson and Kennett.

"SAVINGS BANK OF WINTERS." WINTERS.

Incorporated November 23, 1911.

535

Officers—H. J. Fritz, President; William Brink, Vice President; J. A. Henderson, Cashier; W. A. Brinck, Secretary; Lulu B. Wyatt, Assistant Cashier.
 Directors—B. F. Lynip, F. M. Wyatt, W. A. Brinck, William Brinck, H. J. Fitz.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$138,531 31	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		19,842 50	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		2,518 34	
Due from reserve banks, excluding item 14		4,253 60	
Due from other banks		19,389 21	
Due from Federal Reserve Bank			
Actual cash on hand		4,082 97	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$188,617 93	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,250 00	
All undivided profits, less expenses, interest and taxes paid		3,106 11	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		4,000 00	
Individual deposits subject to check			
Savings deposits		137,761 82	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$188,617 93	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,000 00	

INYO COUNTY BANK. BISHOP.

Incorporated December 22, 1911.

538

Officers—W. W. Watterson, President; E. Watterson, Vice President; M. Q. Watterson, Cashier, Secretary and Treasurer.

Directors—W. W. Watterson, M. Q. Watterson, E. Watterson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,001,763 79	\$361,269 00	\$1,363,032 79
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,517 53		1,517 53
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	70,171 95		70,171 95
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	39,117 69		39,117 69
Other real estate owned	5,960 12		5,960 12
Due from reserve banks, excluding item 14	124,056 76	7,281 53	131,338 29
Due from other banks	1,177 67		1,177 67
Due from Federal Reserve Bank			
Actual cash on hand	77,186 17	14,792 67	91,978 84
Exchanges for clearing house			
Checks and other cash items	2,398 65		2,398 65
Items with Federal Reserve Bank in process of collection			
Other resources	21,537 32		21,537 32
Totals	\$1,344,887 65	\$383,343 20	\$1,728,230 85
LIABILITIES.			
Capital paid in	\$111,000 00	\$10,000 00	\$121,000 00
Surplus	26,000 00	25,000 00	51,000 00
All undivided profits, less expenses, interest and taxes paid	8,031 14	1,393 59	9,424 73
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	83,000 00		83,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	843,519 43		843,519 43
Savings deposits		346,949 61	346,949 61
Demand certificates of deposit			
Time certificates of deposit	131,355 35		131,355 35
Certified checks			
Cashiers' checks	80,498 68		80,498 68
State, county and municipal deposits	61,483 05		61,483 05
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,344,887 65	\$383,343 20	\$1,728,230 85
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$26,713 68	\$9,633 84	\$36,347 52

NOTE.—The above statement includes the business of branch offices at Big Pine and Independence.

BURBANK SAVINGS BANK. BURBANK.

Incorporated December 6, 1911.

539

Officers—H. A. Church, President; Martin Pupka, Vice President; R. O. Church, Cashier and Treasurer;
A. E. Dufur, Assistant Cashier and Secretary; Elsie Wichershim, Assistant Cashier.
Directors—H. A. Church, Martin Pupka, R. O. Church, A. E. Dufur, J. T. Shelton, A. O. Kendall,
Thomas Story, J. H. Avery, Chas. B. Fischer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$321,112 83	.....
Bankers' acceptances, excluding rediscounts.....
Notes, drafts or bills of exchange, excluding rediscounts.....
Overdrafts.....
Customers' liability for drafts paid under letters of credit.....
Customers' liability account acceptances.....
Liability of foreign banks and bankers' account of acceptances.....
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	51,111 36	.....
Stock of Federal Reserve Bank.....
Bank premises, furniture and fixtures and safe deposit vaults.....	1,343 56	.....
Other real estate owned.....
Due from reserve banks, excluding item 14.....	33,298 26	.....
Due from other banks.....
Due from Federal Reserve Bank.....
Actual cash on hand.....	11,063 06	.....
Exchanges for clearing house.....
Checks and other cash items.....
Items with Federal Reserve Bank in process of collection.....
Other resources.....
Total.....	\$417,929 07	.....
LIABILITIES.			
Capital paid in.....	\$25,000 00	.....
Surplus.....	11,500 00	.....
All undivided profits, less expenses, interest and taxes paid.....	5,896 25	.....
Reserved for interest, taxes and expenses.....
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....
Bills payable with Federal Reserve Bank, other than rediscounts.....
Deposits due to banks.....
Dividends unpaid.....	12 00	.....
Individual deposits subject to check.....
Savings deposits.....	347,177 31	.....
Demand certificates of deposit.....
Time certificates of deposit.....
Certified checks.....
Cashiers' checks.....
State, county and municipal deposits.....	28,343 51	.....
United States and postal savings deposits.....
Letters of credit and travelers' checks sold for cash and now out- standing.....
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....
Liability account acceptances executed to furnish dollar exchange.....
Other liabilities.....
Total.....	\$417,929 07	.....
Contingent liabilities—none.....
Interest earned, not collected, not included in resources or liabilities.....	\$893 00	.....

NORTHERN SOLANO SAVINGS BANK. DIXON.

Incorporated December 30, 1911.

540

Officers—E. R. Watson, President; R. E. L. Stephens, Vice President; A. C. Madden, Cashier, Secretary and Treasurer; Dorothy Rott, Assistant Cashier.
 Directors—E. R. Watson, P. M. Doyle, J. L. Kilkenny, R. E. L. Stephens, J. P. Thomsen, J. J. Clark, W. R. Madden, W. J. Weyand, Stuart Grady.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$210,950 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		91,597 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		41,000 00	
Other real estate owned			
Due from reserve banks, excluding item 14		8,508 27	
Due from other banks		8,415 19	
Due from Federal Reserve Bank			
Actual cash on hand		7,775 21	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		143 03	
Total		\$368,388 70	
LIABILITIES:			
Capital paid in		\$50,000 00	
Surplus		12,500 00	
All undivided profits, less expenses, interest and taxes paid		2,645 20	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		269,993 50	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		33,250 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$368,388 70	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,500 00	

INDIAN VALLEY BANK. GREENVILLE.

Incorporated January 2, 1912.

541

Officers—W. B. Perry, President; Kenneth Short, L. T. Bacher, Vice Presidents; H. C. Chamberlain, Secretary, Treasurer and Cashier; Mrs. C. M. Chamberlain, Assistant Cashier.
 Directors—W. B. Perry, L. T. Bacher, Kenneth Short, H. C. Chamberlain, Wm. Johnson, A. G. Baker, J. A. Perry.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$189,628 16		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	26,931 41		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,213 00		
Other real estate owned			
Due from reserve banks, excluding item 14	14,149 11		
Due from other banks	1,907 71		
Due from Federal Reserve Bank			
Actual cash on hand	17,501 95		
Exchanges for clearing house			
Checks and other cash items	3 40		
Items with Federal Reserve Bank in process of collection			
Other resources	141 60		
Total	\$258,476 34		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	3,931 00		
All undivided profits, less expenses, interest and taxes paid	2,534 39		
Reserved for interest, taxes and expenses	2,863 01		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,000 00		
Individual deposits subject to check	117,279 38		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	67,868 56		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	12,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$258,476 34		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,278 31		

EL SEGUNDO STATE BANK. EL SEGUNDO.

Incorporated February 10, 1912.

542

Officers—J. E. Howell, President; Dan Murphy, Vice President; J. D. D. Gladding, Vice President and Cashier; H. C. Hanna, Secretary.

Directors—Dan Murphy, J. D. D. Gladding, J. E. Howell, J. F. Faber, F. R. Kellogg, H. C. Hanna, M. L. McCray.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$51,105 23	\$64,066 14	\$115,171 37
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	114,442 00	41,809 00	156,251 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	26,059 41	14,750 00	40,809 41
Other real estate owned	50 00		50 00
Due from reserve banks, excluding item 14	46,402 41	3,175 27	49,577 68
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	14,850 83	3,471 44	18,322 27
Exchanges for clearing house			
Checks and other cash items	676 51		676 51
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$253,586 39	\$127,271 85	\$380,858 24
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	13,000 00	5,000 00	18,000 00
All undivided profits, less expenses, interest and taxes paid	881 49	1,158 94	2,040 43
Reserved for interest, taxes and expenses	74 29		74 29
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	25,000 00		25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	48,319 25		48,319 25
Dividends unpaid			
Individual deposits subject to check	130,057 08		130,057 08
Savings deposits		90,469 36	90,469 36
Demand certificates of deposit			
Time certificates of deposit		7,282 40	7,282 40
Certified checks	72 80		72 80
Cashiers' checks	8,825 99		8,825 99
State, county and municipal deposits	12,355 49	13,361 15	25,716 64
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$253,586 39	\$127,271 85	\$380,858 24
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.			

"BANK OF SAN JOSE." SAN JOSE.

Incorporated April 4, 1912.

547

Officers—Wm. Knox Beans, President and Treasurer; V. J. LaMotte, Vice President and Manager; Hiram D. Tuttle, E. E. Chase, Vice Presidents; A. B. Post, Cashier and Secretary; W. H. Lowe, J. E. Morrish, Assistant Cashiers.

Directors—Wm. Knox Beans, F. L. Beans, H. D. Tuttle, E. E. Chase, V. J. LaMotte, A. B. Post, R. R. Syer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,504,203 89	\$2,525,365 55	\$4,029,569 44
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,221 67		1,221 67
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	385,551 93	529,744 27	915,296 20
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,977 59	285,000 00	298,977 59
Other real estate owned			
Due from reserve banks, excluding item 14	208,028 65	77,838 25	285,866 90
Due from other banks	99,102 93		99,102 93
Due from Federal Reserve Bank			
Actual cash on hand	178,192 02	91,808 03	270,000 05
Exchanges for clearing house	41,423 93		41,423 93
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	533 85		533 85
Totals	\$2,432,236 46	\$3,509,756 10	\$5,941,992 56
LIABILITIES.			
Capital paid in	\$250,000 00	\$50,000 00	\$300,000 00
Surplus	62,500 00	250,000 00	312,500 00
All undivided profits, less expenses, interest and taxes paid	83,545 15	421 46	83,964 61
Reserved for interest, taxes and expenses	10,000 00		10,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	25,736 83		25,736 83
Dividends unpaid	45,000 00		45,000 00
Individual deposits subject to check	1,697,602 36		1,697,602 36
Savings deposits		3,209,334 64	3,209,334 64
Demand certificates of deposit	30,204 97		30,204 97
Time certificates of deposit	220,881 37		220,881 37
Certified checks	296 83		296 83
Cashiers' checks	4,343 35		4,343 35
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding	2,127 60		2,127 60
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$2,432,236 46	\$3,509,756 10	\$5,941,992 56
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$14,590 65	\$12,514 98	\$27,105 63

BANK OF GALT. GALT.

Incorporated April 5, 1912.

550

Officers—W. C. Anderson, President; A. Lippi, Vice President; E. F. Morey, Cashier.

Directors—W. C. Anderson, M. B. Anderson, E. F. Morey, W. B. Sawyer, A. Lippi, F. M. Janes, Alden Anderson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$107,087 08	\$82,354 25	\$189,441 33
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	71,136 58	59,153 65	130,290 23
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,420 50		4,420 50
Other real estate owned			
Due from reserve banks, excluding item 14	11,674 65	4,034 34	15,708 99
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	12,208 21	4,200 00	16,408 21
Exchanges for clearing house			
Checks and other cash items	2,882 60		2,882 60
Items with Federal Reserve Bank in process of collection			
Other resources	620 21		620 21
Totals	\$210,029 83	\$149,742 24	\$359,772 07
LIABILITIES.			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	5,000 00	4,000 00	9,000 00
All undivided profits, less expenses, interest and taxes paid	5,247 14	20 00	5,267 14
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,800 00		2,800 00
Individual deposits subject to check	125,183 32		125,183 32
Savings deposits		125,722 24	125,722 24
Demand certificates of deposit	150 00		150 00
Time certificates of deposit	19,066 08		19,066 08
Certified checks	66 00		66 00
Cashiers' checks	4,800 66		4,800 66
State, county and municipal deposits	22,500 00	10,000 00	32,500 00
United States and postal savings deposits	106 50		106 50
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	110 13		110 13
Totals	\$210,029 83	\$149,742 24	\$359,772 07
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.	\$1,500 00	\$1,000 00	\$2,500 00

FARMERS AND MECHANICS SAVINGS BANK OF HEALDSBURG. HEALDSBURG.

Incorporated April 26, 1912.

551

Officers—C. W. Weaver, President; S. L. Wattles, Vice President; J. H. Miller, Cashier; L. J. Hall, W. B. York, C. T. Byington, Jr., Assistant Cashiers.

Directors—Eli Bush, J. T. Coffman, J. A. McMinn, L. J. Hall, J. H. Miller, S. L. Wattles, C. W. Weaver.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$776,634 31	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts		208,965 96	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		18,893 71	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		24,534 42	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,029,028 40	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		19,020 87	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		3,000 00	
Individual deposits subject to check			
Savings deposits		897,007 53	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$1,029,028 40	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$14,000 00	

SAVINGS BANK OF SUTTER COUNTY. YUBA CITY.

Incorporated May 13, 1912.

553

Officers—C. R. Boyd, President; B. F. Walton, Vice President; Geo. T. Boyd, Secretary and Cashier;
E. C. Littleton, E. T. Hughes, Assistant Cashiers.
Directors—C. R. Boyd, Geo. T. Boyd, B. F. Walton, H. A. Walton, F. S. Walton.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$587,937 67	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		80,000 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		29,905 54	
Other real estate owned			
Due from reserve banks, excluding item 14		28,948 02	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		16,440 83	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$742,332 06	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		45,000 00	
All undivided profits, less expenses, interest and taxes paid		3,869 25	
Reserved for interest, taxes and expenses		11,092 62	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		587,385 19	
Demand certificates of deposit			
Time certificates of deposit		75 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		70,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$742,332 06	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$26,586 05	

HEALDSBURG SAVINGS BANK. HEALDSBURG.

Incorporated May 25, 1912.

557

Officers—Geo. H. Warfield, President; Fred W. McConnell, Vice President; J. R. Williams, Cashier; W. R. Haley, D. A. Bane, W. C. Meyer, Assistant Cashiers.
 Directors—Frank Passalacqua, Ira H. Rosenberg, J. W. Seawell, S. Scatena, Geo. H. Warfield, Geo. C. Alexander, A. E. Burnham, H. C. Frost, W. Goddard, Fred. W. McConnell, J. R. Williams.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$624,895 24	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		75,255 05	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned		218 35	
Due from reserve banks, excluding item 14		26,610 06	
Due from other banks			
Due from Federal Reserve Bank		16,580 63	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$743,559 33	
LIABILITIES.			
Capital paid in		\$75,000 00	
Surplus		30,000 00	
All undivided profits, less expenses, interest and taxes paid		9,667 85	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		621,891 48	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$743,559 33	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

COMMERCIAL BANK OF SANGER. SANGER.

Incorporated May 28, 1922.

558

Officers—George S. Coblentz, President; Lucius Powers, Vice President; E. A. Boye, Secretary, Treasurer and Cashier; A. B. Olson, Assistant Cashier.
 Directors—George S. Coblentz, S. Frankenau, J. E. Burnett, W. S. Burns, W. B. Hazelton, L. Powers, L. P. Fleming.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$386,406 82		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	86 40		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	67,219 25		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	11,355 00		
Other real estate owned			
Due from reserve banks, excluding item 14	34,670 83		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	33,221 82		
Exchanges for clearing house			
Checks and other cash items	3,168 05		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$536,128 17		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	35,000 00		
All undivided profits, less expenses, interest and taxes paid	12,435 54		
Reserved for interest, taxes and expenses	1,250 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	307,445 19		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	79,727 54		
Certified checks	70 00		
Cashiers' checks	6,333 67		
State, county and municipal deposits	43,866 23		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$536,128 17		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,250 00		

"LASSEN INDUSTRIAL BANK." SUSANVILLE.

Incorporated April 5, 1912.

559

Officers—W. G. Culbreth, President; C. E. Lawson, Vice President; W. G. Culbreth, Cashier and Treasurer; G. H. Taylor, J. W. Sanders, Assistant Cashiers; O. C. Little, Assistant Cashier and Secretary; E. Younie, Assistant Secretary.
 Directors—J. A. Pardee, C. E. Lawson, D. J. Fay, R. E. Bangham, W. G. Culbreth, T. J. Dunlap, G. L. Kramer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$620,170 04	\$290,727 15	\$910,897 19
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	783 52		783 52
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	1,842 69		1,842 69
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	84,118 51	54,365 51	138,484 02
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	134,471 12	30,000 00	164,471 12
Other real estate owned	3,724 80		3,724 80
Due from reserve banks, excluding item 14	65,293 92	25,449 48	90,743 40
Due from other banks	22,239 24	5,038 46	27,277 70
Due from Federal Reserve Bank			
Actual cash on hand	72,190 73	12,191 07	84,381 80
Exchanges for clearing house			
Checks and other cash items	6,134 58	7 00	6,141 58
Items with Federal Reserve Bank in process of collection			
Other resources	9,793 28		9,793 28
Totals	\$1,020,762 43	\$417,778 67	\$1,438,541 10
LIABILITIES.			
Capital paid in	\$120,000 00	\$30,000 00	\$150,000 00
Surplus	17,500 00	7,500 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	11,148 80		11,148 80
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6,000 00		6,000 00
Individual deposits subject to check	600,045 02		600,045 02
Savings deposits		342,778 67	342,778 67
Demand certificates of deposit	816 71		816 71
Time certificates of deposit	203,093 12		203,093 12
Certified checks			
Cashiers' checks	1,699 65		1,699 65
State, county and municipal deposits	59,988 41	37,500 00	97,488 41
United States and postal savings deposits	10 82		10 82
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	459 90		459 90
Totals	\$1,020,762 43	\$417,778 67	\$1,438,541 10
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$9,950 00	\$5,000 00	\$14,950 00

NOTE.—The above statement includes the business of branch offices at Bieber and Fall River Mills.

ESCALON STATE BANK. ESCALON.

Incorporated June 13, 1912.

560

Officers—S. J. Irwin, President; F. J. Laffaty, Vice President; J. S. Garberson, Cashier; H. L. Morgenson, Assistant Cashier.

Directors—S. J. Irwin, F. J. Laffaty, Otto Peterson, C. M. Carlson, J. S. Garberson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$265,633 70		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	604 25		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign bankers and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	29,254 47		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	13,201 85		
Other real estate owned.....	1 00		
Due from reserve banks, excluding item 14.....	80,298 45		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	15,916 40		
Exchanges for clearing house.....			
Checks and other cash items.....	1,338 47		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	4 55		
Total.....	\$406,253 14		
LIABILITIES.			
Capital paid in.....	\$50,000 00		
Surplus.....	5,700 00		
All undivided profits less expenses, interest and taxes paid.....	4,675 32		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	5,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,000 00		
Individual deposits subject to check.....	237,228 59		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	79,893 70		
Certified checks.....	2 00		
Cashiers' checks.....	1,753 53		
State, county and municipal deposits.....	20,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$406,253 14		
Contingent liabilities—none.....			
Interest earned, not collected not included in resources or liabilities.....	\$2 000 00		

"BANK OF PRINCETON." PRINCETON.

Incorporated April 19, 1912.

562

Officers—T. Harrington, President; W. A. Yerxa, Vice President; F. M. Porter, Cashier, Secretary and Treasurer.

Directors—T. Harrington, Ed. Barham, Frank Moody, F. M. Porter, W. A. Yerxa, P. H. Green, C. G. Picknell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$176,550 68		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	327 51		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	32,936 30		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,788 51		
Other real estate owned	1,169 20		
Due from reserve banks, excluding item 14	11,746 22		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	9,502 25		
Exchanges for clearing house			
Checks and other cash items	1,004 64		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$254,025 31		
LIABILITIES.			
Capital paid in	\$60,000 00		
Surplus	7,835 00		
All undivided profits, less expenses, interest and taxes paid	4,004 97		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	60,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	55,862 37		
Savings deposits			
Demand certificates of deposit	1,031 17		
Time certificates of deposit	35,693 09		
Certified checks			
Cashiers' checks	3,098 71		
State, county and municipal deposits	26,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$254,025 31		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$6,150 00		

SECURITY COMMERCIAL AND SAVINGS BANK OF EL CENTRO. EL CENTRO.

Incorporated May 25, 1914.

563

Officers—J. K. Hermon, President; O. G. Horne, Vice President and Cashier; J. Stewart Ross, Vice President; A. W. Hyberg, Robt. McGovney, Assistant Cashiers; H. S. Kessler, Savings Department.
Directors—J. K. Hermon, O. G. Horne, T. O. Luckett, J. Stewart Ross, J. L. Travers.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$378,289 77	\$61,503 18	\$439,792 95
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,675 60		1,675 60
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	51,916 58	39,823 21	91,739 79
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	39,648 70		39,648 70
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	90,767 23	3,039 76	93,806 99
Due from other banks.....	11,212 96		11,212 96
Due from Federal Reserve Bank.....	10,000 00		10,000 00
Actual cash on hand.....	19,872 09	3,459 66	23,331 75
Exchanges for clearing house.....	5,240 30		5,240 30
Checks and other cash items.....	854 06		854 06
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	8,158 40		8,158 40
Totals.....	\$617,635 69	\$107,825 81	\$725,461 50
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	25,000 00	5,000 00	30,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,190 67	2,396 62	3,587 29
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	25,000 00		25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	410,486 42		410,486 42
Savings deposits.....		90,429 19	90,429 19
Demand certificates of deposit.....	23 63		23 63
Time certificates of deposit.....	16,626 90		16,626 90
Certified checks.....	204 55		204 55
Cashiers' checks.....	56,505 32		56,505 32
State, county and municipal deposits.....	34,250 00		34,250 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....	500 00		500 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	7,848 20		7,848 20
Totals.....	\$617,635 69	\$107,825 81	\$725,461 50
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$4,500 00	\$1,500 00	\$6,000 00

MONTEBELLO SAVINGS BANK. MONTEBELLO.

Incorporated July 20, 1912.

565

Officers—H. A. Church, Jr., President; Fred Layman, Vice President; Geo. S. Dodge, Secretary, Treasurer and Cashier; Clara E. Earney, Assistant Cashier.
 Directors—H. A. Church, H. A. Church, Jr., J. F. Atkinson, Fred Layman, A. E. Matson, A. F. McDopald, W. H. Russell, Robert Wilson, Geo. S. Dodge.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$228,863 47	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		40,090 99	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		2,974 71	
Other real estate owned			
Due from reserve banks, excluding item 14		4,984 67	
Due from other banks		2,110 50	
Due from Federal Reserve Bank			
Actual cash on hand		5,435 16	
Exchanges for clearing house			
Checks and other cash items		192 80	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$284,652 30	
LIABILITIES.			
Capital paid in		\$30,000 00	
Surplus		6,400 00	
All undivided profits, less expenses, interest and taxes paid		120 64	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		1,800 00	
Individual deposits subject to check			
Savings deposits		203,132 75	
Demand certificates of deposit			
Time certificates of deposit		7,093 58	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		34,205 33	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		1,900 00	
Total		\$284,652 30	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FIRST BANK OF JAMESTOWN. JAMESTOWN.

Incorporated May 13, 1913.

566

Officers—W. E. Booker, President; G. N. Porter, Vice President; J. B. Ryan, Secretary and Cashier;
C. F. Butterfield, Assistant Secretary and Cashier.
Directors—P. Barendregt, J. T. Bullock, E. T. Jasper, Geo. N. Porter, W. E. Booker, Geo. H. Ingalls,
Edward Martin, T. L. Richards.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$52,720 41	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		39,905 54	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		2,425 00	
Other real estate owned		6,419 61	
Due from reserve banks, excluding item 14		16,932 80	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		6,069 43	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$124,472 79	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus			
All undivided profits, less expenses, interest and taxes paid		2,870 69	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		25 00	
Individual deposits subject to check			
Savings deposits		84,077 10	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$124,472 79	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,600 00	

CITIZENS STATE SAVINGS BANK. GARDENA.

Incorporated July 20, 1912.

569

Officers—D. N. Towne, President; W. H. Wood, Vice President; W. J. Simms, Secretary and Cashier;
 Roscoe Sevier, Assistant Cashier.
 Directors—D. N. Towne, W. H. Wood, W. J. Simms, A. C. Olsen, Geo. B. Nichols, Chas. Jessup, Shuler
 Dunn, A. Cast, W. Bodger.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$123,186 78	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		21,520 69	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		7,521 64	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		2,904 49	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		846 00	
Total.....		\$155,979 60	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		6,250 00	
All undivided profits, less expenses, interest and taxes paid.....		4,968 52	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		106,996 08	
Demand certificates of deposit.....			
Time certificates of deposit.....		250 00	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		15 00	
Total.....		\$155,979 60	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$1,800 00	

CHINO SAVINGS BANK. CHINO.

Incorporated September 4, 1912.

570

Officers—Edwin Rhodes, President; O. J. Newman, Vice President; R. C. Williams, Cashier; Claude Snider, Assistant Cashier.
 Directors—Edwin Rhodes, C. A. Marks, E. C. Daniels, J. A. Mart, J. C. Reher, O. J. Newman, R. C. Williams.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$106,080 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		29,995 59	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		3,111 46	
Due from other banks		1,594 01	
Due from Federal Reserve Bank		3,000 00	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$143,781 06	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,500 00	
All undivided profits, less expenses, interest and taxes paid		6,775 26	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		83,127 62	
Demand certificates of deposit			
Time certificates of deposit		11,578 18	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		10,800 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$143,781 06	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,075 00	

"THE SOUTHERN COUNTY BANK." ANAHEIM.

Incorporated September 20, 1912.

571

Officers—J. W. Phelps, President; C. Klingerman, A. Nagel, Vice Presidents; H. A. Hawley, Secretary and Cashier; James A. Fay, Treasurer; R. L. Arnold and James A. Fay, Assistant Cashiers. •
 Directors—Wm. Abplanalp, J. D. Cleminson, James A. Fay, Paul Frahm, H. A. Hawley, F. C. Herbert, Chas. E. Jones, C. Klingerman, A. Nagel, E. J. Nagel, J. W. Phelps, F. P. Sappington, Wm. Schumacher, J. H. Sotow, H. E. Warren.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$386,271 71	\$217,262 12	\$603,533 83
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	648 66		648 66
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	42,984 14	62,813 57	105,797 71
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,900 00	2,100 00	6,000 00
Other real estate owned		20,000 00	20,000 00
Due from reserve banks, excluding item 14	18,450 90	8,846 55	27,297 45
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	26,643 49	7,398 27	34,041 76
Exchanges for clearing house	7,506 47		7,506 47
Checks and other cash items	1,083 14		1,083 14
Items with Federal Reserve Bank in process of collection			
Other resources	1,198 66		1,198 66
Totals	\$488,687 17	\$318,420 51	\$807,107 68
LIABILITIES.			
Capital paid in	\$55,000 00	\$20,000 00	\$75,000 00
Surplus	2,500 00	8,000 00	10,500 00
All undivided profits, less expenses, interest and taxes paid	9,005 30		9,005 30
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,649 00		2,649 00
Individual deposits subject to check	342,148 40		342,148 40
Savings deposits		210,701 42	210,701 42
Demand certificates of deposit	20,388 28		20,388 28
Time certificates of deposit		38,219 09	38,219 09
Certified checks	53 00		53 00
Cashiers' checks	26,943 19		26,943 19
State, county and municipal deposits	30,000 00	41,500 00	71,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$488,687 17	\$318,420 51	\$807,107 68
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,375 00	\$2,270 20	\$5,645 20

NOTE.—The above statement includes the business of branch offices at El Monte and Buena Park.

TEHAMA COUNTY SAVINGS BANK. CORNING.

Incorporated September 12, 1912.

572

Officers—G. G. Morgan, President; J. A. Brown, Vice President; Emery A. Shook, Secretary and Treasurer.

Directors—G. G. Morgan, J. A. Brown, Emery A. Shook, D. O. Hughes, R. J. Packard.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$164,554 94	\$114,825 33	\$279,380 27
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	760 04		760 04
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	34,472 56	46,300 00	80,772 56
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	6,000 00	6,000 00	12,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	55,893 54	1,646 22	57,539 76
Due from other banks	3,005 57		3,005 57
Due from Federal Reserve Bank			
Actual cash on hand	14,959 42	4,048 17	19,007 59
Exchanges for clearing house			
Checks and other cash items	114 20		114 20
Items with Federal Reserve Bank in process of collection			
Other resources	20 00		20 00
Totals	\$279,780 27	\$172,819 72	\$452,599 99
LIABILITIES.			
Capital paid in	\$55,000 00	\$20,000 00	\$75,000 00
Surplus	10,231 25	1,800 00	12,031 25
All undivided profits, less expenses, interest and taxes paid	3,263 33	1,469 16	4,732 49
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	151,345 04		151,345 04
Savings deposits		149,550 56	149,550 56
Demand certificates of deposit	490 00		490 00
Time certificates of deposit	29,517 96		29,517 96
Certified checks	186 00		186 00
Cashiers' checks	8,559 32		8,559 32
State, county and municipal deposits	20,552 33		20,552 33
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	635 04		635 04
Totals	\$279,780 27	\$172,819 72	\$452,599 99
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CITIZENS SAVINGS BANK OF PASADENA. PASADENA.

Incorporated September 26, 1912.

573

Officers—W. H. Hubbard, President; Charles W. Durand, Vice President; M. Vilas Hubbard, Cashier and Secretary; H. D. Machin, Assistant Secretary; H. W. Lindsay, Assistant Cashier; B. R. Lanneau, Manager Savings Department; W. J. Church, Manager Escrow Department; W. F. Flory, Auditor.
 Directors—Charles W. Durand, John W. Rogers, William J. Bettingen, E. D. Barry, John C. Coy, F. S. Hayward, W. H. Hubbard, M. Vilas Hubbard.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$525,783 58	\$768,728 86	\$1,294,512 44
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	638 49		638 49
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	565,414 15	838,938 08	1,404,352 23
Stock of Federal Reserve Bank	10,600 00		10,600 00
Bank premises, furniture and fixtures and safe deposit vaults	156,350 43	160,452 86	316,803 29
Other real estate owned		3,724 82	3,724 82
Due from reserve banks, excluding item 14	212,760 82	34,252 18	247,013 00
Due from other banks	1,270 00		1,270 00
Due from Federal Reserve Bank	99,209 16	53,907 77	153,116 93
Actual cash on hand	60,138 21	5,556 86	65,695 07
Exchanges for clearing house	39,574 77		39,574 77
Checks and other cash items	4,498 36	316 77	4,815 13
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$1,676,237 97	\$1,865,878 20	\$3,542,116 17
LIABILITIES.			
Capital paid in	\$150,000 00	\$150,000 00	\$300,000 00
Surplus	34,000 00	19,000 00	53,000 00
All undivided profits, less expenses, interest and taxes paid	2,149 83	19,210 90	21,360 73
Reserved for interest, taxes and expenses	778 85	10,000 00	10,778 85
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	91,842 90		91,842 90
Dividends unpaid	4,500 00		4,500 00
Individual deposits subject to check	1,272,454 23		1,272,454 23
Savings deposits		1,354,231 50	1,354,231 50
Demand certificates of deposit			
Time certificates of deposit		202,695 49	202,695 49
Certified checks	981 01		981 01
Cashiers' checks	52,379 38		52,379 38
State, county and municipal deposits	66,261 55	105,000 00	171,261 55
United States and postal savings deposits		5,740 31	5,740 31
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	890 22		890 22
Totals	\$1,676,237 97	\$1,865,878 20	\$3,542,116 17
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

"BANK OF HOPLAND." HOPLAND.

Incorporated October 1, 1912.

575

Officers—H. L. Preston, President; C. E. Leek, Vice President; R. E. Shimmin, Secretary, Treasurer and Cashier.

Directors—H. L. Preston, C. E. Leek, J. W. Hiatt, J. D. Metzler, R. E. Shimmin.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$42,111 07		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	68,894 09		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,240 00		
Other real estate owned			
Due from reserve banks, excluding item 14	9,539 55		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	7,074 69		
Exchanges for clearing house			
Checks and other cash items	362 91		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$130,222 31		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	550 00		
All undivided profits, less expenses, interest and taxes paid	2,837 03		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts.			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	46,967 84		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	42,867 44		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	12,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$130,222 31		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,335 50		

CALIFORNIA TRUST AND SAVINGS BANK. SACRAMENTO.

Incorporated January 21, 1913.

577

Officers—W. E. Gerber, President; Geo. W. Peltier, Fred W. Kiesel, E. L. Southworth, Fred L. Martin, J. I. Brunschwiler, Vice Presidents; A. B. Carter, Cashier; Chas. S. King, F. A. Roblin, D. A. Sherwin, H. M. Weston, J. C. Havely, Assistant Cashiers; Roy W. Blair, Trust Officer. Central Branch—Wm. Skeels, Vice President; E. J. Rader, Assistant Cashier; Jos. Azevedo, Vice President. Ione Branch—R. H. Frost, Manager; Geo. F. Mack, Assistant Manager.

Directors—Fred W. Kiesel, Robt. T. Devlin, C. J. Mathews, E. L. Shelley, H. A. Heilbron, Alex Brown, E. L. Southworth, W. E. Gerber, F. J. Ruhstaller, Wilbur F. George, George W. Peltier, James McGillivray, Geo. H. Cutter, J. L. Nagle, W. R. Fountain.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..	\$758,503 53	\$6,642,050 44	\$52,732 46		\$7,453,286 43
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts.....		5,000 00			5,000 00
Overdrafts.....	2,430 37				2,430 37
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....	35,502 10	1,185,545 05		\$50,000 00	1,271,047 15
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....	18,838 50	5,000 00	200 00		24,038 50
Other real estate owned.....	37	61,511 80			61,512 17
Due from reserve banks, excluding item 14..	64,527 34	1,025,105 02	10,409 39	697 74	1,100,739 49
Due from other banks.....	34,969 12	2,105 99			37,075 11
Due from Federal Reserve Bank.....					
Actual cash on hand.....	82,273 35	278,380 60			360,653 95
Exchanges for clearing house.....	117,165 44	4,000 00			121,165 44
Checks and other cash items.....	3,620 49				3,620 49
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....	4,090 83				4,090 83
Totals.....	\$1,121,921 44	\$9,208,698 90	\$63,341 85	\$50,697 74	\$10,444,659 93
LIABILITIES.					
Capital paid in.....	\$200,000 00	\$300,000 00	\$50,000 00	\$50,000 00	\$600,000 00
Surplus.....		335,000 00			335,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....	1,627 56	3,383 50	3,763 63	697 74	9,472 43
Reserved for interest, taxes and expenses.....	906 81				906 81
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....	4,593 48	334 04			4,927 52
Dividends unpaid.....					
Individual deposits subject to check.....	787,698 78				787,698 78
Savings deposits.....		8,372,178 00			8,372,178 00
Demand certificates of deposit.....	7,307 50				7,307 50
Time certificates of deposit.....	34,314 91				34,314 91
Certified checks.....	4,997 00				4,997 00
Cashiers' checks.....	74,998 83				74,998 83
State, county and municipal deposits.....		155,000 00			155,000 00
United States and postal savings deposits.....					

CALIFORNIA TRUST AND SAVINGS BANK. SACRAMENTO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$9,578 22		\$9,578 22
Fund for advances to court trusts					
Other liabilities	\$5,476 57	\$42,803 36			48,279 93
Totals	\$1,121,921 44	\$9,208,698 90	\$63,341 85	\$50,697 74	\$10,444,659 93
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities		\$68,087 97			\$68,087 97

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$454,513 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$744,273 33
Trust investments, real property	276,842 37	Private trusts, specially designated and construed as court trusts under supervision	
Due from banks	12,917 46		
Cash on hand			
Total	\$744,273 33	Total	\$744,273 33

NOTE.—The above statement includes the business of branch offices at Sacramento and Ione.

"THE COMMERCIAL BANK OF DURHAM." DURHAM.

Incorporated November 19, 1912.

578

Officers—T. H. Mitchell, President; T. J. Troxel, Vice President; J. A. Williams, Cashier, Secretary and Treasurer; Ray Franklin, Assistant Cashier.
 Directors—T. H. Mitchell, T. J. Troxel, J. A. Williams, W. S. Hall, F. A. Dickenson, H. C. Morgue, T. F. Dwyer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$64,181 78		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	61 65		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	32,272 55		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,014 35		
Other real estate owned			
Due from reserve banks, excluding item 14	10,214 97		
Due from other banks	348 77		
Due from Federal Reserve Bank			
Actual cash on hand	7,826 07		
Exchanges for clearing house			
Checks and other cash items	35 73		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$121,955 87		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	1,000 00		
All undivided profits, less expenses, interest and taxes paid	2,380 49		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	96 00		
Individual deposits subject to check	61,988 31		
Savings deposits			
Demand certificates of deposit	1,437 92		
Time certificates of deposit	6,971 65		
Certified checks	6 00		
Cashiers' checks	575 50		
State, county and municipal deposits	22,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$121,955 87		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,296 18		

FIRST BANK OF HERMOSA BEACH. HERMOSA BEACH.

Incorporated January 3, 1913.

579

Officers—R. E. Matteson, President; Irving H. Hellman, Vice President; V. J. Thatcher, Vice President,
Cashier, Secretary and Treasurer; R. D. Cowley, M. E. Jenkins, Assistant Cashiers.

Directors—R. E. Matteson, G. V. Thatcher, F. L. Ryder, J. P. Luxford, Irving H. Hellman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$190,832 18	\$151,356 00	\$342,188 18
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	277 30		277 30
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	82,306 96	35,264 66	117,571 62
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,532 69		20,532 69
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	51,057 20	4,808 33	55,865 53
Due from other banks.....	2,379 18		2,379 18
Due from Federal Reserve Bank.....	5,000 00	2,500 00	7,500 00
Actual cash on hand.....	17,972 56	4,974 10	22,946 66
Exchanges for clearing house.....			
Checks and other cash items.....	2,960 03		2,960 03
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	500 00		500 00
Totals.....	\$373,818 10	\$198,903 09	\$572,721 19
LIABILITIES.			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	3,500 00	5,000 00	8,500 00
All undivided profits, less expenses, interest and taxes paid.....	9,557 91		9,557 91
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	30,000 00		30,000 00
Dividends unpaid.....	3,020 00		3,020 00
Individual deposits subject to check.....	254,857 65		254,857 65
Savings deposits.....		139,069 99	139,069 99
Demand certificates of deposit.....			
Time certificates of deposit.....	46 93	12,408 10	12,455 03
Certified checks.....	53 00		53 00
Cashiers' checks.....	4,216 21		4,216 21
State, county and municipal deposits.....	28,470 90	22,400 00	50,870 90
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	95 50	25 00	120 50
Totals.....	\$373,818 10	\$198,903 09	\$572,721 19
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,000 00	\$1,000 00	\$3,000 00

NOTE.—The above statement includes the business of a branch office at Second and Camino Real.

CALIFORNIA STATE BANK OF EAST SAN DIEGO. EAST SAN DIEGO.

Incorporated January 2, 1913.

580

Officers—G. A. Davidson, President; P. V. Morgan, R. K. Williams, Vice Presidents; Harry J. Humphrey, Cashier, Secretary and Treasurer; A. N. Anderson, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

Directors—G. A. Davidson, Robert E. Brier, S. C. Payson, C. W. McDonald, P. V. Morgan, A. F. Christensen, R. K. Williams, A. N. Anderson, C. S. Judson, Harry J. Humphrey.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$183,070 45	\$195,235 00	\$378,305 45
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	131 06		131 06
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	243,832 85	98,169 22	342,002 07
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	47,992 61	23,000 00	70,992 61
Other real estate owned	5,336 00	994 69	6,330 69
Due from reserve banks, excluding item 14	38,852 02	11,384 37	50,236 39
Due from other banks	3,171 71		3,171 71
Due from Federal Reserve Bank	10,000 00	9,000 00	19,000 00
Actual cash on hand	25,680 62		25,680 62
Exchanges for clearing house	311 22		311 22
Checks and other cash items	45 00		45 00
Items with Federal Reserve Bank in process of collection			
Other resources	25 00	361 40	386 40
Totals	\$558,448 54	\$338,144 68	\$896,593 22
LIABILITIES.			
Capital paid in	\$75,000 00	\$50,000 00	\$125,000 00
Surplus	3,500 00		3,500 00
All undivided profits, less expenses, interest and taxes paid	6,690 22		6,690 22
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	570 25		570 25
Dividends unpaid	1,565 00		1,565 00
Individual deposits subject to check	351,722 39		351,722 39
Savings deposits		238,144 68	238,144 68
Demand certificates of deposit	4,460 38		4,460 38
Time certificates of deposit	39,525 42		39,525 42
Certified checks			
Cashiers' checks	9,706 25		9,706 25
State, county and municipal deposits	64,866 97	50,000 00	114,866 97
United States and postal savings deposits	267 33		267 33
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	574 33		574 33
Totals	\$558,448 54	\$338,144 68	\$896,593 22
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of a branch office at San Diego.

ARCATA SAVINGS BANK. ARCATA.

Incorporated February 7, 1913.

581

Officers—Wesley W. Stone, President; Sylvester Myers, Vice President; Frank H. Tooby, Cashier and Treasurer; W. C. Pritchard, Assistant Cashier and Secretary; R. L. Oak, E. L. Stromberg, Assistant Cashiers.

Directors—Wesley W. Stone, Sylvester Myers, Frank H. Tooby, N. H. Falk, Henry F. Brizard, L. C. Everding, S. D. Cerini.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$457,336 50	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		381,664 66	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		72,059 51	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		23,560 66	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$934,621 33	
LIABILITIES.			
Capital paid in		\$100,000 00	
Surplus		7,149 75	
All undivided profits, less expenses, interest and taxes paid		19,690 57	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		5,010 00	
Individual deposits subject to check			
Savings deposits		802,771 01	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$934,621 33	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,992 17	

THE BANK OF ESPARTO. ESPARTO.

Incorporated March 6, 1913.

582

Officers—M. O. Wyatt, President; J. L. Stephens, Vice President; A. E. Neilson, Secretary; John E. Winter, Treasurer; Frank W. Nissen, Cashier; A. F. Binde, Assistant Cashier.
 Directors—M. O. Wyatt, J. L. Stephens, A. H. Fredson, John E. Winter, C. S. Mast, A. E. Neilson, Frank W. Nissen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$114,519 20	\$115,489 39	\$230,008 59
Bankers acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,075 78		2,075 78
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	36,648 46	21,175 60	57,824 06
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	4,550 00		4,550 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	5,045 97		5,045 97
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	7,739 50	3,061 75	10,801 25
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,592 07		1,592 07
Totals.....	\$172,170 98	\$139,726 74	\$311,897 72
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$7,700 00	\$27,700 00
Surplus.....	4,000 00	10,000 00	14,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,046 76		5,046 76
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	18,500 00		18,500 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	12 00		12 00
Individual deposits subject to check.....	87,429 27		87,429 27
Savings deposits.....		108,026 74	108,026 74
Demand certificates of deposit.....			
Time certificates of deposit.....	37,181 95		37,181 95
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		14,000 00	14,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1 00		1 00
Totals.....	\$172,170 98	\$139,726 74	\$311,897 72
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$5,000 00	\$4,000 00	\$9,000 00

"AMADOR VALLEY SAVINGS BANK." PLEASANTON.

Incorporated March 1, 1913.

583

Officers—Henry P. Mohr, President; Dr. C. A. Case, Vice President (Office made vacant by death of officer); Claude Smallwood, Cashier and Secretary; J. C. Mendonca, Assistant Cashier and Treasurer.

Directors—Henry P. Mohr, Claude Smallwood, J. C. Mendonca, D. Devany, A. B. Pickard, M. Koopmann, H. Reimers.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$382,600 41	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		70,936 92	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		6 234 06	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		3,769 61	
Due from other banks.....		3,531 02	
Due from Federal Reserve Bank.....		7,000 00	
Actual cash on hand.....		2,812 99	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$476,885 01	
LIABILITIES.			
Capital paid in.....		\$50,000 00	
Surplus.....		3,000 00	
All undivided profits, less expenses, interest and taxes paid.....		2,460 40	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		2,020 00	
Individual deposits subject to check.....			
Savings deposits.....		375,904 61	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		43,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$476,885 01	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$3,441 95	

FARMERS AND MERCHANTS BANK OF COMPTON. COMPTON.

Incorporated March 20, 1913.

584

Officers—O. K. Reed, President; J. H. Williams, First Vice President; H. E. Reed, Second Vice President; J. O. McDonald, Secretary; R. B. Hedrick, Assistant Cashier; P. E. Wile, Assistant Cashier, Lynwood Branch.

Directors—W. Simpson, L. Daetweiler, O. K. Reed, J. V. Shephard, E. T. Sherer, J. H. Williams, H. J. Mayo, J. O. McDonald, H. E. Reed, A. L. Pachmayer, F. L. Walton.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$80 496 82	\$245,273 22	\$325,770 04
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	122 68		122 68
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	65,337 95	65,484 63	130,822 58
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,443 92	11,500 00	25,943 92
Other real estate owned			
Due from reserve banks, excluding item 14	20,865 93	8,637 40	29,503 33
Due from other banks		3,700 00	3,700 00
Due from Federal Reserve Bank		8,000 28	8,000 28
Actual cash on hand	10,505 69	1,712 73	12,218 42
Exchanges for clearing house	482 68		482 68
Checks and other cash items	33 80		33 80
Items with Federal Reserve Bank in process of collection			
Other resources	391 81		391 81
Totals	\$192,681 28	\$344,308 26	\$536,989 54
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	3,000 00	10,000 00	13,000 00
All undivided profits, less expenses, interest and taxes paid	5 864 27	2,371 96	8,236 23
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	115,702 16		115,702 16
Savings deposits		272,986 30	272,986 30
Demand certificates of deposit			
Time certificates of deposit	18,400 00	11,450 00	29,850 00
Certified checks			
Cashiers' checks	514 85		514 85
State, county and municipal deposits	24,200 00	22,500 00	46,700 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$192,681 28	\$344,308 26	\$536,989 54
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$632 50	\$3,160 30	\$3,792 80

NOTE.—The above statement includes the business of a branch office at Lynwood.

LE GRAND BANK. LE GRAND.

Incorporated April 1, 1913.

585

Officers—E. T. Cunningham, President; R. C. Burchell, Vice President; P. Carmean, Cashier, Secretary and Treasurer.

Directors—E. T. Cunningham, R. C. Burchell, R. Carmean, R. A. Carr, Leslie Kohl, F. A. Bondshu.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$120,972 72	\$68,997 25	\$189,969 97
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	647 27		647 27
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	2,823 02		2,823 02
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	13,727 85	1,650 57	15,378 42
Due from other banks.....	85 00		85 00
Due from Federal Reserve Bank.....			
Actual cash on hand.....	6,389 21	1,937 32	8,326 53
Exchanges for clearing house.....	108 92		108 92
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$144,753 99	\$72,585 14	\$217,339 13
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	13,200 00	3,300 00	16,500 00
All undivided profits, less expenses, interest and taxes paid.....	5,821 35		5,821 35
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	82,932 64		82,932 64
Savings deposits.....		64,285 14	64,285 14
Demand certificates of deposit.....			
Time certificates of deposit.....	22,800 00		22,800 00
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$144,753 99	\$72,585 14	\$217,339 13
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

FARMERS AND MERCHANTS BANK OF BURBANK. BURBANK.

Incorporated March 27, 1913.

586

Officers—A. Sence, President; F. A. Halburg, C. W. Anderson, Vice Presidents; F. F. Scribner, Cashier;
 E. M. Crane, A. G. Graham, Assistant Cashiers.
 Directors—A. Sence, F. A. Halburg, C. W. Anderson, F. F. Scribner, H. S. Sprinkle, Henry Story,
 J. C. Crawford.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$120,341 55	\$94,805 00	\$215,146 55
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	68,284 94		68,284 94
Stock of Federal Reserve Bank.....	1,700 00		1,700 00
Bank premises, furniture and fixtures and safe deposit vaults.....	14,600 00		14,600 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	33,550 62	2,000 00	35,550 62
Due from other banks.....			
Due from Federal Reserve Bank.....	16,300 00	2,700 00	19,000 00
Actual cash on hand.....	8,414 63	1,445 97	9,860 60
Exchanges for clearing house.....			
Checks and other cash items.....	2,051 82		2,051 82
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$265,243 56	\$100,950 97	\$366,194 53
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	4,000 00	2 500 00	6,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,084 96		1,084 96
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	172,681 78		172,681 78
Savings deposits.....		88,450 97	88,450 97
Demand certificates of deposit.....			
Time certificates of deposit.....	300 00		300 00
Certified checks.....			
Cashiers' checks.....	1,926 82		1,926 82
State, county and municipal deposits.....	45,250 00		45,250 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$265,243 56	\$100,950 97	\$366,194 53
Contingent liabilities—None.			
Interest earned, not collected, not included in resources or liabilities.....			

BANK OF LOOMIS. LOOMIS.

Incorporated March 27, 1913.

587

Officers—Jas. J. Brennan, President; S. C. Day, Vice President; E. D. Dunton, Cashier; F. C. Bock, Assistant Cashier; E. D. Dunton, Secretary and Treasurer.
 Directors—Jas. J. Brennan, S. C. Day, J. J. Callison, J. L. Nagle, E. L. Rippey, H. N. Hansen, N. B. Lardner.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$89,071 54	\$124 744 00	\$213,815 54
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	46 49		46 49
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	90,234 58	226,668 14	316,902 72
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	19,073 57		19,073 57
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	34,488 50	8,342 18	42,830 68
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	27,762 77	4,988 74	32,751 51
Exchanges for clearing house.....			
Checks and other cash items.....	43 60		43 60
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$260,721 05	\$364,743 06	\$625,464 11
LIABILITIES.			
Capital paid in.....	\$63,000 00	\$37,000 00	\$100 000 00
Surplus.....	6,500 00	6,500 00	13,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,297 58	4,093 98	10,391 56
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	172,905 40		172,905 40
Savings deposits.....		317,149 08	317,149 08
Demand certificates of deposit.....			
Time certificates of deposit.....	7,894 12		7,894 12
Certified checks.....			
Cashiers' checks.....	4,123 95		4,123 95
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$260,721 05	\$364 743 06	\$625,464 11
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

GLENDALE SAVINGS BANK. GLENDALE.

Incorporated April 28, 1913.

589

Officers—W. S. Perrin, President; F. L. Thompson, C. E. Wetmore, Vice Presidents; H. E. Franey, Cashier and Secretary; A. G. Cornwell, Assistant Secretary.
 Directors—W. S. Perrin, F. L. Thompson, C. E. Wetmore, A. G. Cornwell, A. W. Teel, W. G. Boyd, David Franey.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$500,365 74	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		81,636 52	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		4,990 00	
Other real estate owned		2,474 63	
Due from reserve banks, excluding item 14		54,869 90	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		14,700 96	
Exchanges for clearing house			
Checks and other cash items		892 99	
Items with Federal Reserve Bank in process of collection			
Other resources		100 00	
Total		\$660,030 74	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		10,000 00	
All undivided profits, less expenses, interest and taxes paid		62 04	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		520,617 77	
Demand certificates of deposit			
Time certificates of deposit		28,727 50	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		50,623 43	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$660,030 74	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,500 00	

"SANTA YNEZ VALLEY BANK." SOLVANG.

Incorporated May 8, 1913.

590

Officers—P. P. Hornsyld, President; P. B. Montanaro, Vice President; Harald Harkson, Cashier, Secretary and Treasurer; Soren Madsen, Assistant Cashier.
 Directors—P. P. Hornsyld, Alden March Boyd, P. B. Montanaro, J. T. Torrence, Harald Harkson, Peter Albertsen, Marcus Nielsen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$147,590 45	\$10,800 00	\$158,390 45
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	228 72		228 72
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	23,303 00		23,303 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	11,062 00		11,062 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	9,081 84	953 53	10,035 37
Due from other banks.....			
Due from Federal Reserve Bank.....	6,000 66		6,000 66
Actual cash on hand.....	5,975 25	253 26	6,228 51
Exchanges for clearing house.....			
Checks and other cash items.....	695 94		695 94
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$203,937 86	\$12,006 79	\$215,944 65
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	7,500 00		7,500 00
All undivided profits, less expenses, interest and taxes paid.....	2,493 33	18 40	2,511 73
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,000 00		10,000 00
Bills payable with Federal Reserve Bank other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	109,603 68		109,603 68
Savings deposits.....		6,988 39	6,988 39
Demand certificates of deposit.....	315 25		315 25
Time certificates of deposit.....	40,381 49		40,381 49
Certified checks.....	30 00		30 00
Cashiers' checks.....	1,914 11		1,914 11
State, county and municipal deposits.....	11,700 00		11,700 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$203,937 86	\$12,006 79	\$215,944 65
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,411 82	\$116 39	\$2,528 21

"BANK OF DAVIS." DAVIS.

Incorporated May 8, 1913.

591

Officers—R. W. Wiese, President; G. J. Haussler, Vice President; F. P. Wray, Treasurer, Cashier and Secretary; Wilson Kleespie, Assistant Cashier.

Directors—R. W. Wiese, G. J. Haussler, F. P. Wray, J. B. Anderson, Chas. C. Snyder, J. W. Campbell, F. W. Palmer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$149,938 05	\$88,290 00	\$238,228 05
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	467 12		467 12
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....	2,463 33		2,463 33
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	74,401 50	14,912 50	89,314 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	22,198 86	2,402 67	24,601 53
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	22,217 66	3,417 76	25,635 42
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	13,211 38	3,144 04	16,355 42
Exchanges for clearing house.....	14 15		14 15
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$284,912 05	\$112,166 97	\$397,079 02
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	15,500 00	13,500 00	29,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,251 57	86 97	5,338 54
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	30,000 00		30,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	1,003 50		1,003 50
Individual deposits subject to check.....	134,619 98		134,619 98
Savings deposits.....		93,580 00	93,580 00
Demand certificates of deposit.....			
Time certificates of deposit.....	65,995 00		65,995 00
Certified checks.....			
Cashiers' checks.....	42 00		42 00
State, county and municipal deposits.....	12,500 00		12,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$284,912 05	\$112,166 97	\$397,079 02
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$3,000 00	\$2,000 00	\$5,000 00

THE BANK OF CORNING. CORNING.

Incorporated July 9, 1913.

593

Officers—J. LeRoy Donovan, President; C. D. Hill, Vice President, Cashier and Treasurer; L. L. Million, Assistant Cashier and Secretary.
 Directors—J. LeRoy Donovan, C. W. Million, W. N. Woodson, Geo. A. Hoag, John Saldubehere.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$200,400 26	\$121,401 21	\$321,801 47
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	533 60		533 60
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	47,253 31	50,550 00	97,803 31
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,000 00		2,000 00
Other real estate owned	5,474 34		5,474 34
Due from reserve banks, excluding item 14	29,959 68	16,615 77	46,575 45
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,196 28	6,022 56	21,218 84
Exchanges for clearing house			
Checks and other cash items	187 40		187 40
Items with Federal Reserve Bank in process of collection			
Other resources	1,067 14		1,067 14
Totals	\$302,072 01	\$194,589 54	\$496,661 55
LIABILITIES.			
Capital paid in	\$50,000 00	\$20,000 00	\$70,000 00
Surplus	5,000 00	1,000 00	6,000 00
All undivided profits, less expenses, interest and taxes paid	1,013 95	348 79	1,362 74
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,500 00		3,500 00
Individual deposits subject to check	176,889 78		176,889 78
Savings deposits		173,240 75	173,240 75
Demand certificates of deposit	4,299 35		4,299 35
Time certificates of deposit	33,127 75		33,127 75
Certified checks	60 00		60 00
Cashiers' checks	3,171 18		3,171 18
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$302,072 01	\$194,589 54	\$496,661 55
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$5,000 00	\$2,500 00	\$7,500 00

"NOVATO BANK." NOVATO.

Incorporated July 30, 1913.

594

Officers—Jas. B. Burdell, President; Hermann Rudolff, Vice President; G. D. Morrison, Secretary, Treasurer and Cashier.
 Directors—Jas. B. Burdell, Hermann Rudolff, G. D. Morrison, M. T. Freitas, A. D. Scott, A. V. DeBorba, D. J. Ryan, D. Grossi, F. J. Silva.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$55,702 00	\$92,774 00	\$148,476 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	28,649 00	58,243 00	86,892 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,000 00		3,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	27,927 87	2,740 01	30,667 88
Due from other banks		3,000 00	3,000 00
Due from Federal Reserve Bank			
Actual cash on hand	5,482 62	3,456 33	8,938 95
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$120,761 49	\$160,213 34	\$280,974 83
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	1,500 00	3,300 00	4,800 00
All undivided profits, less expenses, interest and taxes paid	4,403 39		4,403 39
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	875 00		875 00
Individual deposits subject to check	94,484 74		94,484 74
Savings deposits		131,913 34	131,913 34
Demand certificates of deposit	329 15		329 15
Time certificates of deposit	3,125 00		3,125 00
Certified checks	425 00		425 00
Cashiers' checks	619 21		619 21
State, county and municipal deposits		15,000 00	15,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$120,761 49	\$160,213 34	\$280,974 83
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,239 00	\$2,480 00	\$3,719 00

BANK OF ALEX. BROWN. WALNUT GROVE.

Incorporated July 3, 1913.

595

Officers—Alex Brown, President; Arthur A. Brown, Vice President; John S. Brown, Cashier; A. C. Schumacher, Assistant Cashier.

Directors—Alex. Brown, John S. Brown, Arthur A. Brown, A. F. Brown, K. H. Brown.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$227,495 88	\$143,496 00	\$370,991 88
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	583 54		583 54
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	148,913 61	286,236 62	435,150 23
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	2,061 17	16,760 38	18,821 55
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	330,894 19	105,060 03	435,954 22
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	112,087 40	33,584 90	145,672 30
Exchanges for clearing house.....			
Checks and other cash items.....	1,846 38		1,846 38
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$823,882 17	\$585,137 93	\$1,409,020 10
LIABILITIES.			
Capital paid in.....	\$68,000 00	\$57,000 00	\$125,000 00
Surplus.....	32,000 00	28,000 00	60,000 00
All undivided profits, less expenses, interest and taxes paid.....	15,995 15		15,995 15
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	594,246 55		594,246 55
Savings deposits.....		500,137 93	500,137 93
Demand certificates of deposit.....	15,341 74		15,341 74
Time certificates of deposit.....	52,540 44		52,540 44
Certified checks.....			
Cashiers' checks.....	5,758 29		5,758 29
State, county and municipal deposits.....	40,000 00		40,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$823,882 17	\$585,137 93	\$1,409,020 10
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

SECURITY COMMERCIAL AND SAVINGS BANK OF SAN DIEGO. SAN DIEGO.

Incorporated August 14, 1913.

596

Officers—Willet S. Dorland, President; John W. Donohue, Vice President; Orton E. Darnall, Secretary and Cashier; Carl C. Dorland, Paul C. Kelley, Assistant Cashiers.

Directors—Willet S. Dorland, John W. Donohue, Orton E. Darnall, Carl C. Dorland, Ray M. Harris.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$267,109 92	\$542,159 28	\$809,269 20
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,159 07		1,159 07
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	413,605 39	445,718 60	859,323 99
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	70,000 00	63,500 00	133,500 00
Other real estate owned	12,353 55	22,810 21	35,163 76
Due from reserve banks, excluding item 14	36,759 23		36,759 23
Due from other banks	4 073 92		4,073 92
Due from Federal Reserve Bank			
Actual cash on hand	73,612 74	25,272 55	98,885 29
Exchanges for clearing house	42,882 13	26,465 00	69,347 13
Checks and other cash items	4,666 60		4,666 60
Items with Federal Reserve Bank in process of collection			
Other resources	208 95		208 95
Totals	\$926,431 50	\$1,125,925 64	\$2,052,357 14
LIABILITIES.			
Capital paid in	\$85,000 00	\$80,000 00	\$165,000 00
Surplus	15,000 00	20,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid	16,942 55	4,347 64	21,290 19
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	8,250 00		8,250 00
Individual deposits subject to check	495,404 08		495,404 08
Savings deposits		981,578 00	981,578 00
Demand certificates of deposit	14,720 89		14,720 89
Time certificates of deposit	95,026 52		95,026 52
Certified checks	1,678 19		1,678 19
Cashiers' checks	80,000 48		80,000 48
State, county and municipal deposits	66,500 00	40,000 00	106,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	47,908 79		47,908 79
Totals	\$926,431 50	\$1,125,925 64	\$2,052,357 14
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,000 00	\$5,000 00	\$8,000 00

BANK OF GUSTINE. GUSTINE.

Incorporated September 13, 1913.

598

Officers—J. Leroy Nickel, President; J. F. Clyne, Vice President; Jas. C. Austin, Secretary, Treasurer and Cashier; E. J. Goldenberger, J. S. B. Roberts, Assistant Cashiers.
 Directors—J. Leroy Nickel, J. Leroy Nickel, Jr., J. F. Clyne, Jas. C. Austin, R. F. Kerr, D. T. Haley, W. E. Bunker, M. M. Silva, M. T. Cunha.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$294,894 89	\$212,584 97	\$507,479 86
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	826 37		826 37
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	60,890 19		60,890 19
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		13,713 20	13 713 20
Other real estate owned			
Due from reserve banks, excluding item 14	33,669 85	7,584 40	41,254 25
Due from other banks	12,293 80		12,293 80
Due from Federal Reserve Bank			
Actual cash on hand	17,182 57	9,570 35	26,752 92
Exchanges for clearing house	199 11		199 11
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$419,956 78	243,452 92	\$663,409 70
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	20,000 00	10,000 00	30,000 00
All undivided profits, less expenses, interest and taxes paid	5,195 17	4,718 34	9,913 51
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	65,000 00		65,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	14 00		14 00
Individual deposits subject to check	200,644 30		200,644 30
Savings deposits		203,734 58	203,734 58
Demand certificates of deposit			
Time certificates of deposit	186 00		186 00
Certified checks	1,515 68		1,515 68
Cashiers' checks	5,687 11		5,687 11
State, county and municipal deposits	46,714 52		46,714 52
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$419,956 78	\$243,452 92	\$663,409 70
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,893 39	\$4,530 60	\$9,423 99

IMPERIAL VALLEY BANK. BRAWLEY.

Incorporated June 2, 1913.

600

Officers—W. T. Dunn, President; W. H. Best, Vice President; R. R. Stilgenbaur, Cashier, Secretary and Treasurer; H. J. Ingram, Fay Barnett, C. A. Jacobson, Cyril T. Gibson, G. D. Walker, Assistant Cashiers.

Directors—W. T. Dunn, W. H. Best, Earl C. Pound, R. A. Walker, G. L. Marsh, A. T. Taecker, Wm. P. Mansfield, R. Malan.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$322,407 58	\$128,638 29	\$451,045 87
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,866 77		1,866 77
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	84,679 02		84,679 02
Stock of Federal Reserve Bank	4,450 00		4,450 00
Bank premises, furniture and fixtures and safe deposit vaults	85,566 57		85,566 57
Other real estate owned	613 23		613 23
Due from reserve banks, excluding item 14	19,957 26	1,404 69	21,361 95
Due from other banks			
Due from Federal Reserve Bank	47,179 53	4,000 00	51,179 53
Actual cash on hand	13,034 30		13,034 30
Exchanges for clearing house	12,655 90		12,655 90
Checks and other cash items	123 38		123 38
Items with Federal Reserve Bank in process of collection	57,500 00		57,500 00
Other resources	3,265 47		3,265 47
Totals	\$653,299 01	\$134,042 98	\$787,341 99
LIABILITIES			
Capital paid in	\$80,000 00	\$20,000 00	\$100,000 00
Surplus	3,000 00		3,000 00
All undivided profits, less expenses, interest and taxes paid	8,918 37		8,918 37
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	31,620 17		31,620 17
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	424,793 08		424,793 08
Savings deposits		111,075 12	111,075 12
Demand certificates of deposit	6,592 53		6,592 53
Time certificates of deposit	4,234 92	2,967 86	7,202 78
Certified checks	424 00		424 00
Cashiers' checks	14,645 94		14,645 94
State, county and municipal deposits	78,900 00		78,900 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	170 00		170 00
Totals	\$653,299 01	\$134,042 98	\$787,341 99
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$97,502 62		\$97,502 62
Interest earned, not collected, not included in resources or liabilities	\$7,000 00	\$2,000 00	\$9,000 00

NOTE.—The above statement includes the business of a branch office at Westmoreland.

FIRST BANK OF LIVINGSTON. LIVINGSTON.

Incorporated November 1, 1913.

601

Officers—G. H. Winton, President; F. E. Crowall, W. J. Grady, Vice Presidents; D. Caig, Jr., Cashier, Secretary and Treasurer; C. L. Davidson, Assistant Cashier.
 Directors—G. H. Winton, F. E. Crowell, W. J. Grady, D. Caig, Jr., Chas. A. Ottmann, S. R. Swan, D. K. Stoddard.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$285,690 48	\$65,471 35	\$351,161 83
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	198 34		198 34
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	6 00		6 00
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	34,987 43		34,987 43
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,070 00	1,276 00	16,346 00
Other real estate owned			
Due from reserve banks, excluding item 14	14,394 13	3,604 46	17,998 59
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	13,343 63	1,940 41	15,284 04
Exchanges for clearing house	770 05		770 05
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	1,213 77		1,213 77
Totals	\$365,673 83	\$72,292 22	\$437,966 05
LIABILITIES.			
Capital paid in	\$55,000 00	\$10,000 00	\$65,000 00
Surplus		1,000 00	1,000 00
All undivided profits, less expenses, interest and taxes paid	5,039 30	1,138 56	6,177 86
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	85,000 00		85,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	6 00		6 00
Individual deposits subject to check	177,798 19		177,798 19
Savings deposits		60,153 66	60,153 66
Demand certificates of deposit	28 62		28 62
Time certificates of deposit	3,803 88		3,803 88
Certified checks	86 10		86 10
Cashiers' checks	9,911 74		9,911 74
State, county and municipal deposits	29,000 00		29,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$365,673 83	\$72,292 22	\$437,966 05
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,068 00	\$139 50	\$1,207 50

ALTURAS STATE BANK. ALTURAS.

Incorporated November 11, 1913.

602

Officers—J. H. Derevan, President; Cahn Fogarty, Vice President; A. Hafer, Secretary, Cashier and Treasurer.

Directors—J. H. Derevan, Cahn Fogarty, A. Hafer, P. C. Weber, E. B. Smalls.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$194,969 36		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	8,691 21		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts	28,370 54		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,065 31		
Other real estate owned	2,000 00		
Due from reserve banks, excluding item 14	8,946 63		
Due from other banks	3,172 17		
Due from Federal Reserve Bank	5,000 00		
Actual cash on hand	14,110 45		
Exchanges for clearing house			
Checks and other cash items	367 21		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$267,692 88		
LIABILITIES.			
Capital paid in	\$30,000 00		
Surplus	5,500 00		
All undivided profits, less expenses, interest and taxes paid	3,201 05		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	22,800 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	123,499 17		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	67,192 66		
Certified checks			
Cashiers' checks			
State, county and municipal deposits	15,500 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$267,692 88		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00		

SAVINGS BANK OF TULARE. TULARE.

Incorporated November 13, 1913.

603

Officers—L. L. Abererombie, President; A. Peterson, Vice President; A. E. Miot, Treasurer; W. P. Williams, Cashier and Secretary; J. M. Allen, Assistant Cashier.
 Directors—L. L. Abererombie, J. W. Sturgeon, A. E. Miot, W. J. Higdon, A. Peterson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$270,530 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		24,003 55	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		7,534 71	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$302,068 71	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		7,000 00	
All undivided profits, less expenses, interest and taxes paid		9,844 56	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		260,223 90	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$302,068 26	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$4,512 04	

UNION TRUST COMPANY OF SAN DIEGO. SAN DIEGO.

Incorporated November 26, 1913.

604

Officers—John F. Forward, Sr., President; C. H. English, Vice President and Trust Officer; A. H. Sweet, Vice President; Jas. D. Forward, Secretary and Treasurer.

Directors—John F. Forward, Sr., M. F. Heller, Jas. D. Forward, A. H. Sweet, C. H. English.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts			\$47,500 00	\$31,090 00	\$81,500 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			3,500 00	37,085 48	40,585 48
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults				1,050 00	1,050 00
Other real estate owned					
Due from reserve banks, excluding item 14				5,428 82	5,428 82
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources				216 00	216 00
Totals			\$51,000 00	\$77,780 30	\$128,780 30
LIABILITIES.					
Capital paid in			\$50,000 00	\$50,000 00	\$100,000 00
Surplus				8,175 00	8,175 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid			1,600 00	19,605 30	20,605 30
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					

UNION TRUST COMPANY OF SAN DIEGO. SAN DIEGO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$51,000 00	\$77,780 30	\$128,780 30
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$12,100 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$12,100 00
Trust investments, personal property	56,555 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	132,408 35
Trust investments, real property	66,673 68	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	9,179 67		
Cash on hand			
Total	\$144,508 35	Total	\$144,508 35

PEOPLES TRUST AND SAVINGS BANK. RIVERSIDE.

Incorporated December 31, 1913.

606

Officers—W. G. Irving, President; R. L. Webster, Vice President; C. H. Randall, Secretary and Treasurer.
 Directors—J. Harrison Wright, W. G. Irving, Flora L. Odell, J. B. Odell, Florence O. Hoxie.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts			\$17,500 00	\$7,200 00	\$24,700 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			32,500 00	42,281 16	74,781 16
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults				5,000 00	5,000 00
Other real estate owned					
Due from reserve banks, excluding item 14				2,748 56	2,748 56
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts				300 00	300 00
Other resources					
Totals			\$50,000 00	\$57,529 72	\$107,529 72
LIABILITIES.					
Capital paid in			\$50,000 00	\$50,000 00	\$100,000 00
Surplus				4,000 00	4,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid				3,529 72	3,529 72
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors administrators, guardians, assignees, re- ceivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$50,000 00	\$57,529 72	\$107,529 72
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

FIRST SAVINGS BANK. EMERYVILLE.

Incorporated March 27, 1914.

607

Officers—C. L. Barham, President; Theo. Westphal, Vice President; O. A. Nagel, Cashier.
 Directors—C. L. Barham, J. L. Barham, Theo. Westphal, S. L. Ayer, F. Hahn.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$446,440 44	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		27,120 24	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		11,203 51	
Due from other banks.....		12,333 44	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		12,041 18	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		572 70	
Total.....		\$509,711 51	
LIABILITIES.			
Capital paid in.....		\$40,000 00	
Surplus.....		10,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,108 81	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		3,200 00	
Individual deposits subject to check.....			
Savings deposits.....		393,916 10	
Demand certificates of deposit.....			
Time certificates of deposit.....		38,986 60	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		22,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$509,711 51	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

PEOPLES SAVINGS AND COMMERCIAL BANK. CHICO.

Incorporated April 22, 1914.

608

Officers—J. F. Morehead, President and Chairman of Board; J. A. Bennett, Lee Richardson, Vice Presidents; H. S. Moir, Cashier, Secretary or Treasurer; E. A. Opsal, Clara Coffman, Assistant Cashiers. Directors—Jesse Bennett, J. H. Richardson, C. B. Swain, A. H. Smith, A. H. Mahon and Duncan McRae.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$113,728 57	\$236,733 21	\$350,461 78
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	635 86		635 86
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	104,705 32	164,359 38	269,064 70
Stock of Federal Reserve Bank.....	3,200 00		3,200 00
Bank premises, furniture and fixtures and safe deposit vaults.....	9,180 49		9,180 49
Other real estate owned.....		2,493 97	2,493 97
Due from reserve banks, excluding item 14.....	33,248 87		33,248 87
Due from other banks.....	1,920 73		1,920 73
Due from Federal Reserve Bank.....	12,682 88	11,500 00	24,182 88
Actual cash on hand.....	3,882 10	9,253 65	13,135 75
Exchanges for clearing house.....			
Checks and other cash items.....	3,559 44		3,559 44
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$286,744 26	\$424,340 21	\$711,084 47
LIABILITIES.			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	2,500 00	3,000 00	5,500 00
All undivided profits, less expenses, interest and taxes paid.....	7,801 75	524 55	8,326 30
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	172,300 33		172,300 33
Savings deposits.....		370,815 66	370,815 66
Demand certificates of deposit.....	1,430 29		1,430 29
Time certificates of deposit.....			
Certified checks.....	321 00		321 00
Cashiers' checks.....	2,270 00		2,270 00
State, county and municipal deposits.....	50,000 00		50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	120 89		120 89
Totals.....	\$286,744 26	\$424,340 21	\$711,084 47
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$764 20	\$1,520 32	\$2,284 52

MARINE COMMERCIAL AND SAVINGS BANK. LONG BEACH.

Incorporated April 21, 1914.

609

Officers—E. J. Wightman, President; Irving H. Hellman, Vice President and Treasurer; Julius Blum, Vice President; Max R. Wallace, Cashier and Secretary; Louis Murdock, A. O. Sperry, Geo. V. H. Brown, Assistant Cashiers.
 Directors—Julius Blum, Irving H. Hellman, Geo. L. Hoodenpyl, Charles Malcom, H. L. Pillsbury, S. M. Swartz, Max R. Wallace, E. J. Wightman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$1,207,496 37	\$931,311 25	\$2,138,807 62
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		30,000 00	30,000 00
Overdrafts	1,802 23		1,802 23
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	105,908 33	283,226 46	389,134 79
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	152,410 26	133,000 00	285,410 26
Other real estate owned			
Due from reserve banks, excluding item 14	167,900 13	29,142 09	197,042 22
Due from other banks			
Due from Federal Reserve Bank	77,186 58		77,186 58
Actual cash on hand	67,483 19	54,379 75	121,862 94
Exchanges for clearing house	64,187 37		64,187 37
Checks and other cash items	246 53	248 41	494 94
Items with Federal Reserve Bank in process of collection			
Other resources	2,461 69		2,461 69
Totals	\$1,847,082 68	\$1,461,307 96	\$3,308,390 64
LIABILITIES.			
Capital paid in	\$200,000 00	\$100,000 00	\$300,000 00
Surplus	40,000 00	35,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid	34,847 67		34,847 67
Reserved for interest, taxes and expenses	7,000 00		7,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	4,044 98		4,044 98
Dividends unpaid	7,505 00		7,505 00
Individual deposits subject to check	1,251,808 52		1,251,808 52
Savings deposits		1,300,587 04	1,300,587 04
Demand certificates of deposit	1,438 86		1,438 86
Time certificates of deposit	140,697 78		140,697 78
Certified checks	1,465 29		1,465 29
Cashiers' checks	97,274 58		97,274 58
State, county and municipal deposits	60,000 00	25,000 00	85,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing	1,000 00		1,000 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange		720 92	720 92
Other liabilities			
Totals	\$1,847,082 68	\$1,461,307 96	\$3,308,390 64
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

UNION BANK AND TRUST COMPANY OF LOS ANGELES. LOS ANGELES.

Incorporated June 22, 1914.

610

Officers—Ben R. Meyer, President; Milton E. Getz, J. C. Lipman, Vice Presidents; A. L. Lathrop, Trust Officer and Secretary; J. W. Lewis, John Camphouse, P. E. Neuschaefer, J. H. Tatsch, Assistant Cashiers; Don R. Cameron, Assistant Trust Officer; A. M. Becker, Auditor; J. E. S. McCurdy, Manager Bond Department.

Directors—Alfred J. Bayer, Sam Behrendt, Dr. G. del Amo, I. Eisner, Milton E. Getz, A. L. Lathrop, Herman Levi, J. C. Lipman, Henry W. Louis, A. B. Macbeth, Ben R. Meyer, Alexander Meyer, John Milner, Donald O'Melveny, John Treanor.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$2,827,218 49	\$2,768,496 83			\$5,595,715 32
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	7,132 91				7,132 91
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	107,031 25	1,178,213 21	\$98,829 34	\$98,319 64	1,482,393 44
Stock of Federal Reserve Bank		49,450 00			49,450 00
Bank premises, furniture and fixtures and safe deposit vaults	1,132,046 78	500,000 00			1,632,046 78
Other real estate owned					
Due from reserve banks, excluding item 14	38,205 46	88,254 43			126,459 89
Due from other banks		7,637 38	3,670 66	4,180 36	15,488 40
Due from Federal Reserve Bank	320,435 29	131,931 34			452,366 63
Actual cash on hand	122,632 86	85,609 31			208,242 17
Exchanges for clearing house	119,028 19				119,028 19
Checks and other cash items	63,871 51				63,871 51
Items with Federal Reserve Bank in process of collection	202,309 66				202,309 66
Advances to court trusts					
Other resources	102,867 80				102,867 80
Totals	\$5,042,780 20	\$4,809,592 50	\$102,500 00	\$102,500 00	\$10,057,372 70
LIABILITIES.					
Capital paid in	\$900,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Surplus	46,000 00	100,000 00	2,500 00	2,500 00	151,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	37,134 03				37,134 03
Reserved for interest, taxes and expenses	20,044 31	1,800 00			21,844 31
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	193,958 01	22,552 77			216,510 78
Dividends unpaid	16,878 75				16,878 75
Individual deposits subject to check	3,148,492 73				3,148,492 73
Savings deposits		4,084,486 73			4,084,486 73
Demand certificates of deposit	5,000 00				5,000 00
Time certificates of deposit	349,162 12				349,162 12
Certified checks	13,465 26				13,465 26
Cashiers' checks	66,962 20				66,962 20
State, county and municipal deposits		200,000 00			200,000 00
United States and postal savings deposits					

**UNION BANK AND TRUST COMPANY OF LOS ANGELES. LOS ANGELES—
Continued.**

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding	\$15,250 00				\$15,250 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	230,432 79	\$753 00			231,185 79
Totals	\$5,042,780 20	\$4,809,592 50	\$102,500 00	\$102,500 00	\$10,057,372 70
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities	\$10,096 03	\$33,032 94			\$43,128 97

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$191,605 25	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$389,422 60
Trust investments, real property	167,800 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	30,017 35		
Cash on hand	.		
Total	\$389,422 60	Total	\$389,422 60

BANK OF WESTERN PLACER. LINCOLN.

Incorporated May 5, 1914.

615

Officers—F. C. Crosby, President; W. M. Sparks, Jr., Vice President and Cashier; James French, Second Vice President; W. D. Ingram, Secretary; L. Mazzoni, Treasurer; J. H. Coulter, Assistant Cashier.
 Directors—F. C. Crosby, W. M. Sparks, Jr., H. S. Williamson, W. D. Ingram, James French, L. Mazzoni, H. W. Brundage.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$89,697 14	\$68,894 74	\$158,591 88
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1 53		1 53
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	18,689 65	16,203 53	34,893 18
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,427 21	1,030 78	15,457 99
Other real estate owned	358 82	500 00	858 82
Due from reserve banks, excluding item 14	7,413 95	12,259 88	19,673 83
Due from other banks	2,590 00		2,590 00
Due from Federal Reserve Bank			
Actual cash on hand	6,749 07	2,771 90	9,520 97
Exchanges for clearing house	633 35		633 35
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$140,560 72	\$101,660 83	\$242,221 55
LIABILITIES.			
Capital paid in	\$20,000 00	\$10,000 00	\$30,000 00
Surplus		1,000 00	1,000 00
All undivided profits, less expenses, interest and taxes paid	1,851 03		1,851 03
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	73,510 29		73,510 29
Savings deposits		90,660 83	90,660 83
Demand certificates of deposit	17,000 00		17,000 00
Time certificates of deposit			
Certified checks			
Cashiers' checks	2,678 41		2,678 41
State, county and municipal deposits	15,242 49		15,242 49
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	10,278 50		10,278 50
Totals	\$140,560 72	\$101,660 83	\$242,221 55
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,300 00	\$1,255 00	\$2,555 00

BANK OF SAN GABRIEL. SAN GABRIEL.

Incorporated September 25, 1914.

616

Officers—William R. Fee, President; F. M. Townsend, Vice President; Frank R. Forgey, Cashier and Secretary.

Directors—William R. Fee, F. M. Townsend, Walter P. Temple, W. Frank Marmion, A. S. Oldham, W. H. Hutchinson, F. R. Forgey.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$136,444 10	\$66,325 00	\$202,769 10
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,610 87		1,610 87
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	92,949 31	116,379 09	209,328 40
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,290 00		8,290 00
Other real estate owned			
Due from reserve banks, excluding item 14	72,238 48	5,110 91	77,349 39
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	32,183 68	10,547 14	42,730 82
Exchanges for clearing house	3,680 85		3,680 85
Checks and other cash items	204 52		204 52
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$347,601 81	\$198,362 14	\$545,963 95
LIABILITIES.			
Capital paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	7,000 00	8,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid	10,540 99		10,540 99
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	273,594 29		273,594 29
Savings deposits		157,137 14	157,137 14
Demand certificates of deposit			
Time certificates of deposit		14,225 00	14,225 00
Certified checks	30 00		30 00
Cashiers' checks	462 00		462 00
State, county and municipal deposits	30,974 53	9,000 00	39,974 53
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$347,601 81	\$198,362 14	\$545,963 95
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$1,700 00	\$1,100 00	\$2,800 00

STATE BANK OF OWENSMOUTH. OWENSMOUTH.

Incorporated October 4, 1914.

617

Officers—J. L. Waring, President; M. H. Sherman, M. C. McDougall, F. X. Pfaffinger, C. C. Barclay, Vice Presidents; R. L. Henderson, Cashier, Secretary and Treasurer.
 Directors—M. H. Sherman, S. O. Houghton, Lewis E. Bliss, Geo. Hanna, A. I. Smith, M. C. McDougall, W. E. Bechtelheimer, Perry Mulholland, Frank Goodall, C. C. Barclay, A. T. Brant, Samuel Dickson, J. L. Waring, R. L. Henderson, F. X. Pfaffinger.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$293,656 20		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	120 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,400 00		
Other real estate owned	14,400 00		
Due from reserve banks, excluding item 14	16,486 30		
Due from other banks			
Due from Federal Reserve Bank	7,000 00		
Actual cash on hand	10,851 70		
Exchanges for clearing house			
Checks and other cash items	128 24		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$358,042 64		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	8,500 00		
All undivided profits, less expenses, interest and taxes paid	1,865 30		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	20,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	60 00		
Individual deposits subject to check	192,281 71		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	79,743 29		
Certified checks	500 00		
Cashiers' checks	5,092 34		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$358,042 64		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,800 00		

CULVER CITY COMMERCIAL AND SAVINGS BANK. CULVER CITY.

Incorporated December 30, 1914.

618

Officers—Eugene Webb, Jr., President; H. E. Edington, Vice President; C. E. Adams, Jr., Cashier;
Grace V. Ames, Assistant Cashier.

Directors—Eugene Webb, Jr., Dell A. Schweitzer, C. E. Adams, Jr., Fred M. Wilcox, H. E. Edington.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$100,032 89	\$44,337 47	\$144,370 36
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	50 17		50 17
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	87,320 39	9,856 50	97,176 89
Stock of Federal Reserve Bank			
Bank premises furniture and fixtures and safe deposit vaults	11,203 39		11,203 39
Other real estate owned	1,693 60		1,693 60
Due from reserve banks, excluding item 14			
Due from other banks	16,343 72	1,399 68	17,743 40
Due from Federal Reserve Bank			
Actual cash on hand	12,952 53	1,152 93	14,105 46
Exchanges for clearing house	215 28		215 28
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	4,414 32		4,414 32
Totals	\$234,226 29	\$56,746 58	\$290,972 87
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	750 00	500 00	1,250 00
All undivided profits, less expenses, interest and taxes paid	3,512 97		3,512 97
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	171,202 31		171,202 31
Savings deposits		45,746 58	45,746 58
Demand certificates of deposit	7,707 66		7,707 66
Time certificates of deposit			
Certified checks	21 25		21 25
Cashiers' checks	9,306 13		9,306 13
State, county and municipal deposits	21,661 23	5,500 00	27,161 23
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	64 74		64 74
Totals	\$234,226 29	\$56,746 58	\$290,972 87
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,200 00		\$1,200 00

ANTELOPE VALLEY BANK. LANCASTER.

Incorporated May 10, 1915.

619

Officers—Earle L. Roberts, President; E. E. Fugitt, Vice President; Chas. D. Williams, Cashier, Secretary and Treasurer; Herbert Niemeier, Frank H. Reynolds, Assistant Cashiers.
 Directors—J. F. Langston, E. E. Fugitt, R. B. Cameron, Earle L. Roberts, J. C. Shapland, V. H. Jenkins.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$261,707 35		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,091 82		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	8,212 38		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	28,477 48		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	19,284 13		
Other real estate owned	9,545 92		
Due from reserve banks, excluding item 14	12,741 80		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	23,062 61		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	963 56		
Total	\$365,087 05		
LIABILITIES.			
Capital paid in	\$50,000 00		
Surplus	2,000 00		
All undivided profits, less expenses, interest and taxes paid	2,961 23		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	40,000 00		
Bills payable with Federal Reserve Bank other than rediscounts			
Deposits due to banks			
Dividends unpaid	30 00		
Individual deposits subject to check	212,888 91		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	25,427 21		
Certified checks			
Cashiers' checks	5,875 44		
State, county and municipal deposits	25,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	904 26		
Total	\$365,087 05		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,000 00		

NOTE.—The above statement includes the business of a branch office at Palmdale.

"THE FARMERS AND MERCHANTS BANK OF LA VERNE." LA VERNE.

Incorporated December 21, 1915.

621

Officers—L. C. Klinzman, President; R. L. Davis, H. E. Belcher, Vice Presidents; D. S. Newcomer, Cashier, Secretary and Treasurer; Pearl Klinzman, Assistant Cashier.
 Directors—L. C. Klinzman, H. E. Belcher, R. L. Davis, S. M. Kepner, J. C. Pierson, Ed H. Bixby, W. C. Doughty.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$143,072 60	\$40,350 00	\$183,422 60
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	421 00		421 00
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	37,019 25	31,060 30	68,079 55
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,000 00		1,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	19,777 40	4,750 89	24,528 29
Due from other banks			
Due from Federal Reserve Bank	5,000 00	6,585 12	11,585 12
Actual cash on hand	7,948 63		7,948 63
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$214,238 88	\$82,746 31	\$296,985 19
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	5,000 00	6,000 00	11,000 00
All undivided profits, less expenses, interest and taxes paid	4,057 83		4,057 83
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	875 00		875 00
Individual deposits subject to check	155,045 92		155,045 92
Savings deposits		70,146 31	70,146 31
Demand certificates of deposit			
Time certificates of deposit	1,000 00		1,000 00
Certified checks			
Cashiers' checks	10,257 36		10,257 36
State, county and municipal deposits	18,022 77	1,600 00	19,602 77
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$214,238 88	\$82,746 31	\$296,985 19
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$800 00	\$200 00	\$1,000 00

CENTRAL COMMERCIAL AND SAVINGS BANK. VALLEJO.

Incorporated April 17, 1916.

622

Officers—L. G. Harrier, President; W. J. Tormey, Vice President; Geo. R. Cadan, Vice President and Manager Santa Rosa Branch; T. G. Hollabaugh, Cashier; L. R. Coleman, Assistant Cashier; R. C. Bryce, Assistant Cashier and Manager Benicia Branch; F. W. Luttrell, Assistant Cashier.

Directors—L. G. Harrier, W. J. Tormey, A. J. Pine, Albert Casper, Joseph Enos, W. S. Thompson, R. E. Doyle, J. E. Campbell, F. C. McInnis.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$655,653 13	\$1,181,270 67	\$1,836,923 80
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	604 33		604 33
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	159,552 34	183,077 35	342,629 69
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	34,869 82	130,765 64	165,635 46
Other real estate owned	1,317 89	83,996 35	85,314 24
Due from reserve banks, excluding item 14	147,582 26	88,612 83	236,195 09
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	80,770 61	50,270 95	131,041 56
Exchanges for clearing house			
Checks and other cash items	17,018 41		17,018 41
Items with Federal Reserve Bank in process of collection	5,725 77		5,725 77
Other resources			
Totals	\$1,103,094 56	\$1,717,993 79	\$2,821,088 35
LIABILITIES.			
Capital paid in	\$100,000 00	\$150,000 00	\$250,000 00
Surplus	19,000 00	26,000 00	45,000 00
All undivided profits, less expenses, interest and taxes paid	3,058 99	12,487 68	15,546 67
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,159 50		2,159 50
Individual deposits subject to check	823,501 20		823,501 20
Savings deposits		1,417,973 25	1,417,973 25
Demand certificates of deposit	362 00		362 00
Time certificates of deposit	82,805 00		82,805 00
Certified checks	824 25		824 25
Cashiers' checks	30,000 07		30,000 07
State, county and municipal deposits	40,000 00	111,532 86	151,532 86
United States and postal savings deposits	1,383 55		1,383 55
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,103,094 56	\$1,717,993 79	\$2,821,088 35
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,000 00	\$3,000 00	\$5,000 00

NOTE.—The above statement includes the business of branch offices at Benicia and Santa Rosa.

"THE SECURITY SAVINGS BANK OF EXETER." EXETER.

Incorporated May 3, 1916.

623

Officers—T. A. Pogue, President; E. H. Miles, Vice President; A. W. Quinn, Secretary and Treasurer;
 L. L. Welch, Cashier; R. S. Ross, Assistant Cashier.
 Directors—J. F. Dungan, E. H. Miles, Fred Gill, T. A. Pogue, F. W. Mixter, A. W. Quinn, Geo. E. Waddell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$223,653 52	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		36,049 20	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		2,000 00	
Due from reserve banks, excluding item 14.....		8,743 08	
Due from other banks.....		1,423 40	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		3,587 54	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$2,754,456 74	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		8,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,472 10	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....		227,484 64	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$275,456 74	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$3,296 00	

"FARMERS BANK." CAMARILLO.

Incorporated April 10, 1916.

624

Officers—J. F. Lewis, President; A. Camarillo, Vice President; C. W. Clawson, Cashier.

Directors—J. F. Lewis, A. Camarillo, J. F. Lewis, Jr., F. W. Stein, F. A. Camarillo, Alma Lewis Stein, Guy E. Lewis, T. F. Tally, C. W. Clawson, Lula Lewis Tully, Searles Lewis.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$76,695 73	\$9,914 05	\$86,609 78
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	23,612 75	12,974 01	36,586 76
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,966 59		1,966 59
Other real estate owned			
Due from reserve banks, excluding item 14	13,986 01	14,525 17	28,511 18
Due from other banks	4,500 04		4,500 04
Due from Federal Reserve Bank			
Actual cash on hand	7,802 48	1,239 64	9,042 12
Exchanges for clearing house			
Checks and other cash items	1,327 36		1,327 36
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$129,890 96	\$38,652 87	\$168,543 83
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	1,673 41	1,134 98	2,808 39
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	87,504 12		87,504 12
Savings deposits		16,181 69	16,181 69
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	713 43		713 43
State, county and municipal deposits		11,336 20	11,336 20
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$129,890 96	\$38,652 87	\$168,543 83
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$65 63	\$191 36	\$256 99

THE BANK OF CORONADO. CORONADO.

Incorporated April 25, 1916.

625

Officers—John D. Spreckels, President; Read G. Dilworth, Claus Spreckels, Vice Presidents; Frank Von Tesmar, Secretary, Treasurer and Cashier.

Directors—John D. Spreckels, Read G. Dilworth, Claus Spreckels, Frank J. Belcher, Jr., Frank Von Tesmar.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$78,480 92	\$216,159 75	\$294,640 67
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	292 59		292 59
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	129,677 45	20,967 75	150,645 20
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,873 08		1,873 08
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	49,343 24	3,452 20	52,795 44
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	34,733 53	7,000 00	41,733 53
Exchanges for clearing house.....	4,879 53		4,879 53
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$299,280 34	\$247,579 70	\$546,860 04
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	16,000 00		16,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,945 92		3,945 92
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	244,040 86		244,040 86
Savings deposits.....		222,579 70	222,579 70
Demand certificates of deposit.....			
Time certificates of deposit.....	2,000 00		2,000 00
Certified checks.....			
Cashiers' checks.....	1,760 51		1,760 51
State, county and municipal deposits.....	6,533 05		6,533 05
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$299,280 34	\$247,579 70	\$546,860 04
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$650 70	\$1,355 90	\$2,006 60

FARMERS AND MERCHANTS BANK OF LODI, CALIFORNIA. LODI.

Incorporated May 24, 1916.

626

Officers—Christ Albright, President; Lot Lachenmaier, Vice President; Henry Nelson, Treasurer; Edgar B. Doering, Cashier and Secretary.

Directors—Christ Albright, Lot Lachenmaier, Henry Nelson, Peter Joens, O. L. Marrs, G. Doering, H. C. Lange.

STATEMENT OF JUNE 30 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$404 860 10	\$257,645 00	\$662,505 10
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,738 85		1,738 85
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	67,830 50	71,806 05	139,636 55
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	26,145 00		26,145 00
Other real estate owned			
Due from reserve banks, excluding item 14	61,353 49		61,353 49
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	25,545 88	20,070 89	45,616 77
Exchanges for clearing house			
Checks and other cash items	3,529 09		3,529 09
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$591,002 91	\$349,521 94	\$940,524 85
LIABILITIES.			
Capital paid in	\$63,000 00	\$35 000 00	\$98,000 00
Surplus	35,000 00	12,000 00	47,000 00
All undivided profits, less expenses, interest and taxes paid	10,136 47	1,426 91	11,563 38
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	50,000 00		50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,920 00		3,920 00
Individual deposits subject to check	379,632 04		379,632 04
Savings deposits		167,098 01	167,098 01
Demand certificates of deposit	11,472 30		11,472 30
Time certificates of deposit		133,997 02	133,997 02
Certified checks	250 00		250 00
Cashiers' checks	12,592 10		12,592 10
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$591,002 91	\$349,521 94	\$940,524 85
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$7,661 62	\$7,830 94	\$15,492 56

"THE SUMITOMO BANK, LIMITED." SAN FRANCISCO.

Incorporated February 28, 1912.

628

Officers—S. Koh, Manager; S. Ashizawa, C. Kushima, T. Shirao, P. P. Managers.

Directors—Baron K. Sumitomo, K. Yukawa, T. Kanoh, S. Yoshida, N. Yatsushiro, M. Suzuki, K. Nakada, K. Hori.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$426,507 21		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	69,700 00		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	440 00		
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	151,163 07		
Due from Federal Reserve Bank			
Actual cash on hand	7,305 20		
Exchanges for clearing house			
Checks and other cash items	17,053 40		
Items with Federal Reserve Bank in process of collection			
Other resources	632,938 68		
Total	\$1,305,107 56		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus	10,389 10		
All undivided profits, less expenses, interest and taxes paid	942 32		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	9,410 54		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	984,365 60		
Total	\$1,305,107 56		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CENTRAL BANK OF IMPERIAL VALLEY. CALEXICO.

Incorporated September 27, 1916.

632

Officers—J. C. Allison, President; Wm. Guntermann, J. M. Edmunds, Vice Presidents; J. O. Butts, Cashier; K. R. Harrington, Geo. H. Langworthy, Assistant Cashiers.
 Directors—J. C. Allison, J. M. Edmunds, Wm. Guntermann, D. A. Leonard, J. O. Butts.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$250,033 68	\$71,469 98	\$321,503 66
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	923 77		923 77
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	63,505 82	14,832 60	78,338 42
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	33,450 90		33,450 90
Other real estate owned	8,268 99		8,268 99
Due from reserve banks, excluding item 14	85,787 49	5,822 65	91,610 14
Due from other banks	11,218 08		11,218 08
Due from Federal Reserve Bank			
Actual cash on hand	26,728 28	2,198 77	28,927 05
Exchanges for clearing house	5,003 39		5,003 39
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	538 93		538 93
Totals	\$485,459 33	\$94,324 00	\$579,783 33
LIABILITIES.			
Capital paid in	\$90,000 00	\$10,000 00	\$100,000 00
Surplus	2,000 00	3,000 00	5,000 00
All undivided profits, less expenses, interest and taxes paid	8,595 86		8,595 86
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	2,162 07		2,162 07
Dividends unpaid			
Individual deposits subject to check	321,441 41		321,441 41
Savings deposits		81,324 00	81,324 00
Demand certificates of deposit			
Time certificates of deposit	44,017 56		44,017 56
Certified checks	1,591 90		1,591 90
Cashiers' checks	5,650 53		5,650 53
State, county and municipal deposits	10,000 00		10,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$485,459 33	\$94,324 00	\$579,783 33
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,750 00	\$1,750 00	\$6,500 00

PLACENTIA SAVINGS BANK. PLACENTIA.

Incorporated December 13, 1916.

633

Officers—A. S. Bradford, President; A. Pierotti, Vice President; J. E. Scott, Cashier; R. L. Fourman, Assistant Cashier.
 Directors—A. S. Bradford, A. Pierotti, J. E. Scott, H. H. Hale, Arthur Staley, Samuel Kraemer, A. H. Bradford.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$147,055 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		13,867 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		4,202 42	
Due from reserve banks, excluding item 14.....		8,005 11	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		7,930 95	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		6,000 00	
Total.....		\$187,060 48	
LIABILITIES.			
Capital paid in.....		\$25,000 00	
Surplus.....		3,500 00	
All undivided profits, less expenses, interest and taxes paid.....		2,572 42	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		750 00	
Individual deposits subject to check.....			
Savings deposits.....		155,238 06	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$187,060 48	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$2,781 25	

THE BANK OF ALAMEDA COUNTY. ALVARADO.

Incorporated December 19, 1916.

634

Officers—August May, President; H. H. Patterson, Vice President; J. R. Blacow, Secretary and Cashier; E. H. Hirsch, Treasurer; R. A. Blacow, C. M. Christensen, Assistant Cashiers.
 Directors—August May, H. H. Patterson, F. B. Granger, E. H. Stevenson, E. H. Hirsch, J. A. Silva, J. R. Blacow.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$277,639 95	\$703,574 85	\$981,214 80
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	156,715 00	513,238 00	669,953 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		27,509 68	27,509 68
Other real estate owned			
Due from reserve banks, excluding item 14	109,886 01	85,165 97	194,851 98
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	32,661 21	32,838 94	65,500 15
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	1 00		1 00
Totals	\$576,703 17	\$1,362,327 44	\$1,939,030 61
LIABILITIES.			
Capital paid in	\$60,000 00	\$100,000 00	\$160,000 00
Surplus	11,000 00	27,000 00	38,000 00
All undivided profits, less expenses, interest and taxes paid	11,491 18	10,105 05	21,596 23
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	422,536 36		422,536 36
Savings deposits		1,225,222 39	1,225,222 39
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	1,674 63		1,674 63
State, county and municipal deposits	70,000 00		70,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1 00		1 00
Totals	\$576,703 17	\$1,362,327 44	\$1,939,030 61
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at Irvington and Niles.

PUENTE SAVINGS BANK. PUENTE.

Incorporated February 2, 1917.

636

Officers—W. S. Lower, President; A. N. Chamness, Louis H. Didier, Vice Presidents; C. J. Taylor, Secretary, Cashier and Treasurer; J. R. Paden, Robert Robinson, Assistant Cashiers.
 Directors—S. H. Robinson, H. M. Houser, W. S. Lower, Louis H. Didier, C. J. Taylor, A. N. Chamness.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$195,050 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		24,297 00	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14		8,832 18	
Due from other banks		7,129 31	
Due from Federal Reserve Bank		5,000 00	
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$240,308 49	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		6,500 00	
All undivided profits, less expenses, interest and taxes paid		1,702 21	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		194,606 28	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		12,500 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$240,308 49	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,500 00	

MONTEREY COUNTY BANK. SALINAS.

Incorporated March 27, 1917.

637

Officers—Luther Rodgers, President; C. F. Lacey, Vice President; A. C. Hughes, Vice President, Cashier and Treasurer; R. F. Roberts, Assistant Cashier and Secretary; J. W. Lopes, Assistant Secretary and Assistant Cashier; J. E. Abernathy, Assistant Cashier and Manager King City Branch; L. Vidoroni, Assistant Cashier and Manager Gonzales Branch.

Directors—Luther Rodgers, C. F. Lacey, Geo. P. Henry, L. W. Sanborn, Chapman Foster, E. E. Hitchcock, L. Griffin, H. E. Abbott, A. C. Hughes.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$697,422 07	\$1,431,696 46	\$2,129,118 53
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	3,724 90		3,724 90
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	60,271 23	129,788 07	190,059 30
Stock of Federal Reserve Bank		10,200 00	10,200 00
Bank premises, furniture and fixtures and safe deposit vaults	126,764 79		126,764 79
Other real estate owned			
Due from reserve banks, excluding item 14	113,914 47	27,297 06	141,211 53
Due from other banks	1,277 11		1,277 11
Due from Federal Reserve Bank	58,903 12	46,130 68	105,033 80
Actual cash on hand	41,469 44	11,074 04	52,543 48
Exchanges for clearing house			
Checks and other cash items	12,594 20		12,594 20
Items with Federal Reserve Bank in process of collection			
Other resources	5,148 65	1,000 00	6,148 65
Totals	\$1,121,489 98	\$1,657,186 31	\$2,778,676 29
LIABILITIES.			
Capital paid in	\$130,000 00	\$145,800 00	\$275,800 00
Surplus	26,250 00	40,500 00	66,750 00
All undivided profits, less expenses, interest and taxes paid	47,303 10		47,303 10
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	13,048 91		13,048 91
Dividends unpaid	11,729 00		11,729 00
Individual deposits subject to check	701,284 38		701,284 38
Savings deposits		1,422,886 31	1,422,886 31
Demand certificates of deposit	3 05		3 05
Time certificates of deposit	107,795 93		107,795 93
Certified checks	800 00		800 00
Cashiers' checks			
State, county and municipal deposits	44,632 08	48,000 00	92,632 08
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	38,643 53		38,643 53
Totals	\$1,121,489 98	\$1,657,186 31	\$2,778,676 29
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities			

NOTE.—The above statement includes the business of branch offices at King City and Gonzales.

SAN FERNANDO VALLEY SAVINGS BANK. SAN FERNANDO.

Incorporated April 9, 1917.

638

Officers—J. M. Douglass, President; F. M. Douglass, J. H. Jenifer, Vice Presidents; I. H. Malin, Cashier, Secretary and Treasurer; L. A. C. Waite, Robt. W. Bailey, Assistant Cashiers.
 Directors—J. M. Douglass, F. M. Douglass, J. H. Jenifer, I. H. Malin, J. G. Hettinger, Dr. F. C. Ferry, F. M. Wright.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$168,756 60	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		58,543 52	
Stock of Federal Reserve Bank		1,850 00	
Bank premises, furniture and fixtures and safe deposit vaults		30,164 06	
Other real estate owned			
Due from reserve banks, excluding item 14		293 29	
Due from other banks			
Due from Federal Reserve Bank		7,335 43	
Actual cash on hand		8,607 37	
Exchanges for clearing house			
Checks and other cash items		59 85	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$275,610 12	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		10,500 00	
All undivided profits, less expenses, interest and taxes paid		1,648 35	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		184,461 77	
Demand certificates of deposit			
Time certificates of deposit		9,000 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		20,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$275,610 12	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$3,651 96	

SOUTHERN TRUST AND COMMERCE BANK. SAN DIEGO.

Incorporated July 11, 1917.

639

Officers—G. A. Davidson, President; Philip Morse, E. O. Hodge, George Burnham, F. B. Fuller, L. G. Bradley, Vice Presidents; F. H. Thatcher, Cashier and Secretary; J. C. Thompson, Assistant to President; F. C. Spalding, Trust Officer; P. D. McMahon, R. E. Hagenbruch, Assistant Trust Officers; C. J. Holliday, Paul R. Jennings, D. M. Plaister, Assistant Cashiers and Assistant Secretaries; R. B. Thomas, A. S. Cosgrove, Assistant Cashiers.

Directors—G. A. Davidson, R. C. Allen, L. M. Arey, John E. Boal, L. G. Bradley, George Burnham, Will S. Fawcett, A. H. Frost, F. B. Fuller, M. A. Graham, I. L. Hibbard, E. O. Hodge, F. S. Jennings, Melville Klauber, Philip Morse, B. W. McKenzie, Milton A. McRae, Chas. W. Pauly, Walter Rittenhouse, Julius Wangenheim, Leroy A. Wright.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$4,123,473 15	\$4,751,144 98	\$104,500 00	\$100,000 00	\$9,079,118 13
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	3,530 47				3,530 47
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	1,953,678 71	1,371,586 46	46,239 74		3,371,504 91
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	89,000 00	282,592 00			371,592 00
Other real estate owned		163,287 15			163,287 15
Due from reserve banks, excluding item 14	949,555 21	561,401 83			1,510,957 04
Due from other banks	293,310 86		18,782 08	1,180 54	313,273 48
Due from Federal Reserve Bank					
Actual cash on hand	576,462 03	182,732 00		56 10	759,250 13
Exchanges for clearing house	112,834 54	13,094 55			125,929 09
Checks and other cash items	32,693 52	692 50		5 55	33,391 57
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			257 81		257 81
Other resources	103,026 83				103,026 83
Totals	\$8,237,565 32	\$7,326,531 47	\$169,779 63	\$101,242 19	\$15,835,118 61
LIABILITIES.					
Capital paid in	\$450,000 00	\$350,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus	112,000 00	138,000 00			250,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	49,109 41	5,362 70		1,242 19	55,714 30
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	135,000 00				135,000 00
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	158,484 30				158,484 30
Dividends unpaid					
Individual deposits subject to check	5,497,254 76				5,497,254 76
Savings deposits		6,782,362 88			6,782,362 88
Demand certificates of deposit	137 50				137 50
Time certificates of deposit	432,915 21				432,915 21
Certified checks	5,712 39				5,712 39
Cashiers' checks	484,925 74				484,925 74
State, county and municipal deposits	910,972 32	50,000 00			960,972 32
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding	1,053 69				1,053 69

SOUTHERN TRUST AND COMMERCE BANK. SAN DIEGO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			\$69,521 82		\$69,521 82
Fund for advances to court trusts.....			257 81		257 81
Other liabilities.....		\$805 89			805 89
Totals.....	\$8,237,565 32	\$7,326,531 47	\$169,779 63	\$101,242 19	\$15,835,118 61
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities.....	\$48,200 00	\$50,600 00			\$98,800 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$249,908 80	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$249,908 80
Trust investments, personal property.....	485,345 58	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	673,555 25
Trust investments, real property.....	126,657 08	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	61,552 59		
Cash on hand.....			
Total.....	\$923,464 05	Total.....	\$923,464 05

NOTE.—The above statement includes the business of branch offices at Coronado, La Jolla, Brawley, El Centro, National City.

THE BROADWAY BANK. OAKLAND.

Incorporated August 8, 1917.

640

Officers—B. F. Edwards, President; James F. Peck, Vice President; F. F. de Lisle, Secretary; J. E. Spafford, Treasurer and Cashier; H. F. Strehl, Assistant Cashier.

Directors—B. F. Edwards, James F. Peck, O. R. Morgan, F. F. de Lisle, C. D. Dethlefsen, B. F. Shapro, H. C. Brougher, A. L. Oliver, F. H. Buck.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$199,414 24	\$128,904 80	\$328,319 04
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	40 85		40 85
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	337,523 86	188,396 05	525,919 91
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	18,910 93		18,910 93
Other real estate owned			
Due from reserve banks excluding item 14	50,310 73		50,310 73
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	38,318 38	10,848 25	49,166 63
Exchanges for clearing house			
Checks and other cash items	18 36		18 36
Items with Federal Reserve Bank in process of collection			
Other resources	1,031 27		1,031 27
Totals	\$645,568 62	\$328,149 10	\$973,717 72
LIABILITIES.			
Capital paid in	\$180,000 00	\$20,000 00	\$200,000 00
Surplus	30,000 00	23,000 00	53,000 00
All undivided profits, less expenses, interest and taxes paid	9,173 09		9,173 09
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,727 25		1,727 25
Dividends unpaid	4,000 00		4,000 00
Individual deposits subject to check	312,423 39		312,423 39
Savings deposits		239,149 10	239,149 10
Demand certificates of deposit	393 40		393 40
Time certificates of deposit	3,300 00	1,000 00	4,300 00
Certified checks	2,064 01		2,064 01
Cashiers' checks	2,487 48		2,487 48
State, county and municipal deposits	100,000 00	45,000 00	145,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$645,568 62	\$328,149 10	\$973,717 72
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$4,800 00	\$2,600 00	\$7,400 00

BANK OF COTTONWOOD. COTTONWOOD.

Incorporated April 29, 1918.

641

Officers—J. C. Brown, President; Jesse W. Carter, Vice President; P. R. Merrill, Cashier, Secretary and Treasurer.

Directors—J. C. Brown, Jesse W. Carter, Alden Anderson, R. M. Yelland, P. R. Merrill.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$73,435 81	\$62,563 00	\$135,998 81
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	73 21		73 21
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	15,349 05	15,559 49	30,908 54
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,927 40		9,927 40
Other real estate owned			
Due from reserve banks, excluding item 14	36,291 97	11,873 34	48,165 31
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	9,520 75	2,247 09	11,767 84
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	609 28		609 28
Totals	\$145,207 47	\$92,242 92	\$237,450 39
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	4,500 00		4,500 00
All undivided profits, less expenses, interest and taxes paid	3,637 05		3,637 05
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	104,009 51		104,009 51
Savings deposits		82,242 92	82,242 92
Demand certificates of deposit	3,459 46		3,495 46
Time certificates of deposit	2,101 45		2,101 45
Certified checks			
Cashiers' checks			
State, county and municipal deposits	12,500 00		12,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$145,207 47	\$92,242 92	\$237,450 39
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$981 02	\$856 79	\$1,837 81

BRITISH AMERICAN BANK. SAN FRANCISCO.

Incorporated June 26, 1918.

842

Officers—A. G. Fry, President; H. L. Cotter, Vice President; A. S. Ireland, Secretary.
 Directors—A. G. Fry, H. L. Cotter, A. S. Ireland.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$2,560 213 43		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,369 32		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....	16,439 50		
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	123,903 65		
Stock of Federal Reserve Bank.....	30,900 00		
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	377,768 92		
Due from other banks.....	209,727 47		
Due from Federal Reserve Bank.....	166,593 34		
Actual cash on hand.....	31,157 31		
Exchanges for clearing house.....	131,781 66		
Checks and other cash items.....	3,613 80		
Items with Federal Reserve Bank in process of collection.....	46,135 42		
Other resources.....	428 86		
Total.....	\$3,700,032 68		
LIABILITIES.			
Capital paid in.....	\$1,000,000 00		
Surplus.....	35,000 00		
All undivided profits, less expenses, interest and taxes paid.....	13,326 26		
Reserved for interest, taxes and expenses.....	11,915 70		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	48,892 50		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	585,129 07		
Dividends unpaid.....			
Individual deposits subject to check.....	1 487,158 15		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	180,472 24		
Certified checks.....	2,632 69		
Cashiers' checks.....	38,766 36		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	16,439 50		
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	280,300 21		
Total.....	\$3,700,032 68		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$203 53		

BANK OF SOUTH SAN JOAQUIN. MANTECA.

Incorporated May 18, 1918.

644

Officers—Frank A. Guernsey, President; Hugh W. Campbell, Vice President; Arbor Barth, Cashier and Secretary; George Williams, Irene E. Blake, Assistant Cashiers.
 Directors—Thos. S. Louttit, J. M. Toomey, Frank A. Guernsey, Hugh W. Campbell, J. M. Lindsey, Arbor Barth, George Williams.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$95,934 11	\$39,475 00	\$135,409 11
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	267 07		267 07
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	47,084 85	29,803 40	76,888 25
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	10,459 60	27,000 00	37,459 60
Other real estate owned			
Due from reserve banks, excluding item 14	32,584 07	5,043 90	37,627 97
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	11,018 28	1,722 76	12,741 04
Exchanges for clearing house	921 80		921 80
Checks and other cash items	468 18		468 18
Items with Federal Reserve Bank in process of collection			
Other resources	2,524 15		2,524 15
Totals	\$201,262 11	\$103,045 06	\$304,307 17
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	7,500 00	2,500 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	5,406 41		5,406 41
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	141,599 61		141,599 61
Savings deposits		56,486 34	56,486 34
Demand certificates of deposit	180 00		180 00
Time certificates of deposit	800 00		800 00
Certified checks			
Cashiers' checks	1,798 78		1,798 78
State, county and municipal deposits	16,000 00	19,000 00	35,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	2,977 31	58 72	3,036 03
Totals	\$201,262 11	\$103,045 06	\$304,307 17
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$500 00	\$400 00	\$900 00

FARMERS AND MERCHANTS BANK OF WATTS. WATTS.

Incorporated September 4, 1918.

645

Officers—C. R. Church, President and Treasurer; J. W. Siler, Vice President; Paul Blythe, Cashier and Secretary; E. H. Rose, Assistant Cashier.
 Directors—J. W. Siler, George Carolus, C. R. Church, D. Fields, R. F. Church, Paul Blythe, Z. A. Towne.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$277,764 59	\$130,203 95	\$407,968 54
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	421 40		421 40
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	33,600 00	26,435 00	60,035 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,400 00		20,400 00
Other real estate owned			
Due from reserve banks, excluding item 14	23,083 36	2,131 42	25,214 78
Due from other banks			
Due from Federal Reserve Bank	10,017 10		10,017 10
Actual cash on hand	23,122 30	6,884 02	30,006 32
Exchanges for clearing house	2,297 33		2,297 33
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$390,706 08	\$165,654 39	\$556,360 47
LIABILITIES.			
Capital paid in	\$33,000 00	\$10,000 00	\$43,000 00
Surplus	7,000 00	7,000 00	14,000 00
All undivided profits, less expenses, interest and taxes paid	3,228 14	616 81	3,844 95
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	2,580 00		2,580 00
Individual deposits subject to check	305,918 07		305,918 07
Savings deposits		148,037 58	148,037 58
Demand certificates of deposit	730 00		730 00
Time certificates of deposit	17,137 47		17,137 47
Certified checks			
Cashiers' checks			
State, county and municipal deposits	21,112 40		21,112 40
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$390,706 08	\$165,654 39	\$556,360 47
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,250 00	\$1,000 00	\$2,250 00

COMMERCIAL BANK OF SPANISH AMERICA, LIMITED. SAN FRANCISCO.

Incorporated October 18, 1918.

647

Officers—E. H. Green, London, England, Secretary; J. H. Vinter, Manager San Francisco Branch.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$110,036 76		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	10,150 00		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,223 65		
Other real estate owned			
Due from reserve banks, excluding item 14	90,091 94		
Due from other banks	826,701 92		
Due from Federal Reserve Bank			
Actual cash on hand	3,445 90		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	25,638 66		
Total	\$1,073,288 83		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid	11,719 76		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	447,448 58		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing	2,500 00		
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	10,150 00		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	301,470 49		
Total	\$1,073,288 83		
CONTINGENT LIABILITIES.			
Liabilities for rediscounts	\$69,470 00		
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	33,600 00		
Totals	\$103,070 00		
Interest earned, not collected, not included in resources or liabilities			

BANK OF ISLETON. ISLETON.

Incorporated March 7, 1919.

648

Officers—J. W. Gardiner, President; Mrs. I. P. Gardiner, Vice President; E. L. Facer, Secretary, Treasurer and Cashier.

Directors—J. W. Gardiner, Mrs. I. P. Gardiner, L. P. Gardiner, Mrs. C. G. deBack, P. G. deBack.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$80,595 92	\$49,868 00	\$130,463 92
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	297 69		297 69
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	81,438 39	33,787 38	115,225 77
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	39,641 26	5,204 00	44,845 26
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	52,050 54	24,167 54	76,218 08
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,287 52	17,234 00	40,521 52
Exchanges for clearing house.....			
Checks and other cash items.....	464 66		464 66
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$277,775 98	\$130,260 92	\$408,036 90
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	15,000 00	5,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,194 31	1,860 59	4,054 90
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	168,364 01		168,364 01
Savings deposits.....		113,400 33	113,400 33
Demand certificates of deposit.....			
Time certificates of deposit.....	50 00		50 00
Certified checks.....			
Cashiers' checks.....	2,167 66		2,167 66
State, county and municipal deposits.....	50,000 00		50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$277,775 98	\$130,260 92	\$408,036 90
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.....	\$600 00	\$400 00	\$1,000 00

BANK OF COURTLAND. COURTLAND.

Incorporated April 12, 1919.

650

Officers—L. W. Myers (deceased), President; Frank E. Hollister, Vice President; Harvey Warren, Cashier; D. R. Arrasmith, Assistant Cashier.

Directors—Alden Anderson, S. Mercer Runyon, J. B. Miller, Gus Olson, D. H. Osborn, Frank E. Hollister, Harvey Warren.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$205,025 12	\$59,100 00	\$264,125 12
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	221 34		221 34
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	29,251 00	119,320 57	148,571 57
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,000 00	62,500 00	63,500 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	15,607 00	8,976 66	24,583 66
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	11,074 02	5,525 12	16,599 14
Exchanges for clearing house.....			
Checks and other cash items.....	241 03		241 03
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$262,419 51	\$255,422 35	\$517,841 86
LIABILITIES.			
Capital paid in.....	\$47,500 00	\$15,000 00	\$62,500 00
Surplus.....	1,000 00	5,000 00	6,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,753 59		8,753 59
Reserved for interest, taxes and expenses.....	200 00	1,883 20	2,083 20
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	55,000 00		55,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	1,875 00		1,875 00
Individual deposits subject to check.....	145,416 68		145,416 68
Savings deposits.....		183,539 15	183,539 15
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	2,674 24		2,674 24
State, county and municipal deposits.....		50,000 00	50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$262,419 51	\$255,422 35	\$517,841 86
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

**THE FARMERS AND MERCHANTS SAVINGS BANK OF SANTA ANA.
SANTA ANA.**

Incorporated June 30, 1919.

651

Officers—W. A. Huff, President; W. B. Tedford, Vice President; Alex. Brownridge, Cashier and Secretary;
A. C. Bowers, Treasurer; E. P. Stafford, J. H. Metzgar, Assistant Cashiers.
Directors—W. A. Huff, W. B. Tedford, W. B. Williams, A. C. Bowers, R. E. Larter, J. D. Parsons,
A. J. Crookshank.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$2,086,935 48	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		97,550 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		42,600 00	
Other real estate owned.....		5,000 00	
Due from reserve banks, excluding item 14.....		41,181 09	
Due from other banks.....		62,619 75	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		55,095 76	
Exchanges for clearing house.....		19,742 56	
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$2,410,724 64	
LIABILITIES.			
Capital paid in.....		\$150,000 00	
Surplus.....		100,000 00	
All undivided profits, less expenses, interest and taxes paid.....		27,538 70	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		15,000 00	
Individual deposits subject to check.....			
Savings deposits.....		1,956,942 27	
Demand certificates of deposit.....			
Time certificates of deposit.....		86,181 17	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		75,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		62 50	
Total.....		\$2,410,724 64	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$8,841 01	

PENINSULA BANK. BURLINGAME.

Incorporated August 1, 1919.

653

Officers—James Laurence, President; Oscar Boldemann, Vice President; F. E. Parfitt, Cashier; N. A. Egiebert, Assistant Cashier.

Directors—Oscar Boldemann, Ernest A. Douglas, Claude W. Fellows, Andrew S. Lamond, James Laurence, F. E. Parfitt, LeRoy Schlesinger, Henry Weiss, O. J. Williams, S. D. Merk, J. R. Murphy.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$86,633 14	\$131,125 60	\$217,758 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	386 85		386 85
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	60,667 90	47,173 41	107,841 31
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,694 52		12,694 52
Other real estate owned			
Due from reserve banks, excluding item 14	10,309 23	3,920 77	14,230 00
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	11,677 14	5,925 88	17,603 02
Exchanges for clearing house	878 58		878 58
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	12 73		12 73
Totals	\$183,260 09	\$188,145 66	\$371,405 75
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	4,855 01		4,855 01
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	119,519 43		119,519 43
Savings deposits		138,145 66	138,145 66
Demand certificates of deposit			
Time certificates of deposit			
Certified checks	117 06		117 06
Cashiers' checks	1,817 80		1,817 80
State, county and municipal deposits	20,331 76	25,000 00	45,331 76
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1,619 03		1,619 03
Totals	\$183,260 09	\$188,145 66	\$371,405 75
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$709 00		\$709 00

BANK OF MONTREAL. SAN FRANCISCO.

Incorporated under laws of England, 1821.

654

Officers—A. G. Fry, Manager; H. L. Cotter, Assistant Manager.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$300,000 00		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	22,288 46		
Due from other banks.....	10,089 64		
Due from Federal Reserve Bank.....			
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	106 73		
Total.....	\$332,484 83		
LIABILITIES.			
Capital paid in.....	\$300,000 00		
Surplus.....	5,900 00		
All undivided profits, less expenses, interest and taxes paid.....	4,512 97		
Reserved for interest, taxes and expenses.....	2,513 74		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	19,558 12		
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$332,484 83		
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

GENERAL MOTORS ACCEPTANCE CORPORATION. SAN FRANCISCO.

Incorporated May 8, 1919.

655

Officers—Curtis C. Cooper, President; John J. Schumann, Jr., Albert L. Deane, Donald M. Spaidal, James H. McMahon, Vice Presidents; Reune Martin, Treasurer; George H. Bartholomew, Secretary; Local Officers: I. G. McCreery, L. L. Lukes, Assistant Treasurers; F. R. Tousey, Assistant Secretary.

Directors—Alfred H. Swayne, Chairman; Curtis C. Cooper, Albert L. Deane, Irene DuPont, Lammott DuPont, Pierre S. DuPont, Paul Fitzpatrick, J. Amory Haskell, John J. Raskob, John J. Schumann, Jr.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$51,597 37		\$51,597 37
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	52,420 69		52,420 69
Other real estate owned.....			
Due from reserve banks, excluding item 14.....			
Due from other banks.....	269,837 02		269,837 02
Due from Federal Reserve Bank.....			
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	5,958,027 42		5,958,027 42
Totals.....	\$6,331,882 50		\$6,331,882 50
LIABILITIES.			
Capital paid in.....	\$600,000 00		\$600,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....			
Reserved for interest, taxes and expenses.....	38,491 20		38,491 20
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	5,693,391 30		5,693,391 30
Totals.....	\$6,331,882 50		\$6,331,882 50
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Los Angeles.

CALIFORNIA BANK OF SAN MATEO COUNTY. SAN BRUNO.

Incorporated September 27, 1919.

656

Officers—Hardin Hatch, President and Treasurer; P. B. Lockwood, Vice President, Cashier and Secretary,
 Directors—Hardin Hatch, P. B. Lockwood, J. J. Bolioli, F. H. Smith, C. N. MacMahon, N. A. Willits,
 J. A. Cunningham, A. Cribari.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$48,215 90	\$45,308 00	\$93,523 90
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	71 01		71 01
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	46,450 18	10,000 00	56,450 18
Stock of Federal Reserve Bank	800 00		800 00
Bank premises, furniture and fixtures and safe deposit vaults	8,294 07	3,715 88	12,009 95
Other real estate owned			
Due from reserve banks, excluding item 14	3,314 02	2,875 40	6,189 42
Due from other banks	709 00		709 00
Due from Federal Reserve Bank	6,550 46	1,900 00	8,450 46
Actual cash on hand	4,586 05	1,858 05	6,444 10
Exchanges for clearing house			
Checks and other cash items	47 34		47 34
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$119,038 03	\$65,657 33	\$184,695 36
LIABILITIES.			
Capital paid in	\$17,500 00	\$7,500 00	\$25,000 00
Surplus	1,200 00		1,200 00
All undivided profits, less expenses, interest and taxes paid	616 29		616 29
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	756 00		756 00
Individual deposits subject to check	67,203 40		67,203 40
Savings deposits		58,157 33	58,157 33
Demand certificates of deposit	90 00		90 00
Time certificates of deposit	5,866 10		5,866 10
Certified checks			
Cashiers' checks	276 90		276 90
State, county and municipal deposits	25,529 34		25,529 34
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$119,038 03	\$65,657 33	\$184,695 36
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$388 00	\$93 00	\$481 00

STANDARD BANK OF ORANGE COUNTY. FULLERTON.

Incorporated October 20, 1919.

657

Officers—L. H. Smith, President; W. A. Smith, Vice President; S. W. Smith, Cashier; J. H. Lang, Treasurer;
Emanuel Smith, Assistant Cashier and Secretary.
Directors—L. H. Smith, J. H. Lang, W. L. Hale, O. M. Thompson, Emanuel Smith, H. W. Schultz,
S. W. Smith.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$161,777 79	\$81,140 35	\$242,918 14
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	576 34		576 34
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	41,855 43	68,787 92	110,643 35
Stock of Federal Reserve Bank	1,000 00	750 00	1,750 00
Bank premises, furniture and fixtures and safe deposit vaults	8,402 40		8,402 40
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	27,352 26	11,447 23	38,799 49
Due from Federal Reserve Bank	18,787 91	4,400 00	23,187 91
Actual cash on hand	9,325 62	3,327 99	12,653 61
Exchanges for clearing house	4,166 95		4,166 95
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	23 07		23 07
Totals	\$273,267 77	\$169,853 49	\$443,121 26
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	9,000 00		9,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses	118 60		118 60
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	231,584 44	102,900 45	334,484 89
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit		31,619 20	31,619 20
Certified checks			
Cashiers' checks	364 73		364 73
State, county and municipal deposits	7,200 00	10,000 00	17,200 00
United States and postal savings deposits		333 84	333 84
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$273,267 77	\$169,853 49	\$443,121 26
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$2,500 00		

NOTE.—The above statement includes the business of a branch office at Fullerton.

THE COMMUNITY BANK OF WHITTIER. WHITTIER.

Incorporated November 25, 1919.

658

Officers—Fred Pease, President; C. C. Barr, Vice President; B. G. Martin, Cashier; D. P. Mitchell, R. A. Bauder, Assistant Cashiers.

Directors—C. C. Barr, W. D. Cooper, A. T. Emory, L. W. Kibler, D. E. Knight, E. R. Mennell, M. Orban, Jr., Fred Pease, G. E. Wanberg, David H. White.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$280,771 85	\$151,286 19	\$432,058 04
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,229 67		1,229 67
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	6,750 00	222,041 64	228,791 64
Stock of Federal Reserve Bank		4,200 00	4,200 00
Bank premises, furniture and fixtures and safe deposit vaults	14,629 75	47,697 19	62,326 94
Other real estate owned			
Due from reserve banks, excluding item 14	7,317 28	6,678 11	13,995 39
Due from other banks			
Due from Federal Reserve Bank	20,500 00	17,500 00	38,000 00
Actual cash on hand	12,791 14		12,791 14
Exchanges for clearing house	13,372 61		13,372 61
Checks and other cash items	10 49		10 49
Items with Federal Reserve Bank in process of collection			
Other resources	395 39		395 39
Totals	\$357,768 18	\$449,403 13	\$807,171 31
LIABILITIES.			
Capital paid in	\$75,000 00	\$50,000 00	\$125,000 00
Surplus	16,000 00		16,000 00
All undivided profits, less expenses, interest and taxes paid	11,738 19		11,738 19
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	5,000 00		5,000 00
Individual deposits subject to check	225,636 31		225,636 31
Savings deposits		213,043 11	213,043 11
Demand certificates of deposit			
Time certificates of deposit		51,691 97	51,691 97
Certified checks	15 00		15 00
Cashiers' checks	24,378 68		24,378 68
State, county and municipal deposits		134,668 05	134,668 05
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$357,768 18	\$449,403 13	\$807,171 31
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$3,194 01	\$5,569 48	\$8,763 49

FIRST BANK OF LEMON COVE. LEMON COVE.

Incorporated January 5, 1920.

659

Officers—C. E. Goodale, President; Earl E. Goodale, Vice President.

Directors—H. C. Jones, Frank Finch, A. P. Lund, L. S. Carroll.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$10,400 15	\$16,166 27	\$26,566 42
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	7 20		7 20
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,140 67		20,140 67
Other real estate owned			
Due from reserve banks, excluding item 14	5,749 74	1,243 84	6,993 58
Due from other banks	400 03		400 03
Due from Federal Reserve Bank			
Actual cash on hand	6,076 71	1,108 49	7,185 20
Exchanges for clearing house			
Checks and other cash items	30 00		30 00
Items with Federal Reserve Bank in process of collection			
Other resources	30 00	45 00	75 00
Totals	\$42,834 50	\$18,563 60	\$61,398 10
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	*5,613 96	1,562 83	*4,051 13
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	30,474 18		30,474 18
Savings deposits		7,000 77	7,000 77
Demand certificates of deposit			
Time certificates of deposit	2,784 76		2,784 76
Certified checks			
Cashiers' checks	189 52		189 52
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$42,834 50	\$18,563 60	\$61,378 10
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$300 00	\$475 00	\$775 00

* Deficit.

INGLEWOOD SAVINGS BANK. INGLEWOOD.

Incorporated January 26, 1920.

660

Officers—W. G. Brown, President; Henry J. Anderson, Vice President; Roy A. Bush, Secretary and Cashier.
 Directors—W. G. Brown, Henry J. Anderson, R. Earl Miller, W. W. Hodgkins, Roy A. Bush.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$33,634 60	\$135,875 00	\$169,509 60
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	198 00		198 00
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	28,909 02	16,673 87	45,582 89
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,400 00	21,600 00	36,000 00
Other real estate owned			
Due from reserve banks, excluding item 14	11,331 34	19,247 53	30,578 87
Due from other banks		2,743 39	2,743 39
Due from Federal Reserve Bank			
Actual cash on hand	6,022 30	5,454 14	11,476 44
Exchanges for clearing house			
Checks and other cash items	539 36	423 20	962 56
Items with Federal Reserve Bank in process of collection			
Other resources	5,745 36		5,745 36
Totals	\$100,779 98	\$202,017 13	\$302,797 11
LIABILITIES.			
Capital paid in	\$10,000 00	\$15,000 00	\$25,000 00
Surplus	4,648 23	6,722 34	11,370 57
All undivided profits, less expenses, interest and taxes paid	156 75	235 11	391 86
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	1,500 00		1,500 00
Dividends unpaid			
Individual deposits subject to check	55,419 43		55,419 43
Savings deposits		121,866 72	121,866 72
Demand certificates of deposit	3,201 43		3,201 43
Time certificates of deposit		43,192 96	43,192 96
Certified checks			
Cashiers' checks	10,120 00		10,120 00
State, county and municipal deposits	10,000 00	15,000 00	25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	5,734 14		5,734 14
Totals	\$100,779 98	\$202,017 13	\$302,797 11
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$675 00	\$1,875 00	\$2,550 00

COMMERCIAL TRUST AND SAVINGS BANK. SANTA BARBARA.

Incorporated February 16, 1920.

661

Officers—Santa Barbara: Geo. S. Edwards, Chairman of the Board; Alfred Edwards, President; Edward F. R. Vail, W. B. Metcalf, John P. Redington, Vice Presidents; John S. Edwards, Cashier; Geo. E. Sawyers, A. N. Smith, Lillian C. Molin, R. C. Smitheram, Mark Bradley, Assistant Cashiers. Lompoc Branch—R. A. Lazier, Vice President and Manager; F. J. Miller, Assistant Manager. Carpinteria Branch—S. B. Schauer, Vice President and Manager; C. A. Lyon, Assistant Manager. Directors—Geo. S. Edwards, Chairman; Charles F. Stern, Joseph G. Coleman, Jr., Edward F. R. Vail, Theo. S. Hawley, M. M. Gragg, John S. Edwards, Joseph F. Sexton, A. Edwards, Geo. W. Harris.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$3,241,627 39	\$3,672,747 25			\$6,914,374 64
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	7,406 43				7,406 43
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	682,247 93	493,119 37	\$135,799 28	\$134,707 62	1,445,874 20
Stock of Federal Reserve Bank		41,100 00			41,100 00
Bank premises, furniture and fixtures and safe deposit vaults	175,000 00	110,091 90			285,091 90
Other real estate owned		33,068 40			33,068 40
Due from reserve banks, excluding item 14	363,661 77	36,464 36			400,126 13
Due from other banks	3,381 56		2,778 90	1,195 08	7,355 54
Due from Federal Reserve Bank	249,259 79	123,892 59			373,152 38
Actual cash on hand	113,507 69	6,052 57			119,560 26
Exchanges for clearing house	45,342 24				45,342 24
Checks and other cash items	11,668 18				11,668 18
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	17,509 22	4,680 73			22,189 95
Totals	\$4,910,612 20	\$4,521,217 17	\$138,578 18	\$135,902 70	\$9,706,310 25
LIABILITIES.					
Capital paid in	\$400,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus			25,000 00	25,000 00	50,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	32,107 58	25,832 33	10,060 38	8,823 47	76,823 76
Reserved for interest, taxes and expenses			1,517 80	2,079 23	3,597 03
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	100,000 00				100,000 00
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	152,947 08				152,947 08
Dividends unpaid	50,000 00				50,000 00
Individual deposits subject to check	2,996,355 92				2,996,355 92
Savings deposits		3,936,004 81			3,936,004 81
Demand certificates of deposit	8,351 10				8,351 10
Time certificates of deposit	121,061 73	8,456 57			129,518 30
Certified checks	6,515 00				6,515 00
Cashiers' checks	553,181 35				553,181 35
State, county and municipal deposits	490,092 44	150,923 46			641,015 90
United States and postal savings deposits					

COMMERCIAL TRUST AND SAVINGS BANK. SANTA BARBARA—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$2,000 00		\$2,000 00
Fund for advances to court trusts					
Other liabilities					
Totals	\$4,910,612 20	\$4,521,217 17	\$138,578 18	\$135,902 70	\$9,706,310 25
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$173,300 00				\$173,300 00
Interest earned but not collected, not included in resources or liabilities	\$51,000 00	\$65,400 00	\$3,800 00	\$5,100 00	\$125,300 00

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$332,639 64	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$621,120 58
Trust investments, real property	186,140 68	Private trusts, specially designated and construed as court trusts, under supervision	57,477 67
Due from banks	159,817 93		
Cash on hand			
Total	\$678,598 25	Total	\$678,598 25

NOTE.—The above statement includes the business of branch offices at Lompoc and Carpinteria.

WESTERN SAVINGS BANK. LONG BEACH.

Incorporated January 26, 1920.

662

Officers—J. W. Tucker, President; George L. Craig, C. A. Wiley, Vice Presidents; A. L. Parmley, Cashier, Secretary and Treasurer; G. M. Foote, Chas. C. Auge, W. F. Herman, Assistant Cashiers.
 Directors—J. W. Tucker, C. A. Wiley, George L. Craig, Ralph H. Clock, A. C. Malone, Jas. G. Craig, L. A. Davis, C. H. Tucker, J. C. Farnham, A. L. Parmley.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$193,912 11	\$1,000,137 06	\$1,194,049 17
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	141 46		141 46
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	266,613 81	159,787 20	426,401 01
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	21,637 51	71,862 02	93,499 53
Other real estate owned			
Due from reserve banks, excluding item 14	39,058 76	60,037 82	99 096 58
Due from other banks			
Due from Federal Reserve Bank	2,928 04		2,928 04
Actual cash on hand	17,575 07	32,652 72	50,227 79
Exchanges for clearing house	76,415 51		76,415 51
Checks and other cash items	2,703 20	425 48	3,128 68
Items with Federal Reserve Bank in process of collection			
Other resources	611 32		611 32
Totals	\$621,596 79	\$1,324,902 30	\$1,946,499 09
LIABILITIES.			
Capital paid in	\$25,000 00	\$125,000 00	\$150,000 00
Surplus	25,000 00	50,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid		12,851 84	12,851 84
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		7,500 00	7,500 00
Individual deposits subject to check	526,146 82		526,146 82
Savings deposits		953,056 96	953,056 96
Demand certificates of deposit			
Time certificates of deposit		59,619 23	59,619 23
Certified checks	158 00		158 00
Cashiers' checks	45,291 97		45,291 97
State, county and municipal deposits		99,999 27	99,999 27
United States and postal savings deposits		16,875 00	16,875 00
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$621,596 79	\$1,324,902 30	\$1,946,499 09
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,284 00	\$11,690 00	\$12,974 00

BANK OF COVELO. COVELO.

Incorporated February 21, 1920.

663

Officers—J. S. Rohrbaugh, President; D. T. Johnson, Vice President; J. G. Thomas, Cashier, Secretary and Treasurer.

Directors—J. S. Rohrbaugh, D. T. Johnson, Geo. M. Biggar, D. P. English, W. P. Thomas.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$55,428 97		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	74 41		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	19,038 81		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	26,240 09		
Other real estate owned			
Due from reserve banks, excluding item 14	19,664 23		
Due from other banks	10,157 91		
Due from Federal Reserve Bank			
Actual cash on hand	5,283 41		
Exchanges for clearing house			
Checks and other cash items	446 34		
Items with Federal Reserve Bank in process of collection			
Other resources	160 00		
Total	\$136,494 17		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus	2,500 00		
All undivided profits, less expenses, interest and taxes paid	819 18		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	91,119 49		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	7,000 00		
Certified checks	10 00		
Cashiers' checks	45 50		
State, county and municipal deposits	10,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$136,494 17		
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FARMERS AND MERCHANTS BANK OF GARDENA. GARDENA.

Incorporated April 24, 1920.

664

Officers—W. Simpson, President; R. Robertson, Vice President; J. D. Adams, Cashier, Secretary and Treasurer; J. N. Blake, Assistant Cashier.
 Directors—W. Simpson, R. Robertson, H. M. Stone, F. R. Carrell, Wm. Medland, V. W. Gray, W. W. Dow, E. O. Weed, J. D. Adams.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$173,477 24	\$77,913 68	\$251,390 92
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	43,702 67	24,718 80	68,421 47
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	22,009 00		22,009 00
Other real estate owned			
Due from reserve banks, excluding item 14	38,077 57	2,022 45	40,100 02
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	13,334 01	5,283 88	18,617 89
Exchanges for clearing house	542 27		542 27
Checks and other cash items	2,560 60		2,560 60
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$293,703 36	\$109,938 81	\$403,642 17
LIABILITIES.			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	5,500 00		5,500 00
All undivided profits, less expenses, interest and taxes paid	3,200 39		3,200 39
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	211,637 67		211,637 67
Savings deposits		94,938 81	94,938 81
Demand certificates of deposit	410 85		410 85
Time certificates of deposit	9,592 42		9,592 42
Certified checks			
Cashiers' checks	362 03		362 03
State, county and municipal deposits	20,000 00	5,000 00	25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$293,703 36	\$109,938 81	\$403,642 17
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

STATE BANK OF LOMITA. LOMITA.

Incorporated April 24, 1920.

665

Officers—J. F. Spencer, President; S. F. Spencer, Vice President; H. V. Adams, Cashier, Secretary and Treasurer.

Directors—J. F. Spencer, S. F. Spencer, H. V. Adams, L. J. Hunter, Geo. W. Towne.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$101,430 05	\$26,555 00	\$127,985 05
Bankers' acceptances, excluding rediscounts.....			
Notes drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	64 57		64 57
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	24,294 09	2,000 00	26,294 09
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	14,285 07		14,285 07
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	5,116 00		5,116 00
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	13,758 72	1,652 26	15,410 98
Exchanges for clearing house.....			
Checks and other cash items.....	771 43		771 43
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$159,719 93	\$30,207 26	\$189,927 19
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	500 00		500 00
All undivided profits, less expenses, interest and taxes paid.....	1,262 00		1,262 00
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	17,500 00		17,500 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	84,625 35		84,625 35
Savings deposits.....		25,207 26	25,207 26
Demand certificates of deposit.....	7,212 95		7,212 95
Time certificates of deposit.....	5,248 68		5,248 68
Certified checks.....	4 00		4 00
Cashiers' checks.....	3,366 95		3,366 95
State, county and municipal deposits.....	20,000 00		20,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$159,719 93	\$30,207 26	\$189,927 19
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

CALIFORNIA BANK. LOS ANGELES.

Incorporated June 28, 1920.

666

Officers—A. M. Chaffey, President; G. Allan Hancock, Geo. A. J. Howard, Leo S. Chandler, A. E. Huntington, H. M. Gorham, H. J. Engelbrecht, W. C. Durgin, Lewis E. Bliss, Vice Presidents; G. L. Alexander, Cashier; H. E. Hudson, H. C. Hunt, T. E. Ivey, Jr., Geo. E. Jones, A. A. Lamm, R. P. Lehmer, Fred Swensen, Assistant Cashiers; H. M. Coffin, Secretary; B. L. Deibler, F. I. Gumaer, M. K. Salmon, L. H. Van Hoorebeke, Assistant Secretaries; John E. O'Rourke, Comptroller; Geo. A. Peachman, Auditor; D. E. Dobbins, Assistant Treasurer.

Directors—Lewis E. Bliss, E. P. Bosbyshell, A. M. Chaffey, George Chaffey, Leo S. Chandler, P. B. Chase, W. H. Code, F. M. Douglass, Howard S. Dudley, W. M. Eason, H. J. Engelbrecht, J. E. Fishburn, A. M. Gibbs, R. C. Gillis, B. P. Glenn, H. M. Gorham, G. Allan Hancock, George Hanna, Geo. A. J. Howard, A. E. Huntington, A. N. Kemp, J. Wiseman Macdonald, Lee A. Phillips, A. J. Pickrell, O. M. Souden, James O. Sword, E. A. Taylor, E. R. Wood, W. D. Woolwine.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$7,752,722 43	\$14,894,887 24	\$22,647,609 67
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		765,000 00	765,000 00
Overdrafts	22,612 51		22,612 51
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	4,980,640 82	10,309,940 13	15,290,580 95
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	27,594 20	1,315,104 29	1,342,698 49
Other real estate owned		55,301 40	55,301 40
Due from reserve banks, excluding item 14	1,570,931 30	1,616,624 47	3,187,555 77
Due from other banks	27,691 94		27,691 94
Due from Federal Reserve Bank	871,745 91	250,000 00	1,121,745 91
Actual cash on hand	981,983 05	150,000 00	1,131,983 05
Exchanges for clearing house			
Checks and other cash items	143,768 10		143,768 10
Items with Federal Reserve Bank in process of collection			
Other resources	267,660 47		267,660 47
Totals	\$16,647,350 73	\$29,356,857 53	\$46,004,208 26
LIABILITIES.			
Capital paid in	\$950,000 00	\$1,050,000 00	\$2,000,000 00
Surplus	100,000 00		100,000 00
All undivided profits, less expenses, interest and taxes paid	827,327 36		827,327 36
Reserved for interest, taxes and expenses		10,215 34	10,215 34
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	307,749 37		307,749 37
Dividends unpaid	80 00	1,203 62	1,283 62
Individual deposits subject to check	13,479,441 21		13,479,441 21
Savings deposits		26,748,795 35	26,748,795 35
Demand certificates of deposit	56,754 24		56,754 24
Time certificates of deposit		567,414 82	567,414 82
Certified checks	10,094 10		10,094 10
Cashiers' checks	699,615 43		699,615 43
State, county and municipal deposits		960,918 81	960,918 81
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding	17,250 00		17,250 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	199,039 02	18,309 59	217,348 61
Totals	\$16,647,350 73	\$29,356,857 53	\$46,004,208 26
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.	\$142,994 49	\$268,127 30	\$411,121 79

NOTE.—The above statement includes the business of branch offices at Los Angeles.

COLMA STATE BANK. COLMA.

Incorporated March 15, 1920.

667

Officers—Geo. Lagomarsino, President; Silvio Belli, Oliver Granucci, Chas. Suenderman, Vice Presidents; W. J. Savage, Secretary; Louis Nava, Assistant Secretary; Frank Armenio, Treasurer; Claudio Cattori, Cashier.

Directors—Geo. Lagomarsino, Oliver Granucci, Chas. Suenderman, Silvio Belli, W. J. Savage, Frank Armenio, F. A. Cresta, Angelo Olcese, Angelo Stamparoni, A. G. Ramacciotti, Louis Nava.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$95,700 20	\$74,509 04	\$170,209 24
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	1,073 03		1,073 03
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	109,414 00	297,540 25	406,954 25
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		33,478 00	33,478 00
Other real estate owned			
Due from reserve banks, excluding item 14	85,804 05	26,885 89	112,689 94
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,938 04	9,675 00	25,613 04
Exchanges for clearing house			
Checks and other cash items	96 35		96 35
Items with Federal Reserve Bank in process of collection	26 08	520 36	546 44
Other resources			
Totals	\$308,051 75	\$442,608 54	\$750,660 29
LIABILITIES.			
Capital paid in	\$40,000 00	\$35,000 00	\$75,000 00
Surplus	6,000 00	3,000 00	9,000 00
All undivided profits, less expenses, interest and taxes paid	2,381 10		2,381 10
Reserved for interest, taxes and expenses	1,250 00	2,925 67	4,175 67
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,912 50		1,912 50
Individual deposits subject to check	216,839 53		216,839 53
Savings deposits		386,442 87	386,442 87
Demand certificates of deposit	4,500 00		4,500 00
Time certificates of deposit			
Certified checks	321 20		321 20
Cashiers' checks	4,847 42		4,847 42
State, county and municipal deposits	30,000 00	15,000 00	45,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		240 00	240 00
Totals	\$308,051 75	\$442,608 54	\$750,660 29
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

MERCANTILE TRUST COMPANY. SAN FRANCISCO.

Incorporated July 2, 1920.

668

Officers—John D. McKee, Chairman of the Board; John S. Drum, President; F. G. Drum, Joseph Hyman, C. O. G. Miller, H. D. Scott, W. B. Bakewell, J. C. Bovey, J. M. Grant, H. B. Hunter, P. S. Maddux, F. L. Naylor, Paul A. Sinsheimer, Vice Presidents; R. M. Sims, Vice President and Trust Officer; Wm. A. Marcus, Cashier and Treasurer; R. M. Welch, Secretary; F. D. Arnold, R. C. Gingg, R. F. Parsons, W. R. Carswell, E. V. Crick, A. M. Whittle, A. M. Fournier, E. F. Moffatt, John H. Wilson, John L. Bertrane, G. L. Stradley, Assistant Cashiers; H. D. Friman, A. C. McIntyre, Assistant Secretaries; Paul McDonald, H. B. Nichols, R. R. Boxby, Assistant Trust Officers.

Directors—J. K. Armsby, W. F. Brobeck, Francis Carolan, C. T. Crocker, W. F. Detert, F. G. Drum, Milton H. Esberg, Alexander Hamilton, Joseph Hyman, John D. McKee, F. L. Naylor, Henry T. Scott, Ralston L. White, F. W. Bradley, W. R. L. Campbell, E. H. Clark, A. B. Davis, E. R. Dimond, John S. Drum, A. Crawford Greene, Richard Heimann, John Lawson, C. O. G. Miller, Wm. P. Roth, Paul A. Sinsheimer, M. S. Wilson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts	\$18,976,872 72	\$23,607,979 64			\$42,584,852 36
Bankers' acceptances, excluding rediscounts	579,066 21				579,066 21
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	23,396 97				23,396 97
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances	343,439 42				343,439 42
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	6,079,147 53	26,164,385 51	\$231,021 00	\$275,081 00	32,749,635 04
Stock of Federal Reserve Bank		210,000 00			210,000 00
Bank premises, furniture and fixtures and safe deposit vaults		2,783,551 61	510,838 45		3,294,390 06
Other real estate owned		196,187 35			196,187 35
Due from reserve banks, excluding item 14	4,573,262 01	798,511 76	16,813 21	36,661 58	5,425,248 56
Due from other banks	497,985 91				497,985 91
Due from Federal Reserve Bank	3,596,412 43	1,550,963 44			5,147,375 87
Actual cash on hand	609,214 19	313,700 81		1,391 52	924,306 52
Exchanges for clearing house	1,824,335 81	138,298 87			1,962,634 68
Checks and other cash items	1,324,965 64	44,972 53		100 00	1,370,938 17
Items with Federal Reserve Bank in process of collection	368,408 10				368,408 10
Advances to court trusts			13,503 68		13,503 68
Other resources	400,085 00	27,299 71	22,596 40	272 44	450,253 55
Totals	\$39,196,591 94	\$55,835,851 23	\$794,772 74	\$313,506 54	\$96,140,722 45
LIABILITIES.					
Capital paid in	\$2,000,000 00	\$1,000,000 00	\$750,000 00	\$250,000 00	\$4,000,000 00
Surplus	2,000,000 00	1,000,000 00			3,000,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	115,564 09	300,569 39	37,272 74	63,506 54	516,912 76
Reserved for interest, taxes and expenses	2,151 79	34,186 75			
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	11,195,635 52	10,000 00			11,205,635 52
Dividends unpaid	151,068 75				151,068 75
Individual deposits subject to check	20,777,135 02				20,777,135 02
Savings deposits		49,496,940 93			49,496,940 93
Demand certificates of deposit	56,112 82				56,112 82
Time certificates of deposit	938,000 00	547,236 93			1,485,236 93
Certified checks	141,650 47				141,650 47
Cashiers' checks	554,567 19				554,567 19
State, county and municipal deposits	112,236 73	3,095,000 00			3,207,236 73
United States and postal savings deposits	675,000 00				675,000 00

MERCANTILE TRUST COMPANY. SAN FRANCISCO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued					
Letters of credit and travelers' checks sold for cash and now outstanding	\$13,713 72				\$13,713 72
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	343,439 42				343,439 42
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$7,500 00		7,500 00
Other liabilities	120,316 42	\$351,917 23			472,233 65
Totals	\$39,196,591 94	\$55,835,851 23	\$794,772 74	\$313,506 54	\$96,140,722 45
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities	\$120,419 67	\$240,356 20	\$1,825 66	\$4,396 70	\$375,998 23

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$3,778,194 60	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$3,788,194 60
Trust investments, personal property	25,784,164 63	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	28,297,163 73
Trust investments, real property	2,115,898 24		
Due from banks	397,100 86	Private trusts, specially designated and construed as court trusts, under supervision	
Cash on hand			
Total	\$32,085,358 33	Total	\$32,085,358 33

NOTE.—The above statement includes the business of branch offices at San Francisco and Berkeley.

GROWERS BANK. SAN JOSE.

Incorporated July 17, 1920.

669

Officers—S. E. Johnson, President; Geo. C. Singletary, Sam Martin, Vice Presidents; Fred W. Sinclair, Cashier and Manager; H. S. Kittredge, Secretary and Treasurer; John I. Bujan, Assistant Cashier and Assistant Secretary; C. A. Swain, Assistant Cashier.

Directors—S. E. Johnson, Geo. C. Singletary, Sam Martin, F. B. Campen, M. F. Hopkins, A. G. Col, C. L. Snyder, P. L. Mirassou, E. A. Moellering, J. A. Chargin, A. C. Butcher, H. S. Kittredge, A. R. McClay, John I. Bujan, Fred W. Sinclair.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$295,386 44	\$168,333 65	\$463,720 09
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	212 52		212 52
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	51,546 70	321,556 82	373,103 52
Stock of Federal Reserve Bank		9,900 00	9,900 00
Bank premises, furniture and fixtures and safe deposit vaults	142,025 19	78,499 67	220,524 86
Other real estate owned			
Due from reserve banks, excluding item 14	79,913 24	48,572 85	128,486 09
Due from other banks	2,154 00		2,154 00
Due from Federal Reserve Bank	26,016 99	16,500 00	42,516 99
Actual cash on hand	21,906 37	4,313 62	26,219 99
Exchanges for clearing house	9,925 87		9,925 87
Checks and other cash items		2,332 50	2,332 50
Items with Federal Reserve Bank in process of collection			
Other resources	5,417 25		5,417 25
Totals	\$634,504 57	\$650,009 11	\$1,284,513 68
LIABILITIES.			
Capital paid in	\$200,000 00	\$100,000 00	\$300,000 00
Surplus	30,000 00		30,000 00
All undivided profits, less expenses, interest and taxes paid	10,774 12		10,774 12
Reserved for interest, taxes and expenses	3,459 10		3,459 10
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	5,333 42	50,000 00	55,333 42
Dividends unpaid			
Individual deposits subject to check	378,589 60		378,589 60
Savings deposits		421,759 11	421,759 11
Demand certificates of deposit			
Time certificates of deposit		3,100 00	3,100 00
Certified checks	52 00		52 00
Cashiers' checks	1,455 37		1,455 37
State, county and municipal deposits		75,000 00	75,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing	4,150 00		4,150 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	690 96	150 00	840 96
Totals	\$634,504 57	\$650,009 11	\$1,284,513 68
Contingent liabilities, none, other than liabilities for rediscounts with Federal Reserve Bank	\$28,408 31		\$28,408 31
Interest earned, not collected, not included in resources or liabilities	\$668 39	\$4,265 20	\$4,933 59

COMMERCIAL BANK. PATTERSON.

Incorporated June 10, 1920.

670

Officers—W. W. Cox, President; W. W. Zacharias, Vice President; B. H. Nelson, Treasurer; E. H. Tienken, Cashier and Secretary; R. C. Peterson, Assistant Cashier.
 Directors—W. W. Cox, W. W. Zacharias, B. H. Nelson, H. L. Heintz, W. W. Giddings, J. D. Patterson, H. V. Bridgford, Frank Cox, J. H. Evans.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$94 808 59	\$46,850 00	\$141,658 59
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	408 37		408 37
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon			
less all offsetting bond adjustment accounts	18,355 66	4,400 00	22,755 66
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	40,000 00	23,633 48	63,633 48
Other real estate owned			
Due from reserve banks, excluding item 14	31,851 68	5,741 59	37,593 27
Due from other banks	2,329 46		2,329 46
Due from Federal Reserve Bank			
Actual cash on hand	11,801 05	3,615 18	15,416 23
Exchanges for clearing house	280 56		280 56
Checks and other cash items	283 38		283 38
Items with Federal Reserve Bank in process of collection			
Other resources	3 05		3 05
Totals	\$200,121 80	\$84,240 25	\$284,362 05
LIABILITIES.			
Capital paid in	\$50,000 00	\$25,000 00	\$75,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid		2,012 65	2,012 65
Reserved for interest, taxes and expenses	318 22	2,500 00	2,818 22
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	124,580 79		124,580 79
Savings deposits		54,727 60	54,727 60
Demand certificates of deposit	20 00		20 00
Time certificates of deposit	10,867 00		10,867 00
Certified checks	41 02		41 02
Cashiers' checks	747 12		747 12
State, county and municipal deposits	13,500 00		13,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	47 65		47 65
Totals	\$200,121 80	\$84,240 25	\$284,362 05
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF OAKLEY. OAKLEY.

Incorporated August 6, 1920.

671

Officers—J. H. Shaw, President; O. M. Champlin, Vice President; F. C. Anderson, Secretary; P. A. Anderson, Treasurer and Cashier.

Directors—J. H. Shaw, E. J. Sinclair, W. H. Hall, O. M. Champlin, P. A. Anderson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$41,064 53	\$40,250 00	\$81,314 53
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	75 72		75 72
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	25,610 11	21,243 34	46,853 45
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	12,215 64	4,433 99	16,649 63
Other real estate owned		1,800 00	1,800 00
Due from reserve banks, excluding item 14	5,518 99	4,781 39	10,300 38
Due from other banks	1,345 29		1,345 29
Due from Federal Reserve Bank			
Actual cash on hand	9,785 21	1,337 12	11,122 33
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$95,615 49	\$73,845 84	\$169,461 33
LIABILITIES.			
Capital paid in	\$12,500 00	\$12,500 00	\$25,000 00
Surplus	500 00	500 00	1,000 00
All undivided profits, less expenses, interest and taxes paid	1,687 44	1,175 10	2,862 54
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		12 50	12 50
Individual deposits subject to check	67,620 51		67,620 51
Savings deposits		46,158 24	46,158 24
Demand certificates of deposit			
Time certificates of deposit		1,000 00	1,000 00
Certified checks			
Cashiers' checks	807 54		807 54
State, county and municipal deposits	12,500 00	12,500 00	25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$95,615 49	\$73,845 84	\$169,461 33
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$200 00	\$300 00	\$500 00

GROWERS SECURITY BANK. DELANO.

Incorporated September 20, 1920.

672

Officers—Frank E. Green, President; Rodney L. Turner, Vice President; J. Speer, Cashier.
 Directors—Frank E. Green, Rodney L. Turner, Leo E. Prior, Wm. E. Bridges, Geo. S. Scott, John W. Austin, Harry R. DeVenney, Ed. S. Green, George L. Holton, Jerry P. Shields, A. E. Imbler.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$107,020 73	\$24,312 91	\$131,333 64
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	148 86		148 86
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	59,022 78		59,022 78
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,706 69	6,250 00	14,956 69
Other real estate owned			
Due from reserve banks, excluding item 14	30,369 23		30,369 23
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	12,301 37	10,660 52	22,961 89
Exchanges for clearing house	5,176 21		5,176 21
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	150 00		150 00
Totals	\$222,895 87	\$41,223 43	\$264,119 30
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	50,000 00
Surplus	7,500 00		7,500 00
All undivided profits, less expenses, interest and taxes paid	2,551 70	2,165 09	4,716 79
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks		298 92	298 92
Dividends unpaid			
Individual deposits subject to check	125,688 76		125,688 76
Savings deposits		13,759 42	13,759 42
Demand certificates of deposit	181 50		181 50
Time certificates of deposit	1,000 00		1,000 00
Certified checks	100 00		100 00
Cashiers' checks	10,873 91		10,873 91
State, county and municipal deposits	50,000 00		50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$222,895 87	\$41,223 43	\$264,119 30
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$3,800 00		\$3,800 00
Interest earned, not collected, not included in resources or liabilities	\$1,000 00	\$500 00	\$1,500 00

COMMERCIAL BANK OF BELLFLOWER. BELLFLOWER.

Incorporated May 28, 1920.

673

Officers—C. S. Thompson, President; Jay E. Randall, Vice President; W. L. Scheifele, Secretary; H. G. Flint, Cashier; Curtis E. Flint, Assistant Cashier.

Directors—C. S. Thompson, Jay E. Randall, W. L. Scheifele, F. L. Lake, Chas. Stein.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$113,147 95		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	97 02		
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	51,099 51		
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,117 89		
Other real estate owned			
Due from reserve banks, excluding item 14	44,164 04		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	11,119 34		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	606 16		
Total	\$234,351 91		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid	2,417 40		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	143,080 79		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	11,005 88		
Certified checks	50 00		
Cashiers' checks	2,020 73		
State, county and municipal deposits	25,000 00		
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	25,777 11		
Total	\$234,351 91		
Contingent liabilities—none.			
Interest earned, not collected not included in resources or liabilities	\$1,366 00		

FARMERS AND MERCHANTS TRUST CO. OF LONG BEACH. LONG BEACH.

Incorporated July 28, 1920.

674

Officers—C. J. Walker, President; H. V. Ketcherside, Vice President; W. H. Dunn, Secretary; C. E. Huntington, Assistant Secretary.
 Directors—C. J. Walker, C. Z. Walker, T. W. Williams, W. H. Dunn, B. W. Hahn, C. E. Huntington, H. V. Ketcherside.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....					
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....			\$50,000 00	\$50,000 00	\$100,000 00
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks, excluding item 14.....			5,567 50	8,712 39	14,279 89
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....			7 50		7 50
Other resources.....					
Totals.....			\$55,575 00	\$58,712 39	\$114,287 39
LIABILITIES.					
Capital paid in.....			\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....			5,500 00	5,500 00	11,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....				3,212 39	3,212 39
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					

FARMERS AND MERCHANTS TRUST CO. OF LONG BEACH.
LONG BEACH—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			\$75 00		\$75 00
Other liabilities					
Totals			\$55,575 00	\$58,712 39	\$114,287 39
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$2,157 15
Trust investments, real property		Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	\$2,157 15		
Cash on hand			
Total	\$2,157 15	Total	\$2,157 15

DALY CITY BANK. DALY CITY.

Incorporated October 9, 1920.

675

Officers—John D. Daly, President; R. C. MacArthur, Vice President; W. H. George, Treasurer; A. L. Stockton, Secretary; R. C. MacArthur, Cashier; V. M. Holland, Assistant Cashier.
 Directors—John D. Daly, W. H. George, A. L. Stockton, R. C. MacArthur, H. H. Smith, J. T. Casey, A. Vireno, D. Dianda, Jos. Meeks.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$48,339 69	\$76,798 21	\$125,137 90
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	153 93		153 93
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	270,616 37	35,255 92	305,872 29
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	6,766 10	40,259 17	47,025 27
Other real estate owned			
Due from reserve banks, excluding item 14	25,544 15	4,003 51	29,547 66
Due from other banks	173 50		173 50
Due from Federal Reserve Bank			
Actual cash on hand	16,127 94	5,314 03	21,441 97
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$367,721 68	\$161,630 84	\$529,352 52
LIABILITIES.			
Capital paid in	\$31,250 00	\$31,250 00	\$62,500 00
Surplus	10,000 00		10,000 00
All undivided profits, less expenses, interest and taxes paid	939 83		939 83
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,905 00		1,905 00
Individual deposits subject to check	148,170 22		148,170 22
Savings deposits		130,380 84	130,380 84
Demand certificates of deposit	89,000 00		89,000 00
Time certificates of deposit	3,700 00		3,700 00
Certified checks	5 00		5 00
Cashiers' checks	13,665 48		13,665 48
State, county and municipal deposits	69,086 15		69,086 15
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$367,721 68	\$161,630 84	\$529,352 52
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$345 00	\$210 00	\$555 00

COMMERCIAL AND SAVINGS BANK. WATERFORD.

Incorporated June 20, 1920.

676

Officers—Geo. H. Sawyer, President; Harry J. Wood, Vice President; R. H. Peck, Cashier and Treasurer;
Gertrude Peck, Secretary.

Directors—Geo. H. Sawyer, Harry J. Wood, Jesse M. Finley, A. M. Fike, R. H. Peck.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$31,007 77	\$28,315 00	\$59,322 77
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	26,110 94	13,500 00	39,610 94
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,500 00	5,247 00	20,747 00
Other real estate owned			
Due from reserve banks, excluding item 14	39,058 48	754 70	39,813 18
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	5,281 30	833 89	6,115 19
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$116,958 49	\$48,650 59	\$165,609 08
LIABILITIES.			
Capital paid in	\$20,000 00	\$10,000 00	\$30,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	4,375 02	960 00	5,335 02
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	66,102 85		66,102 85
Savings deposits		27,690 59	27,690 59
Demand certificates of deposit			
Time certificates of deposit	8,875 00		8,875 00
Certified checks			
Cashiers' checks	2,605 62		2,605 62
State, county and municipal deposits	15,000 00	10,000 00	25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$116,958 49	\$48,650 59	\$165,609 08
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$444 66	\$213 67	\$658 33

CITIZENS COMMERCIAL AND SAVINGS BANK OF LA HABRA. LA HABRA.

Incorporated September 1, 1920.

677

Officers—W. F. Espolt, President; Malcolm Crowe, Vice President; H. C. Ake, Cashier and Secretary.
 Directors—H. C. Ake, W. F. Espolt, Louis Muchow, Wm. Espolt, L. J. Wester, John Luehm, Malcolm Crowe, R. H. Hilbert, Albert Launer.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$43,167 72	\$9,000 00	\$52,167 72
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	6,081 75	25,790 00	31,871 75
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	9,733 27	11,354 63	21,087 90
Other real estate owned			
Due from reserve banks, excluding item 14	7,803 39	158 03	7,961 42
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	2,845 64	181 61	3,027 25
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$69,631 77	\$46,484 27	\$116,116 04
LIABILITIES.			
Capital paid in	\$30,000 00	\$20,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	2,387 21		2,387 21
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	30,623 18		30,623 18
Savings deposits		6,812 46	6,812 46
Demand certificates of deposit			
Time certificates of deposit		2,671 81	2,671 81
Certified checks	56 00		56 00
Cashiers' checks	1,565 38		1,565 38
State, county and municipal deposits	5,000 00	17,000 00	22,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$69,631 77	\$46,484 27	\$116,116 04
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$255 00	\$70 00	\$325 00

AMERICAN COMMERCIAL AND SAVINGS BANK. MOORPARK.

Incorporated November 10, 1920.

678

Officers—J. W. Phelps, President; R. P. Strathearn, Vice President; W. B. Maudeville, Cashier; F. H. Kraft, Secretary; J. A. Murphy, Treasurer.
 Directors—J. W. Phelps, R. P. Strathearn, F. H. Kraft, J. A. Murphy, James Birkenshaw, R. L. Beardsley, C. A. Everett.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$88,487 50	\$17,740 00	\$106,227 50
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	13 12		13 12
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	28,317 98	1,980 00	30,297 98
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,700 00		1,700 00
Other real estate owned			
Due from reserve banks, excluding item 14	3,509 24	7,583 10	11,092 34
Due from other banks	1,730 80		1,730 80
Due from Federal Reserve Bank			
Actual cash on hand	3,806 41	838 26	4,644 67
Exchanges for clearing house			
Checks and other cash items	209 54		209 54
Items with Federal Reserve Bank in process of collection			
Other resources	1,214 77		1,214 77
Totals	\$128,989 36	\$28,141 36	\$157,130 72
LIABILITIES.			
Capital paid in	\$22,500 00	\$2,500 00	\$25,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	2,595 59		2,595 59
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	81,672 46		81,672 46
Savings deposits		25,641 36	25,641 36
Demand certificates of deposit	13 67		13 67
Time certificates of deposit			
Certified checks			
Cashiers' checks	397 91		397 91
State, county and municipal deposits	21,809 73		21,809 73
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$128,989 36	\$28,141 36	\$157,130 72
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			\$1,062 90

FARMERS AND MERCHANTS BANK OF DOS PALOS. DOS PALOS.

Incorporated December 23, 1920.

679

Officers—D. A. Leonard, President; E. W. Heston, Vice President; J. E. McClelland, Secretary and Treasurer.

Directors—D. A. Leonard, E. W. Heston, J. E. McClelland, Samuel DuBois, C. F. Fuller.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$104,550 87	\$80,007 98	\$184,558 85
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	79 11		79 11
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,765 03		1,765 03
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	20,727 54	8,821 68	29,549 22
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	7,026 19	3,158 08	10,184 27
Exchanges for clearing house.....			
Checks and other cash items.....	560 66		560 66
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	69 76		69 76
Totals.....	\$134,779 16	\$91,987 74	\$226,766 90
LIABILITIES.			
Capital paid in.....	\$32,000 00	\$18,000 00	\$50,000 00
Surplus.....	250 00	250 00	500 00
All undivided profits, less expenses, interest and taxes paid.....	1,641 33	583 39	2,224 72
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	7,500 00		7,500 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	91,100 13		91,100 13
Savings deposits.....		73,154 35	73,154 35
Demand certificates of deposit.....			
Time certificates of deposit.....	500 00		500 00
Certified checks.....	13 59		13 59
Cashiers' checks.....	1,774 11		1,774 11
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$134,779 16	\$91,987 74	\$226,766 90
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$214 09		\$214 09

FARMERS STATE BANK. TULARE.

Incorporated October 27, 1920.

680

Officers—W. D. Cook, President; R. C. Sturgeon, J. K. Macomber, Vice Presidents; Ross C. Odell, Cashier; A. E. McCallister, Assistant Cashier.

Directors—W. D. Cook, R. C. Sturgeon, J. K. Macomber, W. E. McCallister, J. C. Long, Geo. C. Dor-man, Ross C. Odell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$161,781 32	\$37,140 00	\$198,921 32
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	33,395 93	29,558 62	62,954 55
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	47,453 28	200 54	47,653 82
Other real estate owned			
Due from reserve banks, excluding item 14	36,430 14	13,205 11	49,635 25
Due from other banks	1,269 23		1,269 23
Due from Federal Reserve Bank			
Actual cash on hand	12,390 11	1,875 95	14,266 06
Exchanges for clearing house	970 21		970 21
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$293,690 22	\$81,980 22	\$375,670 44
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	2,261 59	248 96	2,510 55
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	174,312 11		174,312 11
Savings deposits		36,731 26	36,731 26
Demand certificates of deposit	416 52		416 52
Time certificates of deposit	11,700 00		11,700 00
Certified checks			
Cashiers' checks			
State, county and municipal deposits	30,000 00	20,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$293,690 22	\$81,980 22	\$375,670 44
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$2,132 40	\$696 44	\$2,828 84

ASIA BANKING CORPORATION. SAN FRANCISCO.

(Branch office of the Asia Banking Corporation, New York.)

Incorporated in New York April 20, 1920.

681

Officers—P. A. Kinnoch, Local Branch Manager.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$349,787 50		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances	19,571 39		
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	16,141 42		
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	90,872 15		
Due from Federal Reserve Bank			
Actual cash on hand	2,979 74		
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	488,389 69		
Total	\$967,741 89		
LIABILITIES.			
Capital paid in	\$300,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out standing	1,404 75		
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	144,768 45		
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	521,568 69		
Total	\$967,741 89		
CONTINGENT LIABILITIES.			
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	\$122,377 11		
Foreign bills of exchange or drafts sold with endorsement of this bank not included in item 40	197,886 59		
Liabilities for rediscounts with federal reserve bank	42,310 71		
Total	\$362,574 41		
Interest earned, not collected, not included in resources or liabilities			

COACHELLA VALLEY STATE BANK. THERMAL.

Incorporated December 11, 1920.

682

Officers—E. E. Black, President; W. D. Gibbs, Vice President; J. W. Newman, Treasurer; Leon U. Everhart, Cashier and Secretary.

Directors—E. E. Black, W. D. Gibbs, J. W. Newman, Leon U. Everhart, Harry L. Howe.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$47,865 16		
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	5,224 46		
Other real estate owned	864 72		
Due from reserve banks, excluding item 14	5,484 25		
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	2,510 71		
Exchanges for clearing house			
Checks and other cash items	42 65		
Items with Federal Reserve Bank in process of collection			
Other resources			
Total	\$61,991 95		
LIABILITIES.			
Capital paid in	\$25,000 00		
Surplus			
All undivided profits, less expenses, interest and taxes paid	324 48		
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	32,071 36		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	3,058 78		
Certified checks			
Cashiers' checks	1,537 33		
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total	\$61,991 95		
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$19,665 00		
Interest earned, not collected, not included in resources or liabilities	\$469 70		

CITIZENS STATE BANK OF SAN LUIS OBISPO. SAN LUIS OBISPO.

Incorporated January 31, 1921.

683

Officers—William Sandercock, President; W. M. Stover, W. D. Adriance, Vice Presidents; C. L. Smith, Secretary, Treasurer and Cashier; F. A. Carpenter, Assistant Secretary, Treasurer and Cashier.
 Directors—William Sandercock, W. M. Stover, W. D. Adriance, A. T. Sousa, J. J. Jensen, M. R. Van Wormer, R. F. Richardson, W. M. Hollister, J. W. Herbert, Manuel Sarmiento, E. R. Lewis, F. H. Johnson, M. F. Avila, Wm. Groundwater, G. W. Burbank.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$297,518 36	\$206,054 13	\$503,572 49
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	18 11		18 11
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	70,634 11	19,885 16	90,519 27
Stock of Federal Reserve Bank.....	5,100 00		5,100 00
Bank premises, furniture and fixtures and safe deposit vaults.....	6,314 71		6,314 71
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	77,482 96	10,533 42	88,016 38
Due from other banks.....	5,979 74		5,979 74
Due from Federal Reserve Bank.....	22,882 41	6,000 00	28,882 41
Actual cash on hand.....	7,879 65	7,782 05	15,661 70
Exchanges for clearing house.....			
Checks and other cash items.....	2,719 32		2,719 32
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	35 00		35 00
Totals.....	\$496,564 37	\$250,254 76	\$746,819 13
LIABILITIES.			
Capital paid in.....	\$100,000 00	\$50,000 00	\$150,000 00
Surplus.....	15,000 00	5,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,581 50		5,581 50
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	5,114 44		5,114 44
Dividends unpaid.....			
Individual deposits subject to check.....	293,343 91		293,343 91
Savings deposits.....		195,254 76	195,254 76
Demand certificates of deposit.....			
Time certificates of deposit.....	39,614 00		39,614 00
Certified checks.....	60 00		60 00
Cashiers' checks.....	360 09		360 09
State, county and municipal deposits.....	37,490 43		37,490 43
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$496,564 37	\$250,254 76	\$746,819 13
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$2,676 60	\$1,873 46	\$4,550 06

CALIFORNIA TRUST COMPANY. LOS ANGELES.

Incorporated December 13, 1920.

684

Officers—G. Allan Hancock, President; A. M. Chaffey, Leo S. Chandler, Geo. A. J. Howard, A. E. Huntington, Vice Presidents; H. M. Coffin, Secretary and Treasurer; Sophia Bauman, Assistant Secretary; Harold G. Ferguson, Trust Officer.

Directors—Harry J. Bauer, E. P. Bosbyshell, A. M. Chaffey, J. P. Chandler, Leo S. Chandler, H. M. Coffin, Chas. E. Donnelly, J. E. Fishburn, G. Allan Hancock, Geo. A. J. Howard, A. E. Huntington, J. Wiseman Macdonald, Frederick J. Mullen, Lee A. Phillips, O. M. Souden, James O. Sword, W. D. Woolwine.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....				\$100,000 00	\$100,000 00
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....			100,000 00		100,000 00
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....			2,566 92		2,566 92
Other real estate owned.....					
Due from reserve banks, excluding item 14.....			2,431 34	9,227 43	11,658 77
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....				150 00	150 00
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....					
Totals.....			\$104,998 26	\$109,377 43	\$214,375 69
LIABILITIES.					
Capital paid in.....			\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....			2,500 00	2,500 00	5,000 00
Amount segregated for protection of court and private trusts, national banks only.....					
All undivided profits, less expenses, interest and taxes paid.....			2,498 26	6,877 43	9,375 69
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					

CALIFORNIA TRUST COMPANY. LOS ANGELES—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$104,998 26	\$109,377 43	\$214,375 69
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities			\$1,208 34	\$1,069 91	\$2,278 25

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$16,443 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
Trust investments, real property	62,500 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	13,384 74		\$92,327 74
Cash on hand			
Total	\$92,327 74	Total	\$92,327 74

TAMALPAIS BANK. SAN RAFAEL.

Incorporated February 16, 1921.

685

Officers—J. C. Ross, President; J. K. Armsby, Vice President; H. S. Foote, Vice President and Treasurer;
 P. L. Scheer, Cashier and Secretary; A. R. Marall, Assistant Cashier.
 Directors—J. C. Ross, J. K. Armsby, M. H. Esberg, H. L. Foote, C. F. Reindollar, C. M. California,
 H. P. Bostick.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$137,707 85	\$115,556 21	\$253,264 06
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	508 07		508 07
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	67,787 20	331,334 82	399,122 02
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	3,988 56	7,445 72	11,434 28
Other real estate owned			
Due from reserve banks, excluding item 14	23,747 67	9,311 21	33,058 88
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	15,419 38	7,944 09	23,363 47
Exchanges for clearing house	2,172 88		2,172 88
Checks and other cash items	166 44		166 44
Items with Federal Reserve Bank in process of collection			
Other resources	1,960 95		1,960 95
Totals	\$253,459 00	\$471,592 05	\$725,051 05
LIABILITIES.			
Capital paid in	\$100,000 00	\$100,000 00	\$200,000 00
Surplus	4,811 88	4,666 84	9 478 72
All undivided profits, less expenses, interest and taxes paid		4,317 08	4,317 08
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	131,731 22		131,731 22
Savings deposits		221,275 33	221,275 33
Demand certificates of deposit	4,450 00		4,450 00
Time certificates of deposit	5,824 40		5,824 40
Certified checks	6,641 50		6,641 50
Cashiers' checks			
State, county and municipal deposits		141,000 00	141,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		332 80	332 80
Totals	\$253,459 00	\$471,592 05	\$725,051 05
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.	\$300 00	\$1,000 00	\$1,300 00

THE VALLEY BANK. FRESNO.

Incorporated January 15, 1921.

686

Officers—W. D. Mitchell, President; W. H. Say, Ivan McIndoo, C. H. Sayre, Vice Presidents; E. J. Fenstermacher, Secretary; M. K. Crowell, Cashier; C. A. Peter, Jr., M. P. Hall, J. E. Andres, Assistant Cashiers; Branch Officers: Selma—C. W. Christenson, Manager; Milton Alison, H. A. Sherman, Assistant Managers; Reedley—Wm. Larsen, Manager; R. Berghold, Assistant Manager.

Directors—W. D. Mitchell, W. H. Say, Ivan McIndoo, C. H. Sayre, E. J. Fenstermacher, M. D. Hopper, A. V. Taylor, P. J. Pierce, O. E. Peterson, F. E. Osterhout, Henry Ross, C. R. Morton, J. J. Graves, H. E. Dogel, A. E. Webb.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts...	\$2,323,446 67	\$1,185,269 29	\$50,000 00	\$50,000 00	\$3,608,715 96
Bankers' acceptances, excluding rediscounts...					
Notes, drafts or bills of exchange, excluding rediscounts		19,532 78			19,532 78
Overdrafts	4,882 64				4,882 64
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts	773,568 81	234,404 65			1,007,973 46
Stock of Federal Reserve Bank	23,100 00				23,100 00
Bank premises, furniture and fixtures and safe deposit vaults	307,175 81				307,175 81
Other real estate owned					
Due from reserve banks, excluding item 14	64,313 13	52,495 57			116,808 70
Due from other banks	16,606 54				16,606 54
Due from Federal Reserve Bank	226,847 69	48,000 00			274,847 69
Actual cash on hand	92,890 83	36,052 11			128,942 94
Exchanges for clearing house	81,875 71				81,875 71
Checks and other cash items	9,739 79				9,739 79
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	54,247 06				54,247 06
Totals	\$3,978,694 68	\$1,575,754 40	\$50,000 00	\$50,000 00	\$5,654,449 08
LIABILITIES.					
Capital paid in	\$475,000 00	\$125,000 00	\$50,000 00	\$50,000 00	\$700,000 00
Surplus	58,750 00	11,250 00			70,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	78,136 33				78,136 33
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	100,000 00				100,000 00
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	30,157 52				30,157 52
Dividends unpaid					
Individual deposits subject to check	2,260,042 85				2,260,042 85
Savings deposits		1,333,732 91			1,333,732 91
Demand certificates of deposit	25,572 55				25,572 55
Time certificates of deposit	231,533 45	5,771 49			237,304 94
Certified checks	15,636 24				15,636 24
Cashiers' checks	37,002 74				37,002 74
State, county and municipal deposits	666,500 00	100,000 00			766,500 00
United States and postal savings deposits					

THE VALLEY BANK. FRESNO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	\$363 00				\$363 00
Totals	\$3,978,694 68	\$1,575,754 40	\$50,000 00	\$50,000 00	\$5,654,449 08
CONTINGENT LIABILITIES.					
Liabilities for rediscounts excluding those with Federal Reserve Bank	\$30,000 00				\$30,000 00
Liabilities for rediscounts with Federal Reserve Bank	470,173 00				470,173 00
Totals	\$500,173 00				\$500,173 00
Interest earned but not collected, not included in resources or liabilities					

NOTE.—The above statement includes the business of branch offices at Reedley and Selma.

SMITH RIVER BANK. SMITH RIVER.

Incorporated March 3, 1921.

687

Officers—Henry Westbrook, President; William Westbrook, Vice President; George D. Wood, Cashier, Secretary and Treasurer.

Directors—Henry Westbrook, William Westbrook, Daniel Woodruff, George E. Tryon, C. Romander.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$46,016 03	\$10,500 00	\$56,516 03
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon,			
less all offsetting bond adjustment accounts	11,858 44	33,787 75	45,646 19
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,188 54		14,188 54
Other real estate owned			
Due from reserve banks, excluding item 14	7,558 73	537 17	8,095 90
Due from other banks	1,564 34		1,564 34
Due from Federal Reserve Bank			
Actual cash on hand	4,494 86	810 19	5,305 05
Exchanges for clearing house			
Checks and other cash items	38 06		38 06
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$85,719 00	\$45,635 11	\$131,354 11
LIABILITIES.			
Capital paid in	\$30,000 00	\$10,000 00	\$40,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	3,069 73	537 17	3,606 90
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all			
obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	51,099 27		51,099 27
Savings deposits		28,044 25	28,044 25
Demand certificates of deposit	50 00		50 00
Time certificates of deposit		7,053 69	7,053 69
Certified checks	1,500 00		1,500 00
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out-			
standing			
Acceptances executed by or for account of or under guarantee of this			
bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$85,719 00	\$45,635 11	\$131,354 11
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$301 11		\$301 11

HOME SAVINGS BANK. EUREKA.

Incorporated July 1, 1921.

688

Officers—A. E. Connick, President; H. F. Charters, Geo. W. Cousins, H. W. Schwab, E. N. Tooby, Vice Presidents; H. T. Trollnes, Cashier, Secretary and Treasurer; F. H. Gronemeyer, Myra Stewart, Assistant Cashiers.
 Directors—E. Adorni, Edmund Bond, A. Brambani, H. F. Charters, A. E. Connick, Geo. W. Cousins, J. H. Crothers, P. Ferrari, C. Maffia, L. E. Mahan, Pierce H. Ryan, G. H. Schulze, H. W. Schwab, E. N. Tooby, L. C. Tuttle.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$28 889 72	\$1,533,655 60	[\$1,562,545 32
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		48,951 45	48,951 45
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	7,037 75	747,404 27	754,442 02
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		148,700 00	148,700 00
Other real estate owned		14,967 11	14,967 11
Due from reserve banks, excluding item 14	5,496 33	146,105 65	151,601 98
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	1,869 79	68,172 14	70,041 93
Exchanges for clearing house			
Checks and other cash items		3,323 25	3,323 25
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$43,293 59	\$2,711,279 47	\$2,754,573 06
LIABILITIES.			
Capital paid in	\$10,000 00	\$190,000 00	\$200,000 00
Surplus		50,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid		24,988 70	24,988 70
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid		4,297 50	4,297 50
Individual deposits subject to check	28,293 59		28 293 59
Savings deposits		2,296,993 27	2,296,993 27
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits	5,000 00	145,000 00	150,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$43,293 59	\$2,711,279 47	\$2,754,573 06
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.			

LIBERTY BANK. SAN FRANCISCO

Incorporated August 6, 1921.

689

Officers—Marshal Hale, President; George A. Webster, Oliver J. Olson, W. D. Fennimore, Vice Presidents; Wm. G. Volkmann, Secretary and Treasurer; Frank M. Buckley, Cashier; Daniel C. Murphy, Charles P. Partridge, Wm. J. O'Dea, Assistant Cashiers; John Zaro, Manager Foreign Exchange Department.

Directors—Marshal Hale, George A. Webster, Oliver J. Olson, W. D. Fennimore, Wm. G. Volkmann, H. Cartan, R. E. Miller, S. L. Goldstein, Carl Raiss, Dr. Howard Morrow, Dr. T. E. Shumate, Geo. Filmer, John A. Grennan, Eustace Cullinan, Jas. B. Duffy, Dr. Jas. H. O'Connor, Leonard E. Wood.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$154,892 98	\$552,503 04	\$707,396 02
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	75 87		75 87
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	1,082,230 34	966,836 39	2,049,066 73
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	96,424 28	162,614 66	259,038 94
Other real estate owned			
Due from reserve banks, excluding item 14	103,732 65	42,537 20	146,269 85
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	68,734 69	30,045 02	98,779 71
Exchanges for clearing house	1,301 37		1,301 37
Checks and other cash items	1,788 36		1,788 36
Items with Federal Reserve Bank in process of collection			
Other resources	739 56		739 56
Totals	\$1,509,920 10	\$1,754,536 31	\$3,264,456 41
LIABILITIES.			
Capital paid in	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	32,989 08	31,257 69	64,246 77
Reserved for interest, taxes and expenses	1,735 79		1,735 79
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks		14,692 29	14,692 29
Dividends unpaid			
Individual deposits subject to check	681,360 55		681,360 55
Savings deposits		941,815 69	941,815 69
Demand certificates of deposit	160 00		160 00
Time certificates of deposit		16,770 64	16,770 64
Certified checks	619 29		619 29
Cashiers' checks	37,775 39		37,775 39
State, county and municipal deposits	250,000 00	250,000 00	500,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding	5,280 00		5,280 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$1,509,920 10	\$1,754,536 31	\$3,264,456 41
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$7,956 54	\$9,882 78	\$17,839 32

FIRST SAVINGS BANK OF GLENDALE. GLENDALE

Incorporated September 19, 1921.

690

Officers—W. W. Lee, President; R. F. Kitterman, Ed. M. Lee, Vice Presidents; Wm. A. Goss, Assistant Cashier and Secretary; E. L. Osborn, Jr., Treasurer.

Directors—W. W. Lee, R. F. Kitterman, Ed. M. Lee, Wm. A. Goss, E. L. Osborn, Jr., M. P. Harrison, Geo. T. Paine, H. S. Webb, W. E. Hewitt.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$191,790 53	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		54,698 50	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		19,366 61	
Other real estate owned			
Due from reserve banks, excluding item 14		23,398 70	
Due from other banks		11,552 80	
Due from Federal Reserve Bank			
Actual cash on hand		6,373 12	
Exchanges for clearing house			
Checks and other cash items		1,489 17	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$308,669 43	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus			
All undivided profits, less expenses, interest and taxes paid		6,843 49	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		196,761 69	
Demand certificates of deposit			
Time certificates of deposit		30,064 25	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		25,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$308,669 43	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities.			

GLENDALE STATE BANK. GLENDALE.

Incorporated May 14, 1921.

691

Officers—A. R. Eastman, President; Howard W. Walker, Vice President; C. D. Lusby, Cashier, Secretary and Treasurer; Geo. E. Farmers, Assistant Cashier.

Directors—A. R. Eastman, Howard W. Walker, C. D. Lusby, W. E. Evans, J. H. Braly, C. E. Kimlin, Peter L. Ferry, Oma A. Fish.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$188,108 89	\$115,323 45	\$303,432 34
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	155 57		155 57
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	180,457 54	104,043 48	284,501 02
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	29,279 62		29,279 62
Other real estate owned			
Due from reserve banks, excluding item 14	6,516 18	29,836 28	36,352 46
Due from other banks	6,774 24		6,774 24
Due from Federal Reserve Bank			
Actual cash on hand	34,379 90	5,500 00	39,879 90
Exchanges for clearing house	7,251 51		7,251 51
Checks and other cash items	291 52		291 52
Items with Federal Reserve Bank in process of collection			
Other resources	65 00		65 00
Totals	\$453,279 97	\$254,703 21	\$707,983 18
LIABILITIES.			
Capital paid in	\$65,000 00	\$35,000 00	\$100,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	3,716 56		3,716 56
Reserved for interest, taxes and expenses	750 00		750 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	349,180 00		349,180 00
Savings deposits		156,773 39	156,773 39
Demand certificates of deposit			
Time certificates of deposit		37,929 82	37,929 82
Certified checks	1,467 21		1,467 21
Cashiers' checks	2,151 69		2,151 69
State, county and municipal deposits	31,014 51	25,000 00	56,014 51
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$453,279 97	\$254,703 21	\$707,983 18
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FORT BRAGG COMMERCIAL BANK. FORT BRAGG.

Incorporated June 7, 1921.

692

Officers—Joshua Grindle, Chairman of the Board; H. P. Preston, President; Jno. S. Ross, Vice President; A. A. Lord, Secretary and Assistant Cashier; W. H. Dixon, Treasurer; C. D. Blackledge, Cashier; H. E. Abramson, M. C. Biaggi, Assistant Cashiers.
 Directors—Joshua Grindle, H. P. Preston, A. A. Lord, E. E. Brown, W. H. Dixon, W. H. Ross, Jno. S. Ross.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$461,363 96	\$392 095 31	\$853,459 27
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts		44,167 41	44,167 41
Overdrafts	767 34		767 34
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	67,679 59	67,835 33	135,514 92
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	26,446 00		26,446 00
Other real estate owned			
Due from reserve banks, excluding item 14	51,004 13	27,560 76	78,564 89
Due from other banks	47,665 15		47,665 15
Due from Federal Reserve Bank			
Actual cash on hand	132,084 78	42,943 17	175,027 95
Exchanges for clearing house			
Checks and other cash items	4,050 83		4,050 83
Items with Federal Reserve Bank in process of collection			
Other resources		13,556 15	13,556 15
Totals	\$792,176 09	\$588,158 13	\$1,379,219 91
LIABILITIES.			
Capital paid in	\$50,000 00	\$25,000 00	\$75,000 00
Surplus	6,000 00	28,000 00	34,000 00
All undivided profits, less expenses, interest and taxes paid	*1,114 31	13,214 31	12,100 00
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	649,776 10		649,776 10
Savings deposits		521,943 82	521,943 82
Demand certificates of deposit			
Time certificates of deposit	18,747 85		18,747 85
Certified checks	724 80		724 80
Cashiers' checks	10,577 88		10,577 88
State, county and municipal deposits	50,000 00		50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	6,349 46		6,349 46
Totals	\$792,176 09	\$588,158 13	\$1,379,219 91
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$6,010 01	\$5,338 19	\$11,348 20

* Deficit.

NOTE.—The above statement includes the business of a branch office at Mendocino.

BANK OF UPPER LAKE. UPPER LAKE.

Incorporated August 4, 1921.

693

Officers—Wm. O. Edmands, Chairman of the Board; J. A. Youngreen, President and Treasurer;
C. C. McMahan, Chas. H. Green, Vice Presidents; Marion A. Youngreen, Cashier and Secretary.
Directors—Wm. O. Edmands, J. A. Youngreen, C. C. McMahan, Chas. H. Green, A. F. Griner, Geo.
W. Johnson, Frank Howe, Marion A. Youngreen.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$33,217 27	\$14,825 00	\$48 042 27
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	5 51		5 51
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	24,675 05	17,761 00	42,436 05
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	11,392 24		11,392 24
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	4,511 29	16,805 35	21,316 64
Due from other banks.....	2,730 60		2,730 60
Due from Federal Reserve Bank.....			
Actual cash on hand.....	3,967 29	1,463 86	5,431 15
Exchanges for clearing house.....			
Checks and other cash items.....	365 57		365 57
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$80,864 82	\$50,855 21	\$131,720 03
LIABILITIES.			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	2,000 00		2,000 00
All undivided profits, less expenses, interest and taxes paid.....	994 50	115 09	1,109 59
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	47,345 57		47,345 57
Savings deposits.....		21,980 62	21,980 62
Demand certificates of deposit.....			
Time certificates of deposit.....		8,759 50	8,759 50
Certified checks.....	15 75		15 75
Cashiers' checks.....	509 00		509 00
State, county and municipal deposits.....	15,000 00	10,000 00	25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$80,864 82	\$50,855 21	\$131,720 03
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$210 00	\$150 00	\$360 00

BANK OF ORLAND. ORLAND.

Incorporated September 21, 1921.

694

Officers—Geo. A. Barceloux, President; H. J. Barceloux, W. E. Johnson, Vice Presidents; E. M. King, Cashier, Secretary and Treasurer; J. R. Fotheringham, Assistant Cashier.
 Directors—Geo. A. Barceloux, H. J. Barceloux, E. M. King, W. E. Johnson, W. H. Baymiller.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$297,327 23	\$241,804 03	\$539,131 26
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	935 89		935 89
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	80,526 96	13,219 21	93,746 17
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	17,071 72		17,071 72
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	20,029 48	7,338 58	27,368 06
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	25,656 55	7,030 53	32,687 08
Exchanges for clearing house.....			
Checks and other cash items.....	6,232 17		6,232 17
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$447,780 00	\$269,392 35	\$717,172 35
LIABILITIES.			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	12,500 00	12,500 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,820 46	4,250 11	11,070 57
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	282,791 93		282,791 93
Savings deposits.....		215,142 24	215,142 24
Demand certificates of deposit.....			
Time certificates of deposit.....	3,544 61		3,544 61
Certified checks.....	18,553 91		18,553 91
Cashiers' checks.....	11 35		11 35
State, county and municipal deposits.....	3,671 87		3,671 87
United States and postal savings deposits.....	44,885 87	12,500 00	57,385 87
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$447,780 00	\$269,392 35	\$717,172 35
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$37,634 00		\$37,634 00
Interest earned, not collected, not included in resources or liabilities.....	\$3,500 00	\$4,000 00	\$7,500 00

TUJUNGA VALLEY BANK. TUJUNGA.

Incorporated September 26, 1921.

695

Officers—Emil Kirchner, President; Arthur F. Wells, Erwin L. Sweet, Vice Presidents; F. C. Scoville, Secretary and Treasurer.
 Directors—Emil Kirchner, Arthur F. Wells, Erwin L. Sweet, S. D. Percy, Addison E. Wells, G. J. Fischer, F. C. Scoville.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$49,464 40	\$20,455 00	\$69,919 40
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	68 73		68 73
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	24,806 35		24,806 35
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	13,440 41	8,941 90	22,382 31
Other real estate owned			
Due from reserve banks, excluding item 14	10,016 10	1,565 78	11,581 88
Due from other banks	590 12		590 12
Due from Federal Reserve Bank			
Actual cash on hand	5,346 21	772 49	6,118 70
Exchanges for clearing house	742 20		742 20
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	45 43		45 43
Totals	\$104,519 95	\$31,735 17	\$136,255 12
LIABILITIES.			
Capital paid in	\$12,500 00	\$12,500 00	\$25,000 00
Surplus	1,250 00	1,250 00	2,500 00
All undivided profits, less expenses, interest and taxes paid	350 50	26 51	377 01
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	79,692 60		79,692 60
Savings deposits		17,442 36	17,442 36
Demand certificates of deposit			
Time certificates of deposit		516 30	516 30
Certified checks	626 34		626 34
Cashiers' checks	1,090 51		1,090 51
State, county and municipal deposits	9,000 00		9,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	10 00		10 00
Totals	\$104,519 95	\$31,735 17	\$136,255 12
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$1,159 60	\$320 85	\$1,480 45

BANK OF VAN NUYS. VAN NUYS.

Incorporated September, 1921.

696

Officers—W. P. Whitsett, President; W. E. Bierkamp, Vice President; H. C. Sorgenfrey, Cashier; William Andrew, Secretary.
 Directors—William Andrew, Chas. A. Bevis, L. S. Blenkiron, Carter R. Bishop, Edgar Rice Burroughs, W. E. Bierkamp, W. N. Dickerson, Mark Grimes, A. M. Harrison, Walter Mindenhall, R. L. Owens, Geo. E. Platt, M. C. Sutton, Chas. H. Toll, W. P. Whitsett.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$121,082 30	\$62,005 32	\$183,087 62
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	155 79		155 79
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	84,478 30	10,020 00	94,498 30
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	50,949 04		50,949 04
Other real estate owned			
Due from reserve banks, excluding item 14	81,675 41	12,938 37	94,613 78
Due from other banks			
Due from Federal Reserve Bank	3,737 50		3,737 50
Actual cash on hand	9,182 57	1,677 91	10,860 48
Exchanges for clearing house	1,619 78		1,619 78
Checks and other cash items	874 38		874 38
Items with Federal Reserve Bank in process of collection			
Other resources	65 95		65 95
Totals	\$353,821 02	\$86,641 60	\$440,462 62
LIABILITIES.			
Capital paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	20,000 00		20,000 00
All undivided profits, less expenses, interest and taxes paid	*371 43	925 77	445 66
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	152,794 87		152,794 87
Savings deposits		60,715 83	60,715 83
Demand certificates of deposit			
Time certificates of deposit	35,058 76		35,058 76
Certified checks	140 78		140 78
Cashiers' checks	4,198 04		4,198 04
State, county and municipal deposits	68,000 00		68,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$353,821 02	\$86,641 60	\$440,462 62
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,600 00	\$1,400 00	\$5,000 00

* Deficit.

FAIRFAX BANK. FAIRFAX.

Incorporated November 16, 1921.

697

Officers—M. H. Ballou, President; C. E. Edsberg, Vice President; E. H. Green, Cashier, Secretary and Treasurer; F. E. Dickey, Assistant Cashier.
 Directors—M. H. Ballou, C. E. Edsberg, J. A. Porporato, A. A. Devoto, D. Peirano, A. A. Smith, I. M. Ballou.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$102,821 90	\$85,491 16	\$188,313 06
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	169 65		169 65
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	40,777 32	40,813 92	81,591 24
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	1,565 17	1,555 89	3,121 06
Other real estate owned			
Due from reserve banks, excluding item 14	11,226 03	802 34	12,028 37
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	12,301 02	3,142 46	15,443 48
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	818 74		818 74
Totals	\$169,679 83	\$131,805 77	\$301,485 60
LIABILITIES.			
Capital paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	500 00		500 00
All undivided profits, less expenses, interest and taxes paid	5,194 05		5,194 05
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid	1,500 00		1,500 00
Individual deposits subject to check	116,137 13		116,137 13
Savings deposits		76,805 77	76,805 77
Demand certificates of deposit	100 00		100 00
Time certificates of deposit	250 00		250 00
Certified checks			
Cashiers' checks	998 65		998 65
State, county and municipal deposits	20,000 00	30,000 00	50,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$169,679 83	\$131,805 77	\$301,485 60
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

GOLDEN STATE BANK OF LONG BEACH. LONG BEACH.

Incorporated January 3, 1922.

698

Officers—Ed. H. Wallace, President; A. W. Vasey, Vice President; H. R. Simonson, Cashier; M. W. Daubney, J. S. Crow, Assistant Cashiers.
 Directors—F. G. Bogle, R. L. Buffum, W. R. Darnell, J. E. Davis, A. B. Rosenfield, A. W. Vasey, Wm. H. Wallace, Wm. H. Young, Ed. H. Wallace.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$437,542 72	\$75,325 00	\$512,867 72
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	59 86		59 86
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	234,072 78	78,512 33	312,585 11
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	32,333 66		33,333 66
Other real estate owned			
Due from reserve banks, excluding item 14	54,484 85	6,221 89	60,706 74
Due from other banks	4,044 98		4,044 98
Due from Federal Reserve Bank	5,663 22		5,663 22
Actual cash on hand	25,957 78		25,957 78
Exchanges for clearing house	16,709 35		16,709 35
Checks and other cash items	2,092 55	1,575 47	3,668 02
Items with Federal Reserve Bank in process of collection			
Other resources	8,000 00		8,000 00
Totals	\$820,961 75	\$161,634 69	\$982,596 44
LIABILITIES.			
Capital paid in	\$150,000 00	\$50,000 00	\$200,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	27,150 17	2,222 67	29,372 84
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	5,004 97		5,004 97
Dividends unpaid			
Individual deposits subject to check	410,207 82		410,207 82
Savings deposits		59,412 02	59,412 02
Demand certificates of deposit			
Time certificates of deposit	56,238 50		56,238 50
Certified checks	145 30		145 30
Cashiers' checks	22,214 99		22,214 99
State, county and municipal deposits	150,000 00	50,000 00	200,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$820,061 75	\$161,634 69	\$982,596 44
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BANK OF ZELZAH. ZELZAH.

Incorporated December 29, 1921.

699

Officers—E. O. Hanson, President; P. G. Owen, H. C. Robsahm, Vice Presidents; C. A. Thompson, Cashier.
 Directors—E. O. Hansen, P. G. Owen, H. C. Robsahm, Geo. Bjerkan, R. S. Howland, A. F. Walden, B. P. Larson, Jas. R. Goldsworthy, R. D. Oliver.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$26,457 74	\$3,400 00	\$29,857 74
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	18 80		18 80
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	36,114 07	13,225 00	49,339 07
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	5,997 47		5,997 47
Other real estate owned			
Due from reserve banks, excluding item 14	6,078 60	2,837 53	8,916 13
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	4,481 62	250 00	4,731 62
Exchanges for clearing house			
Checks and other cash items	115 84		115 84
Items with Federal Reserve Bank in process of collection			
Other resources	200 18		200 18
Totals	\$79,464 32	\$19,712 53	\$99,176 85
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	1,500 00	1,000 00	2,500 00
All undivided profits, less expenses, interest and taxes paid	432 80	86 36	519 16
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	24,770 93		24,770 93
Savings deposits		8,626 17	8,626 17
Demand certificates of deposit	1,434 84		1,434 84
Time certificates of deposit	9,321 66		9,321 66
Certified checks			
Cashiers' checks	1,995 09		1,995 09
State, county and municipal deposits	25,000 00		25,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	9 00		9 00
Totals	\$79,464 32	\$19,712 53	\$99,176 85
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FARMERS AND MERCHANTS STATE BANK. CHINO.

Incorporated January 3, 1922.

700

Officers—H. N. Burton, President; E. G. Eckels, Vice President; J. S. Brown, Cashier, Secretary and Treasurer.
 Directors—E. G. Eckels, C. M. Crow, G. C. Seitel, Geo. V. Holcomb, H. N. Burton, J. S. Brown, A. W. Bunting.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$54,463 06	\$14,203 20	\$68,666 26
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	35,375 80		35,375 80
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	23,188 85	5,000 00	28,188 85
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	10,797 54	940 02	11,737 56
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	2,131 85	594 64	2,726 49
Exchanges for clearing house.....			
Checks and other cash items.....	3,235 40		3,235 40
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$129,192 50	\$20,737 86	\$149,930 36
LIABILITIES.			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	6,000 00	1,500 00	7,500 00
All undivided profits, less expenses, interest and taxes paid.....	476 53	269 02	745 55
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	38,904 32		38,904 32
Savings deposits.....		8,968 84	8,968 84
Demand certificates of deposit.....			
Time certificates of deposit.....	5,785 55		5,785 55
Certified checks.....	6 00		6 00
Cashiers' checks.....	3,020 10		3,020 10
State, county and municipal deposits.....	35,000 00		35,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$129,192 50	\$20,737 86	\$149,930 36
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$212 00	\$30 50	\$242 48

SECURITY STATE BANK OF ONTARIO. ONTARIO.

Incorporated January 31, 1922.

701

Officers—J. F. Spencer, President; A. J. Stinton, Vice President and Cashier; E. R. Alter, Vice President; F. E. Alford, Secretary; A. J. Stinton, Treasurer.
 Directors—J. F. Spencer, A. J. Stinton, E. R. Alter, F. E. Alford, W. A. Kennedy, Calvert L. Emmons, A. J. Williams, R. F. Price, J. W. Strickling, R. Whiston, C. E. Mead.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$125,790 18	\$20,360 00	\$146,150 18
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	18 65		18 65
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	55,966 37		55,966 37
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	19,493 03	6,400 00	25,893 03
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	4,733 24	150 83	4,884 07
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	6,298 59	1,186 31	7,484 90
Exchanges for clearing house.....	634 44		634 44
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	5,793 34		5,793 34
Totals.....	\$218,727 84	\$28,097 14	\$246,824 98
LIABILITIES.			
Capital paid in.....	\$60,000 00	\$15,000 00	\$75,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....			
Reserved for interest, taxes and expenses.....	7,483 22	145 59	7,628 81
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	25,000 00		25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	78,128 50		78,128 50
Savings deposits.....		12,951 55	12,951 55
Demand certificates of deposit.....	10,000 00		10,000 00
Time certificates of deposit.....	10,000 00		10,000 00
Certified checks.....	3,025 60		3,025 60
Cashiers' checks.....	90 52		90 52
State, county and municipal deposits.....	25,000 00		25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$218,727 84	\$28,097 14	\$246,824 98
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

SOUTHSIDE STATE BANK. LOS ANGELES.

Incorporated January 12, 1922.

702

Officers—C. W. Moore, President; R. M. Due, Vice President; Ed Christensen, Cashier and Secretary;
R. J. Kane, Assistant Cashier.

Directors—Ed Christensen, J. B. Barnett, R. J. Kane, John Wagner, R. M. Due, C. W. Moore.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$26,769 91		\$26,769 91
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	67,022 36	17,113 80	84,136 16
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	4,483 01		4,483 01
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	26,087 09	11,661 86	37,748 95
Due from other banks.....	31,201 76		31,201 76
Due from Federal Reserve Bank.....			
Actual cash on hand.....	6,448 65	1,904 78	8,353 43
Exchanges for clearing house.....	1,883 97		1,883 97
Checks and other cash items.....	187 79		187 79
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	121 37		121 37
Totals.....	\$164,205 91	\$30,680 44	\$194,886 35
LIABILITIES.			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	5,000 00		5,000 00
All undivided profits, less expenses, interest and taxes paid.....		78 34	78 34
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	132,304 79		132,304 79
Savings deposits.....		20,592 10	20,592 10
Demand certificates of deposit.....			
Time certificates of deposit.....		10 00	10 00
Certified checks.....	17 25		17 25
Cashiers' checks.....	1,883 87		1,883 87
State, county and municipal deposits.....	10,000 00		10,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$164,205 91	\$30,680 44	\$194,886 35
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$500 00	\$400 00	\$900 00

SEABOARD SAVINGS BANK. WILMINGTON.

Incorporated December 5, 1921.

703

Officers—C. H. Eubank, President; David P. Fleming, F. T. Woodman, Vice Presidents; Paul Eubank, Cashier, Secretary and Treasurer.
 Directors—David P. Fleming, A. D. McEachen, E. Opp, P. J. Watson, J. A. Wildt, Paul Eubank, T. C. Thompson, Henry F. Lembke, Geo. C. Flint, F. T. Woodman, C. H. Eubank.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$96,974 33	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		72,312 75	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		1,645 29	
Other real estate owned		5,506 00	
Due from reserve banks, excluding item 14		41,107 78	
Due from other banks		33,132 51	
Due from Federal Reserve Bank			
Actual cash on hand		5,847 72	
Exchanges for clearing house			
Checks and other cash items		94 80	
Items with Federal Reserve Bank in process of collection			
Other resources		559 41	
Total		\$257,180 59	
LIABILITIES.			
Capital paid in		\$35,000 00	
Surplus		5,000 00	
All undivided profits, less expenses, interest and taxes paid		48 80	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		136,332 97	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits		40,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		40,798 82	
Total		\$257,180 59	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities		\$1,298 69	

CITIZENS BANK OF GARDEN GROVE. GARDEN GROVE.

Incorporated December 23, 1921.

704

Officers—F. H. Felberg, President; Fred Andres, Vice President; H. A. Lake, Secretary; P. N. Larson, Treasurer; R. E. Geren, Cashier.

Directors—F. H. Felberg, Fred Andres, P. N. Larson, H. A. Lake, C. B. Crosby.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$35,854 12	\$4,513 21	\$40,367 33
Bankers' acceptances, excluding rediscounts			
Notes drafts or bills of exchange, excluding rediscounts			
Overdrafts	1 18		1 18
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	27,651 61		27,651 61
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,638 54	5,000 00	19,638 54
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks	6,449 74	500 00	6,949 74
Due from Federal Reserve Bank			
Actual cash on hand	2,391 10	554 76	2,945 86
Exchanges for clearing house			
Checks and other cash items	129 26		129 26
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$87,115 55	\$10,567 97	\$97,683 52
LIABILITIES.			
Capital paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses	218 54	1,007 58	1,226 12
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	29,801 03		29,801 03
Savings deposits		4,560 39	4,560 39
Demand certificates of deposit			
Time certificates of deposit	1,972 69		1,972 69
Certified checks			
Cashiers' checks	1,623 29		1,623 29
State, county and municipal deposits	24,000 00		24,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$77,615 55	\$10,567 97	\$88,183 52
Contingent liabilities, none, other than liabilities for rediscounts excluding those with Federal Reserve Bank	\$9,500 00		\$9,500 00
Interest earned, not collected, not included in resources or liabilities			

STATE BANK OF VENICE. VENICE.

Incorporated January 26, 1922.

705

Officers—Harry W. Boles, President; Thos. T. Snell, Vice President and Cashier; Irving H. Hellman, Treasurer; C. B. Seely, Secretary.

Directors—Irving H. Hellman, Harry W. Boles, Thos. T. Snell, S. Lang, Joseph Saylin.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$124,887 72	\$31,969 68	\$156,857 40
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	41,446 93		41,446 93
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	7,533 83		7,533 83
Other real estate owned			
Due from reserve banks, excluding item 14	30,816 06		30,816 06
Due from other banks	166 00	5,880 81	6,046 81
Due from Federal Reserve Bank			
Actual cash on hand	12,699 84	6,879 43	19,579 27
Exchanges for clearing house	1,071 41		1,071 41
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	3,006 27	7 18	3,013 45
Totals	\$221,628 06	\$44,737 10	\$266,365 16
LIABILITIES.			
Capital paid in	\$45,000 00	\$5,000 00	\$50,000 00
Surplus	4,500 00	500 00	5,000 00
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses	1,182 72	513 76	1,696 48
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	133,125 90		133,125 90
Savings deposits		38,723 34	38,723 34
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	3,809 68		3,809 68
State, county and municipal deposits	33,952 76		33,952 76
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	57 00		57 00
Totals	\$221,628 06	\$44,737 10	\$266,365 16
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FARMERS BANK OF IMPERIAL VALLEY. NILAND.

Incorporated January 11, 1922.

706

Officers—M. H. Sherman, President; F. X. Pfaffinger, Vice President; J. H. Wehn, Cashier.

Directors—M. H. Sherman, F. X. Pfaffinger, H. H. Clark, A. D. Haskell, Gertrude Wehn, J. H. Wehn, O. J. Renfrew.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$72,034 51	\$6,100 00	\$78,134 51
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,662 81		1,662 81
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	156 66		156 66
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	7,925 78		7,925 78
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	13,155 83		13,155 83
Due from other banks.....			
Due from Federal Reserve Bank.....	113 04		113 04
Actual cash on hand.....	2,795 81	981 26	3,777 07
Exchanges for clearing house.....			
Checks and other cash items.....	852 14		852 14
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$98,696 58	\$7,081 26	\$105,777 84
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	*986 91		*986 91
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	5,000 00		5,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	41,090 00		41,090 00
Savings deposits.....		2,081 26	2,081 26
Demand certificates of deposit.....	3,225 00		3,225 00
Time certificates of deposit.....	30,368 49		30,368 49
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$98,696 58	\$7,081 26	\$105,777 84
Contingent liabilities—none.....			
Interest earned, not collected not included in resources or liabilities.....			

* Deficit.

STATE BANK OF BURBANK. BURBANK.

Incorporated February 14, 1922.

707

Officers—W. J. Riley, President; E. J. Jackson, Vice President; C. B. Fitzsimmons, Secretary.
 Directors—W. J. Riley, E. J. Jackson, W. G. Jackson, O. F. Goodrich.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$70,225 82	\$56,835 10	\$127,060 92
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	121 31		121 31
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	66,217 65		66,217 65
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	13,188 93	5,011 00	18,199 93
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	78,990 75	3,564 37	82,555 12
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	21,412 64	1,855 61	23,268 25
Exchanges for clearing house.....			
Checks and other cash items.....	290 69		290 69
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	554 54		554 54
Totals.....	\$251,002 33	\$67,266 08	\$318,268 41
LIABILITIES.			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	*627 07	1,672 68	1,045 61
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividend unpaid.....			
Individual deposits subject to check.....	199,716 64		199,716 64
Savings deposits.....		40,593 40	40,593 40
Demand certificates of deposit.....			
Time certificates of deposit.....	1,038 00		1,038 00
Certified checks.....			
Cashiers' checks.....	648 80		648 80
State, county and municipal deposits.....	25,200 00		25,200 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	25 96		25 96
Totals.....	\$251,002 33	\$67,266 08	\$318,268 41
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$1,846 83	\$356 05	\$2,202 88

* Deficit.

BANK OF ALHAMBRA. ALHAMBRA.

Incorporated February 8, 1922.

709

Officers—William R. Fee, President; F. M. Townsend, A. J. Gutzler, Vice Presidents; A. B. Perkins, Secretary and Cashier.

Directors—William R. Fee, F. M. Townsend, A. J. Gutzler, Albert E. Sherman, M. J. Trumble, Wm. C. Rae, W. H. Hutchinson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$29,743 05	\$19,100 00	\$48,843 05
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and' bankers account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	31,950 24	14,532 09	46,482 33
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,116 01		4,116 01
Other real estate owned			
Due from reserve banks, excluding item 14	45,484 13	2,500 00	47,984 43
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	16,668 38	1,057 23	17,725 61
Exchanges for clearing house	1,729 21		1,729 21
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$129,691 32	\$37,189 32	\$166,880 64
LIABILITIES.			
Capital paid in	\$35,000 00	\$15,000 00	\$50,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	1,180 47	55 00	1,235 47
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	78,474 35		78,474 35
Savings deposits		17,134 32	17,134 32
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	36 50		36 50
State, county and municipal deposits	15,000 00	5,000 00	20,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$129,691 32	\$37,189 32	\$166,880 64
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$350 00	\$175 00	\$525 00

HIGHLAND AVENUE SAVINGS BANK. HOLLYWOOD.

Incorporated March 8, 1922.

710

Officers—A. S. Burrows, President; C. B. Burrows, Geo. C. Hanna, Vice Presidents; R. B. Spensley, Secretary and Cashier; M. B. Jones, Treasurer.
 Directors—A. S. Burrows, C. B. Burrows, Geo. C. Hanna, R. B. Spensley, L. B. Menefee, M. B. Jones, C. B. Holmes.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$45,729 71	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		12,120 25	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		3,771 06	
Other real estate owned			
Due from reserve banks, excluding item 14		42,384 73	
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand		3,232 83	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$107,238 58	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		2,500 00	
All undivided profits, less expenses, interest and taxes paid		2,612 10	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		62,076 48	
Demand certificates of deposit			
Time certificates of deposit		15,050 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$107,238 58	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

FARMERS AND MERCHANTS SAVINGS BANK. REDONDO BEACH.

Incorporated February 10, 1922.

711

Officers—E. E. Webster, President; J. H. Cavanah, P. S. Venable, Vice Presidents; A. E. Cameron, Cashier; E. C. Heath, Secretary; E. E. Webster, Treasurer; A. E. Cameron, Assistant Secretary.
 Directors—E. E. Webster, J. H. Cavanah, P. S. Venable, A. E. Cameron, E. C. Heath, C. E. Houston, Caroline T. Webster.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$14,630 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		62,846 04	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		15,448 56	
Other real estate owned.....			
Due from reserve banks, excluding item 14.....		7,522 53	
Due from other banks.....		20,986 95	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		2,393 44	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$123,827 52	
LIABILITIES.			
Capital paid in.....		\$50,000 00	
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....		2,752 02	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		42,125 50	
Demand certificates of deposit.....			
Time certificates of deposit.....		3,950 00	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		25,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$123,827 52	
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....		\$196 00	

THE PIONEER BANK. PORTERVILLE.

Incorporated March 22, 1922.

712

Officers—Chester Dowell, President; M. C. Mattinson, Vice President and Manager; P. Gafvert, Cashier and Secretary; E. E. Ridgway, J. M. Ridgway, J. F. Gibson, Assistant Cashiers.
 Strathmore Branch—J. W. Fitting, Vice President and Manager.
 Exeter Branch—John C. Lilly, Vice President and Manager; Roy K. Dowell, Assistant Cashier; Wm. H. Nelson, Treasurer.
 Directors—Chester Dowell, M. C. Mattinson, R. D. Adams, King C. Gillette, E. E. Ridgway, J. W. Fitting, John C. Lilly, Wm. H. Nelson, W. A. Dowell.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$714,170 30	\$305,826 22	\$1,019,996 52
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,116 75		2,116 75
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	84,208 23	19,952 25	104,160 48
Stock of Federal Reserve Bank.....	5,700 00		5,700 00
Bank premises, furniture and fixtures and safe deposit vaults.....	92,950 00		92,950 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	10,210 21	5,048 06	15,258 27
Due from other banks.....	2,937 56		2,937 56
Due from Federal Reserve Bank.....	60,690 74	9,000 00	69,690 74
Actual cash on hand.....	30,655 06	4,926 07	35,581 13
Exchanges for clearing house.....			
Checks and other cash items.....	9,785 64		9,785 64
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	11,511 09		11,511 09
Totals.....	\$1,024,935 58	\$344,752 60	\$1,369,688 18
LIABILITIES.			
Capital paid in.....	\$130,000 00	\$20,000 00	\$150,000 00
Surplus.....	31,000 00	10,000 00	41,000 00
All undivided profits, less expenses, interest and taxes paid.....	15,392 70	378 00	15,770 70
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	40,000 00		40,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	21 85		21 85
Dividends unpaid.....	7,500 00		7,500 00
Individual deposits subject to check.....	617,968 16		617,968 16
Savings deposits.....		302,374 60	302,374 60
Demand certificates of deposit.....	2,371 21		2,371 21
Time certificates of deposit.....	97,875 41	12,000 00	109,875 41
Certified checks.....	2,360 00		2,360 00
Cashiers' checks.....	15,335 87		15,335 87
State, county and municipal deposits.....	65,110 38		65,110 38
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$1,024,935 58	\$344,752 60	\$1,369,688 18
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of branch offices at Strathmore and Exeter.

LAKESIDE COMMERCIAL AND SAVINGS BANK. LAKESIDE.

Incorporated November 25, 1921.

713

Officers—M. L. Ward, President; H. S. Kibbey, Vice President; F. R. Bickell, Secretary, Cashier and Treasurer.

Directors—M. L. Ward, H. S. Kibbey, Emil Klicka, F. R. Bickell, Wallace Mansur, C. A. Hopkins, Leroy A. Wright.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$15,639 13	\$3,140 40	\$18,779 53
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	20,960 25		20,960 25
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	4,086 75	8,152 46	12,239 21
Other real estate owned			
Due from reserve banks, excluding item 14	13,586 51	4,021 57	17,608 08
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	4,595 62	352 17	4,947 79
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$58,868 26	\$15,666 60	\$74,534 86
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	1,500 00	1,000 00	2,500 00
All undivided profits, less expenses, interest and taxes paid	425 39	30 17	455 56
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	35,102 54		35,102 54
Savings deposits		3,462 93	3,462 93
Demand certificates of deposit			
Time certificates of deposit	1,012 34		1,012 34
Certified checks			
Cashiers' checks	1,045 97		1,045 97
State, county and municipal deposits	4,500 00		4,500 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	282 02	1,173 50	1,455 52
Totals	\$58,868 26	\$15,666 60	\$74,534 86
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$275 00	\$12 00	\$287 00

HAWTHORNE STATE BANK. HAWTHORNE.

Incorporated April 20, 1922.

714

Officers—E. J. Whitney, President; R. M. Newman, Vice President; R. R. Hopkins, Cashier.
 Directors—R. R. Reynolds, William Ray, R. M. Stevens, R. M. Newman, E. J. Whitney.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$18,055 00	\$8,557 42	\$26,612
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	7,000 00		7,000 00
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	14,151 50		14,151 50
Other real estate owned			
Due from reserve banks, excluding item 14	10,722 67	4,775 59	15,498 26
Due from other banks	1,500 00		1,500 00
Due from Federal Reserve Bank			
Actual cash on hand	3,411 53	213 72	3,625 25
Exchanges for clearing house			
Checks and other cash items	235 87		235 87
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$55,076 57	\$13,546 73	\$68,623 30
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	3,874 06	369 29	4,243 35
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	29,462 27		29,462 27
Savings deposits		3,177 44	3,177 44
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	1,740 24		1,740 24
State, county and municipal deposits	5,000 00		5,000 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$55,076 57	\$13,546 73	\$68,623 30
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$131 20	\$46 90	\$178 10

SECURITY STATE BANK. TURLOCK.

Incorporated April 19, 1922.

715

Officers—Joseph N. Johnson, President; Albin P. Klint, Vice President; J. F. Swenson, Cashier and Secretary; Charles W. Larson, Treasurer; Ellen White, Assistant Cashier.
 Directors—Joseph N. Johnson, Albin P. Klint, Charles W. Larson, Peter N. Olson, Arvid Olson.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$25,321 25	\$12,750 00	\$38,071 25
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	10		10
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	15,450 00	41,947 49	57,397 49
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	8,163 05		8,163 05
Other real estate owned			
Due from reserve banks, excluding item 14	32,933 41	2,400 00	35,333 41
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	5,548 39	10,561 59	16,109 98
Exchanges for clearing house	900 98		900 98
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$88,317 18	\$67,659 08	\$155,976 26
LIABILITIES.			
Capital paid in	\$25,000 00	\$50,000 00	\$75,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses	7,459 34		7,459 34
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	50,750 34		50,750 34
Savings deposits		17,659 08	17,659 08
Demand certificates of deposit			
Time certificates of deposit	2,512 00		2,512 00
Certified checks			
Cashiers' checks	2,595 50		2,595 50
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$88,317 18	\$67,659 08	\$155,976 26
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

BERKELEY COMMERCIAL AND SAVINGS BANK. BERKELEY.

Incorporated April 19, 1922.

716

Officers—W. F. Morrish, President; Perry T. Tompkins, G. L. Pape, Vice Presidents; Warde W. Sorrick, Cashier.
 Directors—Lester W. Hink, H. C. Macaulay, Elwood Mead, G. A. Mattern, W. F. Morrish, Jos. N. Park, Chester Rowell, Max Thelen, Perry T. Tompkins, Wm. H. Waste.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$586,875 74	\$811,826 63	\$1,398,702 37
Bankers' acceptances, excluding rediscounts	35,442 11	49,779 05	85,221 16
Notes, drafts or bills of exchange, excluding rediscounts	80,000 00	117,500 00	197,500 00
Overdrafts	787 22		787 22
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	139,973 37	888,367 25	1,028,340 62
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	20,235 55	55,000 00	75,235 55
Other real estate owned			
Due from reserve banks, excluding item 14	346,086 69	107,907 21	453,993 90
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	65,378 91	48,392 08	113,770 99
Exchanges for clearing house	14,754 51		14,754 51
Checks and other cash items	6,838 16	4,629 84	11,468 00
Items with Federal Reserve Bank in process of collection			
Other resources	7,350 18	18 68	7,368 86
Totals	\$1,303,722 44	\$2,083,420 74	\$3,387,143 18
LIABILITIES.			
Capital paid in	\$125,000 00	\$175,000 00	\$300,000 00
Surplus	20,000 00	5,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid	2,273 83		2,273 83
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks	160,668 28		160,668 28
Dividends unpaid			
Individual deposits subject to check	914,531 54		914,531 54
Savings deposits		1,702,741 87	1,702,741 87
Demand certificates of deposit	145 00		145 00
Time certificates of deposit		5,041 37	5,041 37
Certified checks	4,268 50		4,268 50
Cashiers' checks	42,424 63		42,424 63
State, county and municipal deposits	34,060 66	175,000 00	209,060 66
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	350 00	20,637 50	20,987 50
Totals	\$1,303,722 44	\$2,083,420 74	\$3,387,143 18
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$3,428 00	\$4,735 65	\$7,163 65

WALNUT PARK BANK. WALNUT PARK.

Incorporated April 12, 1922.

717

Officers—L. D. Henry, President; Leo M. Meeker, Vice President; Mabel A. Henry, Cashier; H. D. Hagge, Assistant Cashier.
 Directors—F. L. Klentz, L. E. Wilson, Leo M. Meeker, L. D. Henry, W. D. Miller, Mabel A. Henry.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$38,400 00	\$12,000 00	\$50,400 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	41,146 97	1,001 00	42,147 97
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	8,959 00		8,959 00
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	17,499 51	4,399 91	21,899 42
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	6,165 68	284 76	6,450 44
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$112,171 16	\$17,685 67	\$129,856 83
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	1,020 76	6 52	1,027 28
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	50,281 93		50,281 93
Savings deposits.....		12,679 15	12,679 15
Demand certificates of deposit.....			
Time certificates of deposit.....	1,102 00		1,102 00
Certified checks.....	6 00		6 00
Cashiers' checks.....	4,760 47		4,760 47
State, county and municipal deposits.....	35,000 00		35,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$112,171 16	\$17,685 67	\$129,856 83
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....	\$160 00	\$120 00	\$280 00

BANK OF LEMOORE. LEMOORE.

Incorporated May 2, 1922.

718

Officers—H. C. Lillis, President; N. W. Sorrick, Vice President; A. D. Campbell, Secretary and Treasurer.
 Directors—H. C. Lillis, N. W. Sorrick, C. H. Bailey, J. K. Trimble, L. J. Christie.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$30,600 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned			
Due from reserve banks, excluding item 14			
Due from other banks		1,185 79	
Due from Federal Reserve Bank			
Actual cash on hand		400 00	
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$32,185 79	
LIABILITIES.			
Capital paid in		\$25,000 00	
Surplus		5,000 00	
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		2,185 79	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks			
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$32,185 79	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

SECOND AVENUE STATE BANK. LOS ANGELES.

Incorporated May 20, 1922.

719

Officers—F. G. Baldrige, President; J. C. Pinker, Vice President and Cashier; Harry L. Person, Secretary; F. G. Baldrige, Treasurer.

Directors—F. G. Baldrige, J. C. Pinker, Harry L. Person, A. H. Peterson, C. W. Baldrige.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,655 00		\$2,655 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	16,532 50	12,082 75	28,615 25
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	15,022 59		15,022 59
Other real estate owned			
Due from reserve banks, excluding item 14	18,837 12	11,730 28	30,567 40
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	1,299 08	333 91	1,632 99
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources		190 38	190 38
Totals	\$54,346 29	\$24,337 32	\$78,683 61
LIABILITIES.			
Capital paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	3,561 10		3,561 10
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	20,436 49		20,436 49
Savings deposits		4,437 32	4,437 32
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	347 30		347 30
State, county and municipal deposits	15,000 00	9,900 00	24,900 00
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	1 40		1 40
Totals	\$54,346 29	\$24,337 32	\$78,683 61
Contingent liabilities—none			
Interest earned, not collected, not included in resources or liabilities	\$400 00	\$362 50	\$762 50

CENTRAL BANK OF CALAVERAS. SAN ANDREAS.

Incorporated March 27, 1922.

720

Officers—C. J. Tiscornia, President; W. S. Dennis, Vice President; F. A. Meyer, Cashier, Secretary and Treasurer.

Directors—C. J. Tiscornia, W. S. Dennis, F. A. Meyer, A. Domenghini, John Cavagnaro, Gilbert Pfortner, M. L. Hunt, J. A. Smith, Fred N. Beal, Thos. E. McSorley, P. F. Pache.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts	\$2,250 00	\$8,400 00	\$10,650 00
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	28,823 70	550 00	29,373 70
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults	2,832 45	6,850 00	9,682 45
Other real estate owned			
Due from reserve banks, excluding item 14	45,237 81	27,000 00	72,237 81
Due from other banks			
Due from Federal Reserve Bank			
Actual cash on hand	13,160 22	10,828 75	23,988 97
Exchanges for clearing house			
Checks and other cash items			
Items with Federal Reserve Bank in process of collection			
Other resources	1,272 98		1,272 98
Totals	\$93,577 16	\$53,628 75	\$147,205 91
LIABILITIES.			
Capital paid in	\$35,000 00	\$25,000 00	\$60,000 00
Surplus	76 24	7,000 00	7,076 24
All undivided profits, less expenses, interest and taxes paid			
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	58,104 56		58,104 56
Savings deposits		21,590 75	21,590 75
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashiers' checks	63 77		63 77
State, county and municipal deposits			
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	332 59	38 00	370 59
Totals	\$93,577 16	\$53,628 75	\$147,205 91
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities	\$350 00	\$50 00	\$400 00

SIERRA MADRE SAVINGS BANK. SIERRA MADRE.

Incorporated May 16, 1922.

721

Officers—H. E. Allen, President; Chas. S. Kersting, Vice President; W. H. Ingraham, Cashier, Secretary and Treasurer.

Directors—H. E. Allen, Chas. S. Kersting, Charles W. Yerxa, F. H. Hartman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....		\$10,150 00	\$10,150 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	11,000 00		11,000 00
Due from other banks.....		21,208 48	21,208 48
Due from Federal Reserve Bank.....			
Actual cash on hand.....		2,258 03	2,258 03
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$11,000 00	\$33,616 51	\$44,616 51
LIABILITIES.			
Capital paid in.....	\$10,000 00	\$15,000 00	\$25,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	1,000 00	1,085 52	2,085 52
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		13,330 99	13,330 99
Demand certificates of deposit.....			
Time certificates of deposit.....		4,200 00	4,200 00
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$11,000 00	\$33,616 51	\$44,616 51
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

SANTA MONICA SAVINGS BANK. SANTA MONICA.

Incorporated April 28, 1922.

722

Officers—John H. Bartle, President; F. J. Wagner, Victor R. McLucas, Vice Presidents; Thomas Feron, Cashier; Gerald F. Bartle, Assistant Cashier; W. S. Freeman, Treasurer.
 Directors—John H. Bartle, F. J. Wagner, Victor R. McLucas, Thomas Feron, Gerald F. Bartle.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts		\$1,100 00	
Bankers' acceptances, excluding rediscounts			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		16,612 86	
Stock of Federal Reserve Bank			
Bank premises, furniture and fixtures and safe deposit vaults		18,866 99	
Other real estate owned			
Due from reserve banks, excluding item 14		63,988 86	
Due from other banks		9,434 29	
Due from Federal Reserve Bank		1,618 15	
Actual cash on hand		3,123 14	
Exchanges for clearing house		150 00	
Checks and other cash items		612 50	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$115,506 79	
LIABILITIES.			
Capital paid in		\$50,000 00	
Surplus		5,000 00	
All undivided profits, less expenses, interest and taxes paid		3,594 78	
Reserved for interest, taxes and expenses			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		31,662 01	
Demand certificates of deposit			
Time certificates of deposit		10,250 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits		15,000 00	
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now out- standing			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$115,506 79	
Contingent liabilities—none.			
Interest earned, not collected, not included in resources or liabilities			

CITIZENS BANK OF HARBOR CITY. HARBOR CITY.

Incorporated June 10, 1922.

723

Officers—Harry J. Thomas, President; Leo M. Meeker, Vice President; V. W. Tryon, Cashier; Malcolm MacLeod, Assistant Cashier.
 Directors—F. G. Hodges, G. F. Hopkins, Harry J. Thomas, Frank Homolka, Geo. E. Preston, Howard M. Hubbell, Warren O. Preston.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Combined
RESOURCES.			
Loans and discounts, excluding rediscounts.....	\$4,440 00		\$4,440 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.....	42,457 40		42,457 40
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding item 14.....	18,964 90	9,726 44	28,691 34
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	3,405 21	1,510 33	4,915 54
Exchanges for clearing house.....	244 81		244 81
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$74,537 65	\$11,236 77	\$85,774 42
LIABILITIES.			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	1,000 00	250 00	1,250 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserved for interest, taxes and expenses.....	3,664 12		3,664 12
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	14,650 96		14,650 96
Savings deposits.....		5,986 77	5,986 77
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	222 57		222 57
State, county and municipal deposits.....	35,000 00		35,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now out- standing.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$74,537 65	\$11,236 77	\$85,774 42
Contingent liabilities—none.....			
Interest earned, not collected, not included in resources or liabilities.....			

**THE BANK OF CALIFORNIA NATIONAL ASSOCIATION. SAN FRANCISCO.
N. T. I.**

(TRUST DEPARTMENT.)

Incorporated State Bank, 1864; National Charter February 5, 1910.

Officers—Frank B. Anderson, President; Charles K. McIntosh, Arthur L. Black, Vice Presidents; William R. Pentz, Vice President and Cashier; Stuart F. Smith, Vice President and Trust Officer; Sam H. Daniels, William O. Cullen, Assistant Cashiers, Francis W. Wolfe, Assistant Cashier and Assistant Trust Officer; Henry M. Plate, Assistant Cashier and Assistant Secretary; J. William Solen, Assistant Cashier; C. Nelson Hackett, Assistant Trust Officer; James D. Ruggles, Secretary.

Directors—Frank B. Anderson, John Barneson, Robert I. Bentley, Warren D. Clark, Joseph D. Grant, Edward W. Hopkins, Wm. Pierce Johnson, Frank D. Madison, Charles K. McIntosh, Geo. P. McNear, Irving F. Moulton, George A. Newhall, J. Leroy Nickel, George A. Pope, William R. Rust, Jacob Stern.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			\$120,000 00	\$120,000 00	\$240,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$120,000 00	\$120,000 00	\$240,000 00
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$120,000 00	\$120,000 00	\$240,000 00
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					

THE BANK OF CALIFORNIA NATIONAL ASSOCIATION. SAN FRANCISCO
—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$120,000 00	\$120,000 00	\$240,000 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court T usts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$586,589 96	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$624,161 32
Trust investments, real property	37,571 36	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total	\$624,161 32	Total	\$624,161 32

CENTRAL NATIONAL BANK OF OAKLAND. OAKLAND. N. T. 2.

(TRUST DEPARTMENT.)

Incorporated August 12, 1909.

Officers—J. F. Carlston, President; H. A. Mosher, Claud Gatch, R. M. Fitzgerald, Vice Presidents; J. F. Hassler, Cashier; G. C. Humpnrey, E. D. Bothwell, P. E. Otey, B. R. Breese, F. C. Wells, E. E. Crawford, C. J. Hodowal, J. J. Flynn, Assistant Cashiers; Daniel Read, Trust Officer; H. S. O'Neill, Assistant Trust Officer.

Directors—J. F. Carlston, Claud Gatch, R. M. Fitzgerald, W. G. Manuel, J. P. Maxwell, J. W. Phillips, T. A. Crellin, A. S. Blake, A. T. Ellis, O. D. Hamlin, R. W. Kinney.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			\$116,000 00	\$112,000 00	\$228,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks			874 54	6,590 27	7,464 81
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$116,874 54	\$118,590 27	\$235,464 81
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$116,000 00	\$112,000 00	\$228,000 00
All undivided profits, less expenses, interest and taxes paid			874 54	6,590 27	7,464 81
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					

CENTRAL NATIONAL BANK OF OAKLAND. OAKLAND—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding.....					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....					
Liability account acceptances executed to furnish dollar exchange.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Fund for advances to court trusts.....					
Other liabilities.....					
Totals.....			\$116,874 54	\$118,590 27	\$235,464 81
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities.....					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$271,380 68	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$271,380 68
Trust investments, personal property.....	133,736 48	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	183,830 24
Trust investments, real property.....	21,975 00	Private trusts, specially designated and construed as court trusts, under supervision.....	
Due from banks.....	28,118 76		
Cash on hand.....			
Total.....	\$455,210 92	Total.....	\$455,210 92

FARMERS AND MERCHANTS NATIONAL BANK OF LOS ANGELES.

LOS ANGELES. N. T. 3.

(TRUST DEPARTMENT.)

Incorporated February 7, 1903.

Officers—J. A. Graves, President; T. E. Newlin, H. F. Stewart, Vice Presidents; V. H. Rossetti, Vice President and Cashier; J. M. Hutchison, A. E. Elliott, G. H. Naegele, E. L. Powell, C. L. Hogan, E. Mader, Fred S. Hilpert, Ernest Garrett, F. B. Dickey, Assistant Cashiers.

Directors—J. A. Graves, Louis Isaacs, T. E. Newlin, Louis S. Nordlinger, W. G. Kerekhoff, John E. Jardine, Thomas A. O'Donnell, Edward Strasburg, C. A. Ducommun, George P. Griffith H. M. Wheeler, M. H. Sherman, Gurdon W. Wattles, H. F. Stewart, Wm. Lacy, E. A. Bryant, D. A. Hamburger, J. B. Van Nuys, Oscar Lawler, H. W. Keller, E. D. Lyman, H. W. O'Melveny, I. W. Hellman, R. F. Gross, F. S. Coates, V. H. Rossetti.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..					
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts..					
Overdrafts..					
Customers' liability for drafts paid under let- ters of credit..					
Customers' liability account acceptances..					
Liability of foreign banks and bankers on account of acceptances..					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts..			\$103,937 50	\$103,937 50	\$207,875 00
Stock of Federal Reserve Bank..					
Bank premises, furniture and fixtures and safe deposit vaults..					
Other real estate owned..					
Due from reserve banks, excluding item 14..					
Due from other banks..				4,506 73	4,506 73
Due from Federal Reserve Bank..					
Actual cash on hand..					
Exchanges for clearing house..					
Checks and other cash items..					
Items with Federal Reserve Bank in process of collection..					
Advances to court trusts..					
Other resources..					
Totals..			\$103,937 50	\$108,444 23	\$212,381 73
LIABILITIES.					
Capital paid in..					
Surplus..					
Amount segregated for protection of court and private trusts, national banks only..			\$103,937 50	\$103,937 50	\$207,875 00
All undivided profits, less expenses, interest and taxes paid..				4,506 73	4,506 73
Reserved for interest, taxes and expenses..					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts..					
Bills payable with Federal Reserve Bank other than rediscounts..					
Deposits due to banks..					
Dividends unpaid..					
Individual deposits subject to check..					
Savings deposits..					
Demand certificates of deposit..					
Time certificates of deposit..					
Certified checks..					
Cashiers' checks..					
State, county and municipal deposits..					
United States and postal savings deposits..					

FARMERS AND MERCHANTS NATIONAL BANK OF LOS ANGELES.
LOS ANGELES—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$103,937 50	\$108,444 23	\$212,381 73
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$27,515 60	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$36,400 57
Trust investments, real property	8,884 97	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total	\$36,400 57	Total	\$36,400 57

CAPITAL NATIONAL BANK. SACRAMENTO. N. T. 5.

(TRUST DEPARTMENT.)

Incorporated November 18, 1911.

Officers—Alden Anderson, President; F. W. Biewener, Vice President; W. W. Bassett, Cashier; W. E. Holmes, G. E. Zoller, Assistant Cashiers.
 Directors—Alden Anderson, F. W. Biewener, W. W. Bassett, S. S. Day, H. C. Muddox, G. W. Dufficy, O. A. Robertson, James T. Doyle, D. S. Wasserman.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.					
Bankers' acceptances, excluding rediscounts.					
Notes, drafts or bills of exchange, excluding rediscounts.					
Overdrafts.					
Customers' liability for drafts paid under letters of credit.					
Customers' liability account acceptances.					
Liability of foreign banks and bankers on account of acceptances.					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts.			\$57,000 00	\$57,000 00	\$114,000 00
Stock of Federal Reserve Bank.					
Bank premises, furniture and fixtures and safe deposit vaults.					
Other real estate owned.					
Due from reserve banks, excluding item 14.					
Due from other banks.					
Due from Federal Reserve Bank.					
Actual cash on hand.					
Exchanges for clearing house.					
Checks and other cash items.					
Items with Federal Reserve Bank in process of collection.					
Advances to court trusts.					
Other resources.					
Totals.			\$57,000 00	\$57,000 00	\$114,000 00
LIABILITIES.					
Capital paid in.					
Surplus.					
Amount segregated for protection of court and private trusts, national banks only.			\$57,000 00	\$57,000 00	\$114,000 00
All undivided profits, less expenses, interest and taxes paid.					
Reserved for interest, taxes and expenses.					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.					
Bills payable with Federal Reserve Bank other than rediscounts.					
Deposits due to banks.					
Dividends unpaid.					
Individual deposits subject to check.					
Savings deposits.					
Demand certificates of deposit.					
Time certificates of deposit.					
Certified checks.					
Cashiers' checks.					
State, county and municipal deposits.					
United States and postal savings deposits.					
Letters of credit and travelers' checks sold for cash and now outstanding.					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.					
Liability account acceptances executed to furnish dollar exchange.					

CAPITAL NATIONAL BANK. SACRAMENTO.—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combind
LIABILITIES—Continued.					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees.....					
Fund for advances to court trusts.....					
Other liabilities.....					
Totals.....			\$57,000 00	\$57,000 00	\$114,000 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities.....					

THE NATIONAL BANK OF D. O. MILLS & CO. SACRAMENTO. N. T. 6.

(TRUST DEPARTMENT.)

Established September 6, 1919.

Officers—Chas. F. Dillman, President; William R. Pentz, Vice President; F. H. Pierce, Secretary; C. M. Adams, Trust Officer.
 Directors—Chas. F. Dillman, William R. Pentz, Harris Weinstock, P. C. Drescher, Arthur E. Miller, Scott F. Ennis, Emery Oliver, John Clauss, J. H. Batchner.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....					
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....			\$90,000 00	\$70,000 00	\$160,000 00
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks, excluding item 14.....			19,269 98		19,269 98
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....					
Totals.....			\$109,269 98	\$70,000 00	\$179,269 98
LIABILITIES.					
Capital paid in.....					
Surplus.....					
Amount segregated for protection of court and private trusts, national banks only.....			\$90,000 00	\$70,000 00	\$160,000 00
All undivided profits, less expenses, interest and taxes paid.....					
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					

THE NATIONAL BANK OF D. O. MILLS & CO. SACRAMENTO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$19,269 98		\$19,269 98
Fund for advances to court trusts					
Other liabilities					
Totals			\$109,269 98	\$70,000 00	\$179,269 98
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$44,950 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$47,698 01
Trust investments, personal property	165,432 50	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	199,464 47
Trust investments, real property	17,510 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	17,862 12		
Cash on hand	1,407 86		
Total	\$247,162 48	Total	\$247,162 48

THE BUTTE COUNTY NATIONAL BANK OF CHICO. CHICO. N. T. 7.

(TRUST DEPARTMENT.)

Converted to National Bank December 14, 1908.

Officers—Wm. J. O'Connor, President; Ed Harkness, Vice President and Cashier; S. K. Troxel, Assistant Cashier, Secretary and Trust Officer; W. F. Matthews, Assistant Cashier and Assistant Secretary; D. W. Cooper, Assistant Cashier; P. D. Bartlett, Assistant Trust Officer.

Directors—Joseph L. Gianella, Ed Harkness, A. G. Simpson, Guy R. Kennedy, Wm. J. O'Connor, Stanley L. Sproul, S. K. Troxel.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....					
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....			\$59,687 50	\$54,500 00	\$114,187 50
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks, excluding item 14.....					
Due from other banks.....			12,964 22		12,964 22
Due from Federal Reserve Bank.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....					
Totals.....			\$72,651 72	\$54,500 00	\$127,151 72
LIABILITIES.					
Capital paid in.....					
Surplus.....					
Amount segregated for protection of court and private trusts, national banks only.....			\$59,687 50	\$54,500 00	\$114,187 50
All undivided profits, less expenses, interest and taxes paid.....					
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State county and municipal deposits.....					
United States and postal savings deposits.....					

THE BUTTE COUNTY NATIONAL BANK OF CHICO. CHICO—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			\$12,964 22		\$12,964 22
Fund for advances to court trusts					
Other liabilities					
Totals			\$72,651 72	\$54,500 00	\$127,151 72
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	
Trust investments, real property	\$17,698 06	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	12,964 22		\$30,662 28
Cash on hand			
Total	\$30,662 28	Total	\$30,662 28

THE FIRST NATIONAL BANK OF SANTA BARBARA. SANTA BARBARA. N.T.8.**(TRUST DEPARTMENT.)**

Incorporated 1873.

Officers—Seth A. Keeney, President; Jas. D. Lowsley, Vice President and Cashier; Donald Myrick, Vice President and Trust Officer; S. W. Hubbard, Vice President; Melvin C. Nelson, Assistant Vice President; C. C. Cummings, H. Howard Pepper, Assistant Cashiers; C. B. Way, Assistant Cashier and Auditor.

Directors—R. B. Canfield, Chairman of the Board; Wm. Norman Campbell, J. James Hollister, Seth A. Keeney, Jas. D. Lowsley, E. C. Tallant, W. R. H. Weldon, John M. Williamson, William Wyles.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under let- ters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts			\$58,510 50	\$52,970 00	\$111,480 50
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$58,510 50	\$52,970 00	\$111,480 50
LIABILITIES.					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$58,510 50	\$52,970 00	\$111,480 50
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					

THE FIRST NATIONAL BANK OF SANTA BARBARA. SANTA BARBARA
—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$58,510 50	\$52,970 00	\$111,480 50
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$73,461 50	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$73,461 50
Trust investments, personal property	362,350 35	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	455,261 66
Trust investments, real property	39,246 52	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	53,664 79		
Cash on hand			
Total	\$528,723 16	Total	\$528,723 16

COUNTY NATIONAL BANK AND TRUST COMPANY. SANTA BARBARA.

N. T. 10.

(TRUST DEPARTMENT.)

Incorporated, 1875.

Officers—C. A. Edwards, Chairman of Board; J. M. Warren, President; H. H. Eddy, F. A. Hoefer, Vice Presidents; A. G. Salsbury, Cashier; J. D. Cavalletto, D. H. Campbell, P. S. Belford, W. G. Paul, Assistant Cashiers; R. E. Bixby, Trust Officer; E. B. Starbuck, Attorney.

Directors—David Gray, W. E. Hodges, A. Boyd Doremus, Robert Main, C. A. Edwards, J. M. Warren, Benj. Bakewell, E. W. Alexander, James Birss, Frank Smith, Geo. M. Williams, H. H. Eddy, F. A. Hoefer, James Whittemore.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..					
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....			\$57,000 00	\$54,132 00	\$111,132 00
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks, excluding item 14.....					
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....					
Totals.....			\$57,000 00	\$54,132 00	\$111,132 00
LIABILITIES.					
Capital paid in.....					
Surplus.....					
Amount segregated for protection of court and private trusts, national banks only.....			\$57,000 00	\$54,132 00	\$111,132 00
All undivided profits, less expenses, interest and taxes paid.....					
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					

COUNTY NATIONAL BANK AND TRUST COMPANY. SANTA BARBARA
—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$57,000 00	\$54,132 00	\$111 132 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$394,822 59	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$736,794 24
Trust investments, real property	303,137 21	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	38,834 44		
Cash on hand			
Total	\$736,794 24	Total	\$736,794 24

**THE FIRST NATIONAL BANK & TRUST COMPANY OF SANTA PAULA.
SANTA PAULA. N. T. II.**

(TRUST DEPARTMENT.)

Incorporated 1889.

Officers—C. C. Teague, President; A. L. Shively, Vice President; A. F. Walden, Cashier; M. G. MacMurray, L. D. Webster, Assistant Cashiers.
Directors—C. C. Teague, D. W. Mott, C. J. Cleveland, N. W. Blanchard, Jr., F. A. Shipley, R. G. Edwards, A. L. Shively, J. C. Strong, M. H. Butcher, A. C. Hardison, I. P. Browne.

STATEMENT OF JUNE 30, 1922.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts.....			\$25,000 00		\$25,000 00
Bankers' acceptances, excluding rediscounts.....					
Notes, drafts or bills of exchange, excluding rediscounts.....					
Overdrafts.....					
Customers' liability for drafts paid under let- ters of credit.....					
Customers' liability account acceptances.....					
Liability of foreign banks and bankers on account of acceptances.....					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts.....			31,152 91	\$63,946 27	95,099 18
Stock of Federal Reserve Bank.....					
Bank premises, furniture and fixtures and safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks, excluding item 14.....					
Due from other banks.....					
Due from Federal Reserve Bank.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Items with Federal Reserve Bank in process of collection.....					
Advances to court trusts.....					
Other resources.....					
Totals.....			\$56,152 91	\$63,946 27	\$120,099 18
LIABILITIES.					
Capital paid in.....					
Surplus.....					
Amount segregated for protection of court and private trusts, national banks only.....			\$56,152 91	\$63,946 27	\$120,099 18
All undivided profits, less expenses, interest and taxes paid.....					
Reserved for interest, taxes and expenses.....					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....					
Bills payable with Federal Reserve Bank other than rediscounts.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashiers' checks.....					
State, county and municipal deposits.....					
United States and postal savings deposits.....					

THE FIRST NATIONAL BANK & TRUST COMPANY OF SANTA PAULA.
SANTA PAULA—Continued.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
LIABILITIES—Continued.					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$56,152 91	\$63,946 27	\$120,099 18
Contingent liabilities, none, other than liabilities for rediscounts with federal reserve bank					
Interest earned but not collected, not included in resources or liabilities					

TRUST RESOURCES	Court Trusts	TRUST LIABILITIES	Court Trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$21,871 32	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$25,833 15
Trust investments, real property	3,500 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	461 83		
Cash on hand			
Total	\$25,833 15	Total	\$25,833 15

THE FIRST NATIONAL BANK OF CHICO. CHICO. N. T. 12.

(TRUST DEPARTMENT.)

Incorporated July 8, 1907.

Officers—A. H. Smith, President; C. B. Swain, Vice President; E. J. Cain, Cashier, Secretary and Treasurer; Thos. N. Crew, Ray W. Seager, J. E. Holub, Assistant Cashiers.
 Directors—A. H. Smith, J. F. Morehead, C. B. Swain, A. G. Eames, E. J. Cain, I. F. Eaton, Lon Bond.

	Commercial	Savings	Court Trusts	Private Trusts	Combined
RESOURCES.					
Loans and discounts, excluding rediscounts..					
Bankers' acceptances, excluding rediscounts..					
Notes, drafts or bills of exchange, excluding rediscounts..					
Overdrafts..					
Customers' liability for drafts paid under let- ters of credit..					
Customers' liability account acceptances..					
Liability of foreign banks and bankers on account of acceptances..					
Bonds, warrants and other securities, includ- ing premium thereon less all offsetting bond adjustment accounts..			\$51,960 87	\$50,235 67	\$102,196 54
Stock of Federal Reserve Bank..					
Bank premises, furniture and fixtures and safe deposit vaults..					
Other real estate owned..					
Due from reserve banks, excluding item 14..					
Due from other banks..					
Due from Federal Reserve Bank..					
Actual cash on hand..					
Exchanges for clearing house..					
Checks and other cash items..					
Items with Federal Reserve Bank in process of collection..					
Advances to court trusts..					
Other resources..					
Totals..			\$51,960 87	\$50,235 67	\$102,196 54
LIABILITIES.					
Capital paid in..					
Surplus..					
Amount segregated for protection of court and private trusts, national banks only..			\$51,960 87	\$50,235 67	\$102,196 54
All undivided profits, less expenses, interest and taxes paid..					
Reserved for interest, taxes and expenses..					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts..					
Bills payable with Federal Reserve Bank other than rediscounts..					
Deposits due to banks..					
Dividends unpaid..					
Individual deposits subject to check..					
Savings deposits..					
Demand certificates of deposit..					
Time certificates of deposit..					
Certified checks..					
Cashiers' checks..					
State, county and municipal deposits..					
United States and postal savings deposits..					
Letters of credit and travelers' checks sold for cash and now outstanding..					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank..					
Liability account acceptances executed to furnish dollar exchange..					
Deposits of money received from executors, administrators, guardians, assignees, re- ceivers or trustees..					
Fund for advances to court trusts..					
Other liabilities..					
Totals..			\$51,960 87	\$50,235 67	\$102,196 54
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities..					

Statement of Banks in Liquidation

STATEMENT OF THE CONDITION OF THE JAPANESE AMERICAN BANK OF SAN FRANCISCO, IN LIQUIDATION,
AS OF THE CLOSE OF AUGUST 7, 1922.

Bank Closed October 18, 1909.

Liquidation Closed August 7, 1922.

RESOURCES.		LIABILITIES.	
Cash—			
On hand as of October 18, 1909	\$11,097 62	Bills payable (money borrowed), as of October 18, 1909	\$115,200 13
Collected during liquidation		Claims proved—	
Disbursements—		For dividends	\$115,200 13
Preferred claims	\$119,363 45	Offset	
Interest, taxes, etc.	24,874 91	Deposits due to banks, as of October 18, 1909	\$7,913 75
Assets acquired by purchase		For dividends	
Legal expenses	17,367 46	Claims proved—	\$5,630 56
Special deputy superintendent's salary	15,135 50	Offset	285 00
All other expenses	31,122 00	Balance not proved	
Dividends	95,313 66	Deposits, including certificates, due to individuals, as of October 18, 1909	\$305,322 02
Deposited with State Treasurer	70,219 93	Claims proved—	
		For dividends	\$241,942 63
Loans, as of October 18, 1909	\$642,308 04	Offset	1,383 32
Collected		Claims rejected	27,647 37
Offset		Balance not proved	556 05
Loss		Certified checks, cashiers' checks, letters of credit, drafts, as of October 18, 1909	\$5,290 94
Real estate acquired		For dividends	
Claim—Japanese Bank of Sacramento		Claims proved—	\$3,936 87
Overdrafts, as of October 18, 1909	\$3,221 81	Offset	30 00
Collected		Balance not proved	224 13
Offset		Additional liabilities not shown by books of the bank	
Loss		For dividends	\$51,629 67
Real estate acquired		Claims proved—	2,750 00
Bonds and other securities, as of October 18, 1909	\$4,219 08	Offset	5,453 25
Collected		Claims rejected	1,435 18
Loss		Balance not proved	
Bank premises, furniture and fixtures, safe deposit vaults, as of October 18, 1909	\$18,765 05	Liabilities remaining at this date not proved	17,236 ;
Collected			\$54,127 01
Loss			
Other real estate owned, as of October 18, 1909	\$1,844 40		
Collected			
Loss			
Due from banks, exchange, checks, drafts, etc., as of October 18, 1909	\$17,419 38		
Collected			
Offset			
Loss			
Assets acquired by exchange—real estate	\$82,632 57		
Collected			
Loss			

Assets acquired by purchase or exchange during liquidation—

Claim—Japanese Bank of Sacramento.....	\$4,949 96
Collected.....	\$1,826 54
Loss.....	3,123 42
Additional assets acquired during liquidation—	
Interest.....	\$43,323 82
Collected.....	\$41,760 82
Offset.....	517 43
Real estate acquired.....	1,045 57
Sundries.....	\$831 52
Collected.....	\$482 49
Offset.....	349 03

RECAPITULATION.

Resources (book value), as of October 18, 1909.....	\$698,875 38
Additional assets (acquired during liquidation).....	44,155 34
Total.....	\$743,030 72
Less—	
Deposited with State Treasurer.....	\$70,219 93
Offsets.....	33,609 75
Losses.....	336,024 06
Disbursements.....	303,176 98
Excess book value of liabilities over resources.....	\$191,733 15

RECAPITULATION.

Liabilities shown by the books of the bank as of October 18, 1909.....	\$433,726 84
Additional liabilities not shown by the books of the bank.....	78,504 33
Total: Claims proved for dividends.....	\$303,139 73
Claims proved, preferred and paid.....	119,363 45
Claims proved, offset and rejected.....	35,600 98
Claims not proved.....	54,127 01
Less:	
Deposited with State Treasurer.....	\$70,219 93
Claims preferred and paid.....	119,363 45
Claims offset and rejected.....	35,600 98
Dividends paid.....	95,313 66
Liabilities remaining.....	\$320,498 02
	\$191,733 15

DIVIDENDS DECLARED.

September 2, 1918, No. 1 of 33 1-3%, paid.....	\$74,737 91
August 7, 1922, deposited with State Treasurer.....	44,351 00
Total.....	\$119,088 91
January 16, 1922, No. 2 of 13%, paid.....	\$20,575 75
August 7, 1922, deposited with State Treasurer.....	25,868 93
Total.....	\$46,444 68

STATEMENT OF THE CONDITION OF THE KERN VALLEY BANK, OF BAKERSFIELD, IN LIQUIDATION
AS OF THE CLOSE OF MARCH 15, 1922.

Bank Closed May 12, 1911.

Liquidation Closed March 15, 1922.

RESOURCES.		LIABILITIES.	
Cash—			
On hand as of May 12, 1911.....	\$15,034 79	Deposits due to banks, as of May 12, 1911.....	\$49,643 54
Collected during liquidation.....		{ For dividends.....	\$3,960 77
Disbursements—		{ Preferred and paid.....	41,439 16
Preferred claims.....	\$89,377 07	{ Offset.....	4,243 61
Interest, taxes, etc.....	3,448 27	Deposits, including certificates, due to individuals, as	
Legal expenses.....	59,828 46	of May 12, 1911.....	\$735,434 43
Special deputy superintendent's		{ Correction of errors—add.....	86 40
salary.....	6,945 00	{ For dividends.....	
All other expenses.....	19,700 74	{ Preferred and paid.....	\$679,823 21
Dividends.....	530,019 12	{ Offset.....	200 00
Deposited with State Treasurer.....	22,426 84	{ Canceled by order of court.....	51,990 88
		{ Balance not proved.....	781 13
		{ Certified checks, cashier's checks, letters of credit,	
		{ drafts, as of May 12, 1911.....	
Loans, as of May 12, 1911.....	\$548,308 63	{ Claims proved.....	\$13,703 23
Collected.....		{ For dividends.....	
Offset.....		{ Preferred and paid.....	\$12,993 32
Loss.....		{ Balance not proved.....	607 41
Bonds acquired—exchanged for real estate.....		{ State, county and municipal deposits, as of May 12,	
Overdrafts, as of May 12, 1911.....	\$15,367 99	{ 1911.....	102 50
Collected.....		{ For dividends.....	
Loss.....		{ Preferred and paid.....	
Bonds and other securities, as of May 12, 1911.....	\$403,799 58	{ Claims proved.....	\$41,000 00
Correction of error in bank's books—deduct.....	95,000 00	{ Clearing house checks, as of May 12, 1911.....	
Collected.....		{ For dividends.....	\$2,665 27
Loss.....		{ Claims proved.....	2,665 27
Real estate acquired in exchange.....		{ Additional liabilities not shown by books of the bank	
Bank premises, furniture and fixtures, safe deposit		{ For dividends.....	\$14,875 64
vaults, as of May 12, 1911.....	\$35,265 58	{ Preferred and paid.....	
Collected.....		{ Offset.....	
Loss.....		{ Claims proved.....	\$10,279 65
Other real estate owned, as of May 12, 1911.....	\$17,433 68	{ For dividends.....	4,072 64
Collected.....		{ Preferred and paid.....	523 35
Loss.....		{ Liabilities remaining at this date not proved.....	
Due from banks, exchange, checks, drafts, etc., of			\$2,828 11
May 12, 1911.....	\$6,897 61		
Collected.....			
Warrants and collections as of May 12, 1911.....	\$22,044 97		
Collected.....			
Offset.....			
Loss.....			

Assets acquired by purchase or exchange during liquidation—	
Real estate in exchange for bonds.....	\$44,600 00
Collected.....	
Additional assets acquired during liquidation——	
Interest.....	
Collected.....	\$89,374 36
Offset.....	
Sundries.....	
Collected.....	\$10,304 85
Offset.....	
RECAPITULATION.	
Resources (book value), as of May 12, 1911.....	\$1,064 152 83
Less—Errors in bank's books.....	95,000 00
Additional assets (acquired during liquidation).....	

RECAPITULATION.

Resources (book value), as of May 12, 1911	\$1,064 152 83
Less—Errors in bank's books	95,000 00
Additional assets (acquired during liquidation)	
Total	
Less:	
Deposited with State Treasurer	
Offsets	
Losses	
Disbursements	
Excess book value of liabilities over resources	

Errors in bank's books-----			
Liabilities shown by the books of the bank as of May 12, 1911-----			\$86 40
Additional liabilities not shown by the books of the bank-----			842,446 47
Canceled by order of court-----			14,875 61
Total: Claims proved for dividends-----	\$781 13		
Claims proved, preferred and paid-----	707,056 95		
Claims proved and offset-----	89,377 07		
Claims not proved-----	57,365 25		
	2,828 11		
Less:-----			
Deposited with State Treasurer-----		\$22,426 84	
Claims preferred and paid-----		89,377 07	
Claims offset and canceled by order of court-----		58,146 38	
Dividends paid-----		530,019 12	
Liabilities remaining-----			\$69,969 41
			\$157,439 10

DIVIDENDS DECLARED.					
April 1, 1912, No. 1 of 40%, paid	\$282,606 78	September 1, 1915, No. 3 of 2 ^o %, paid		\$13,357 76	
March 15, 1922, deposited with State Treasurer	1,347 67	March 15, 1922, deposited with State Treasurer		841 30	
Total	\$283,954 45	Total		\$14,199 06	
August 4, 1913, No. 2 of 10%, paid	\$69,863 77	May 16, 1921, No. 4 of 25.6 ^o %, paid		\$164,190 81	
March 15, 1922, deposited with State Treasurer	1,124 43	March 15, 1922, deposited with State Treasurer		17,538 88	
Total	\$70,988 20	Total		\$181,729 69	

STATE BANKS

Deposits Unclaimed for More Than
Twenty Years

STATE BANKS.

Report of Deposits Unclaimed for More Than Twenty Years.

Name	Location	Amount
Bank of Italy.....	San Francisco.....	\$2,754 89
Bank of Martinez.....	Martinez.....	24 35
Bank of San Rafael.....	San Rafael.....	159 23
British American Bank.....	San Francisco.....	48 28
Canadian Bank of Commerce.....	San Francisco.....	55,023 66
Central Savings Bank of Oakland.....	Oakland.....	3,484 91
City Savings Bank.....	Santa Cruz.....	12 52
Columbus Savings and Loan Society.....	San Francisco.....	305 89
Commercial Bank.....	San Luis Obispo.....	997 17
Commercial Trust and Savings Bank.....	Santa Barbara.....	178 34
Donohoe Kelly Banking Company.....	San Francisco.....	878 98
El Dorado County Bank.....	Placerville.....	14 00
Farmers Savings Bank.....	Lakeport.....	10 10
First Federal Trust Company.....	San Francisco.....	75 66
French American Bank.....	San Francisco.....	2,946 61
Hibernia Savings and Loan Society.....	San Francisco.....	37,261 80
Hollister Savings Bank.....	Hollister.....	46 30
Humboldt Savings Bank.....	San Francisco.....	23 50
Mercantile Trust Company.....	San Francisco.....	8,977 53
Merced Security Savings Bank.....	Merced.....	15 54
Northern California Bank of Savings.....	Marysville.....	27 94
The Oakland Bank of Savings.....	Oakland.....	330 15
Pajaro Valley Savings Bank.....	Watsonville.....	36 28
San Diego Savings Bank.....	San Diego.....	426 11
San Francisco Savings and Loan Society.....	San Francisco.....	24,387 04
Santa Cruz Bank of Savings and Loan.....	Santa Cruz.....	792 60
Savings Bank of Redlands.....	Redlands.....	10 37
Security Bank and Trust Company.....	San Francisco.....	155 22
Security Trust and Savings Bank.....	Los Angeles.....	74 35
State Savings Bank.....	Oakland.....	3 13
Union Trust Company of San Francisco.....	San Francisco.....	1,157 27

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS.

As of January 1, 1922.

Bank of Italy, at San Francisco, and Branches, California.

Name	Address	Date	Amount	Interest	Total
COMMERCIAL DEPARTMENT.					
First Branch—Fresno.					
Clark, F. R.	Unknown	1/ 1/02	\$5 00	-----	\$5 00
Montgomery, F. S.	Unknown	1/ 1/02	5 00	-----	5 00
McLeod, J. S.	Unknown	1/ 1/02	5 00	-----	5 00
North Ontario Pkg. Co.	Unknown	1/ 1/02	6 32	-----	6 32
Patigan, Mrs. A.	Unknown	1/ 1/02	10 00	-----	10 00
Sierra Co., M. and D.	Unknown	1/ 1/02	19 87	-----	19 87
Hollister Branch.					
Winn, W. B.	Dead	4/ 1/90	\$40 00	-----	\$40 00
DEMAND CERTIFICATES OF DEPOSIT.					
First Branch—Fresno.					
Esker, Makal	Unknown	8/2/ 00	\$1 14	-----	\$1 14
Keilly, M.	Unknown	11/25/95	35 00	-----	35 00
Santa Rosa Branch.					
Bethel, H. M.	Unknown	12/ 4/99	\$40 00	-----	\$40 00
			\$167 33	-----	\$167 33
SAVINGS DEPARTMENT.					
Hollister Branch.					
Brillhart, J. T.	Unknown	9/ 1/99	\$2 50	\$2 86	\$5 36
San Jose Branch.					
Fairchild, J. A.	Unknown	1/ 8/00	\$100 00	\$54 42	\$154 42
Goodman, Albatino	Unknown	12/31/97	4 83	1 36	6 19
Koenig, T. T.	Unknown	6/30/98	9 55	2 88	12 43
Le Quesne, Ed.	Unknown	7/ 3/01	4 33	22	4 55
Linderman, Pauline	Unknown	12/31/97	35 00	14 85	49 85
McDonald, Michael	Unknown	7/30/94	900 00	1,454 76	2,354 76
			\$1,056 21	\$1,531 35	\$2,587 56

Bank of Martinez, at Martinez, California.

Hale, Ed, administrator Tubbs estate	Dead	7/13/01	\$9 35	-----	\$9 35
Joy, Mary E.	Unknown; last withdrawal August 3, 1900	11/27/99	15 00	-----	15 00

Bank of San Rafael, at San Rafael, California.

O'Brien, John	San Rafael	6/25/00	\$159 23	-----	\$159 23
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British American Bank, at San Francisco, California.

Cohen, Adolphus	c/o Sandilands Bros., Riverside	4/ /01	\$48 28	-----	\$48 28
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Canadian Bank of Commerce, at San Francisco, California.

Clark, Thomas*	Tumaco, Colombia	\$54,274 53	-----	\$54,274 53
Hibben, Mrs. Janet Parker*	Sausalito	290 65	-----	290 65
James, Arkadeth*	1224 Geary St.	458 48	-----	458 48
		\$55,023 66	-----	\$55,023 66

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Central Savings Bank of Oakland, at Oakland, California.

Name	Address	Date	Amount	Interest	Total
Broderson, Wilhelmine	Oakland	1892	\$1 30		\$1 90
Brown, Henry Cassius, by C. A. Brown, trustee	Oakland	1881	4 10		13 03
Buchberger, Mrs. L.	Oakland	1896	616 53		2,567 20
Butler, P. T.	313 14th St.	1896	16 02		35 86
Chapin, Alla F.	Marysville	1897	7 99		13 95
Cole, Ella F.	906 Broadway	1891	5 25		9 26
Conklin, John C., by Anna Conklin, guardian	Oakland	1891	5 00		8 89
Crowell, E. E.	1465 9th St.	1899	35 32		76 71
Davis, Emma C.	769 8th St.	1899	16 39		31 58
Deming, Mrs. Nina H.	Henry Block	1879	2 67		6 95
George, Robert H.	Oakland	1900	16 27		30 68
Hammond, Harry T.	Oakland	1899	8 31		13 14
Havens, Mathelde Sayonna	530 8th St.	1893	2 37		15 23
Hayes, Ethel Roblin, by J. J. Hayes, trustee	San Leandro	1897	6 75		10 53
Huntley, P. C.	Temescal	1891	3 25		2 24
Keane, Mrs. Clara P.	San Leandro	1893	40 00		112 07
Kerwin, John	2138 Woolsey St., Berkeley	1898	5 84		7 43
Lemmons, Robert	Oakland	1878	1 71		2 79
Ludlum, Alice May	570 16th St.	1897	5 91		8 41
McArthur, Frank	West Oakland	1901	3 84		3 01
Moore, O. E.	2345 Howard St., S. F.	1890	17 27		54 23
Murphy, Harry F.	Oakland	1901	3 14		1 37
Norton, E. B., trustee for Wagner Henneberry Norton	757 8th St.	1892	2 85		2 06
Painter, Mrs. M. E.	1330 Linden St.	1892	7 16		15 92
Parsons, Mrs. A. N., for Elmer E. Parsons	Hayward	1901	5 41		17 81
Payne, Mrs. Amanda	Virginia City, Nev.	1896	44 23		109 85
Perez, Lorenzo M.	816 Washington	1890	17 30		48 43
Pixley, Mrs. Emma C.	Oakland	1893	2 65		2 05
Reilly, Mary A.	17th and Franklin	1898	6 33		8 55
Roberts, Sophie P.	480 24th St.	1892	8 15		23 27
Robertson, John	911 Lincoln Ave., Alameda	1897	6 00		8 56
Schmidt, Alice, by Meta Schmidt, trustee	Oakland	1901	10 00		16 32
Shaw, W. C.	461 11th St.	1895	32 02		81 37
Sizer, Elliott	Oakland	1896	18 08		40 33
Smith, Marjorie or Thos.	Fruitvale	1899	3 53		1 74
Taylor, Mrs. Carrie or E. T.	1264 7th St.	1897	4 56		4 93
Taylor, Geo. or J. G.	Oakland	1899	4 57		5 34
Tracy, Miss L.	1825 Telegraph Ave.	1891	10 03		29 46
Treloar, W.	5th St.	1899	5 13		5 54
Tucker, Emma R. or S. F.	1019 5th Ave.	1896	11 52		23 24
Young, Wm.	635 Jackson St., S. F.	1898	8 37		13 68
			\$1,033 12		\$3,484 91

City Savings Bank, at Santa Cruz, California.

Wolfe, M. V. B., F. O. Helm, Guardian	Santa Cruz	11/ 1/01	\$7 80	\$4 72	\$12 52
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Columbus Savings and Loan Society, at San Francisco.

Carosio, Edwardo	315 Chestnut St.	10/16/01	\$6 60	\$0 74	\$7 34
Carotta, Virgilio* (previously reported)	Napa State Hospital	11/30/01	70 00	82 14	152 14
Rossi, Giuseppe	New Toscano Hotel	2/ 9/00	69 90	60 36	130 26
Ruffino, Giuseppe (previously reported)	Unknown	5/21/98	5 00	1 67	6 67
Traverso, Giovanni (previously reported)	San Rafael	11/18/99	7 51	1 97	9 48
			\$159 01	\$146 88	\$305 89

*Previously reported but correspondence in our files shows address in November, 1910.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Commercial Bank, at San Luis Obispo, California.

Name	Address	Date	Amount	Interest	Total
Anthony, G. J.	Unknown	12/10/90	\$3 00		
Avila, M. P.	Unknown	10/ 3/94	44		
Anderson, Chas. W.	San Luis Obispo	7/13/93	75		
Adams, F.	San Francisco	11/22/93	1 23		
Brown, R. J.	San Luis Obispo	9/18/95	13		
Barbettini Bros.	Unknown	9/29/93	2 17		
Brown, John H.	San Luis Obispo	12/ 1/93	36 93		
Bernstein, J. A.	Unknown	2/11/96	1 22		
Bell, J. L.	Unknown	3/20/96	35		
Bridge, Jas. H.	Unknown	4/ 3/96	5 85		
Barbettini, I.	Unknown	1/29/98	70		
Breadchoft, Wm.	Unknown	9/14/96	1 55		
Bianchi, C.	Unknown	9/21/88	180 00		
Brown, Esther	Unknown	12/16/01	2 91		
Cal. Cannon Road	San Luis Obispo	4/ 9/91	90		
Carenini, L.	San Luis Obispo	4/13/91	25		
Carrizal Min. and Smelt. Co.	Unknown	12/26/91	88		
Cordoza, Maria	Not known	8/11/93	1 25		
Crossman, E. A.	Unknown	5/18/95	49		
Crafts, Virginia	Unknown	6/30/95	85		
De la Cuesta, Virginia	Unknown	10/13/90	40		
De la Cuesta, Elena	Unknown	10/ 3/88	1 11		
Davies, Alb.	Unknown	1/15/90	1 00		
De Tonneau, Z.	Unknown	2/ 7/94	50		
Dennis, A. C.	San Luis Obispo	9/ 6/95	9 50		
Dockery, John	Unknown	7/ 8/95	5 00		
Della, Maria Minors	Unknown	6/ 9/98	9 58		
Franklin, B. H.	Unknown	5/19/90	85		
Fry, P.	Unknown	5/29/94	1 87		
Ferrini and Giottini	San Luis Obispo	11/ 9/94	13		
Farmers and Mechanics Store	San Luis Obispo	3/ 1/96	3 14		
Frazer, F. H.	Unknown	10/19/96	1 00		
Frazer, Alex.	Unknown	1/21/97	24		
Graham, C. I.	Unknown	8/ 8/00	9 70		
Garcia, A. F.	San Luis Obispo	9/ 4/90	65		
Geriasa, B.	Unknown	2/ 7/94	6 80		
Graves, Specl. Wm.	San Luis Obispo	9/10/98	22		
Graves, Martha	San Luis Obispo	5/13/98	59		
Godfrey, Henry	Unknown	10/29/91	5 05		
Hough Special, Della	Unknown	6/ 7/94	20 00		
Hammond, J. D.	Unknown	6/13/93	27 50		
Hoefer, Paul	San Luis Obispo	7/25/98	16		
Jenness, H. H.	Unknown	9/19/88	70		
Jordan, W. F.	Unknown	7/18/91	3 31		
Joppini, P.	Unknown	10/22/92	12 45		
Knap, J. P., adm.	Unknown	8/17/96	1 26		
Lierly, W. S.	Unknown	3/23/90	53		
Levy, H. L.	Unknown	7/24/94	3 35		
Merrill, C. S., Jr.	Unknown	4/27/93	2 22		
Moog, Albert	Unknown	10/24/92	45 00		
Myrick, W. M.	Unknown	4/13/96	25		
Merchants Wharf Co.	Unknown	9/ 4/97	13 60		
Miller, J. F.	Unknown	11/ 3/98	16		
Maretti, Jos.	Unknown	3/19/98	2 00		
McGillioray, John	Unknown	9/19/91	2 33		
McDonald and Steele	Unknown	3/ 1/92	4 95		
McCarthy, John	Unknown	12/26/96	98		
McDonald, Ed.	Unknown	5/13/01	9 70		
Noah and Brown	San Luis Obispo	11/22/90	90		
Nipomo Water Co.	Nipomo	4/15/90	4 83		
Nillson, Peter	San Luis Obispo	9/ 3/94	2 00		
Nonella, S.	Unknown	7/ 2/92	47 94		
Pezzoni, Antone	Unknown	8/20/90	10		
Pico, E. A.	San Luis Obispo	9/24/92	20		
Perinoni and Tappa	San Luis Obispo	7/ 1/93	20		
Pope, F. E. and Fisher, G. A.	San Luis Obispo	6/29/93	1 21		
Pellanda, Carlo	Unknown	10/29/94	5 00		
Powell, H. C.	Unknown	12/16/98	15		
Pellanda, G.	Unknown	12/ 4/96	50		
Rudolph, H. S.	San Luis Obispo	9/15/90	29		
Rice, C. A.	San Luis Obispo	6/ 2/92	79		
Rail Road Celebration	San Luis Obispo	5/22/94	12 66		
Short, M. H.	Unknown	4/29/90	10		
Spinney, J. C.	Unknown	8/12/90	50		
S. L. O. Impr. and Dev. Co.	San Luis Obispo	1/15/94	3 47		
Stevens, C. H.	San Luis Obispo	10/ 2/94	1 35		
Smith, Levi	Unknown	4/15/95	2 84		
Short, Shaw and Mighell	Unknown	2/21/95	5 20		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Commercial Bank at San Luis Obispo, California—Continued.

Name	Address	Date	Amount	Interest	Total
Sweeney, John R.	Unknown	11/ 6/96	\$0 75		
Steele, Geo.	Unknown	5/25/98	1 05		
San Miguel Bridge Co.	Unknown	12/27/90	13 02		
Silva, Lewis	Unknown	7/15/01	55		
Thompson, Andrew	San Luis Obispo	1/13/94	94		
Tuley, Mrs. G. B.	San Luis Obispo	7/23/95	19		
Tomasini, F.	Unknown	12/23/97	1 60		
Talmage, Harry	Unknown	11/30/98	41		
Vanoli, Giuseppe	Unknown	4/ 3/94	61		
Vierra, Frank	Creston	5/12/92	40 00		
Welsh, F. E.	Unknown	7/ 3/94	378 00		
Wilcox, Chas. D.	Unknown	8/23/93	59		
Ward, H. C.	Unknown	6/21/89	19 00		
Zanolli, Emilio	Unknown	3/21/98	60		
			\$997 17		

Commercial Trust and Savings Bank, at Santa Barbara, California.

Coles, Mary W.	Santa Barbara	9/ 5/93	\$14 24	\$30 02	\$44 26
Durham, Pasqual	Santa Barbara	10/26/97	16 76	26 73	43 49
Gould, John F., or Annie	Santa Barbara	8/ 6/98	15 32	22 68	38 00
Hewes, Rowland	Santa Barbara	9/ 3/98	2 75	3 15	5 90
Johnston, Harriet A.	Santa Barbara	9/ 8/93	1 81	4 03	5 84
Kelton, Bessie A., adm.	Santa Barbara	6/16/98	6 85	9 32	16 17
Martinez, Anita	Santa Barbara	6/25/96	2 00	2 42	4 42
Moore, M. J., Jr.	Santa Barbara	8/26/98	1 52	1 41	2 93
Playter, J. H.	Santa Barbara	10/31/98	6 01	8 47	14 48
Welsh, Joe F.	Santa Barbara	3/ 1/98	1 56	1 29	2 85
			\$68 82	\$109 52	\$178 34

The Donohoe-Kelly Banking Company, at San Francisco, California.

Boggs and Sage	San Francisco	4/20/99	\$140 73		
Cassidy, Thomas	San Francisco	4/26/99	119 51		
Green, H. A.	San Francisco	5/19/99	15 19		
Green and Company	San Francisco	5/19/99	18 02		
Hunter, Ellen T.	San Francisco	3/19/99	5 58		
Heath Mfg. Company	San Francisco	7/19/97	17 88		
Hector Gold Mining Co.	San Francisco	7/19/99	17 88		
Kelly, Martin, treas.	San Francisco	7/12/99	6 89		
Kenny, John	San Francisco	5/12/99	166 95		
Moran, Thomas	San Francisco	5/12/99	18 89		
Pac. Coast Lumber and Mill	San Francisco	3/19/97	4 86		
Regan, D. S.	San Francisco	12/12/98	5 86		
Redmond, J. E.	San Francisco	5/19/99	16 54		
Rogers, H. J.	San Francisco	5/19/99	31 35		
S. F. High License	San Francisco	12/12/98	8 29		
Sawyer, A. T.	San Francisco	5/19/99	62 39		
Scott, Thomas	San Francisco	5/19/99	33 54		
Ward, Frederick	San Francisco	5/19/99	188 63		
			\$878 98		

El Dorado County Bank, at Placerville, California.

Pacazetto, D.	Unknown	12/ 5/98	\$14 00		\$14 00
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Farmers Savings Bank, at Lakeport, California.

Sharp, R. H.	Kelseyville	10/18/01	\$10 10		\$10 10
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

First Federal Trust Company, at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Connor, James	309 Gavin St.	11/ 1/00	\$2 15	\$4 90	\$7 05
Gardner, Claude M.	987 Sutter St.	1/23/01	1 00	43	1 43
Hadley, Charles B.	c/o Examiner	8/ 5/01	7 79	4 98	12 77
Hook, Alice	1671 Maple Ave., East Orange, N. J.	6/14/00	1 46	3 80	5 26
Martin, May	2607 Clay St.	9/15/00	12 03	8 38	20 41
McAvoy, H. B.	4450 Geary St.	10/ 1/00	3 64	3 34	6 98
Moore, Evelyn B.	835 Bush St.	7/10/00	1 62	67	2 29
Toner, James F.	Palace Hotel, San Jose	5/ 6/99	90	2 36	3 26
Walsh, Herbert V., trustee for Raymond Walsh	Winters	9/11/01	10 00	6 21	16 21
			\$40 59	\$35 07	\$75 66

French-American Bank, at San Francisco, California.

Bellerive, Marie	Unknown	3/29/00	\$26 03	\$12 88	\$38 91
Cleron, Jacques	Unknown	7/21/00	10 95		8 04
Couteilles, Jean	1239 Stockton St.	8/23/01	44 27	9 39	53 66
De Bellocq, Alfred	1320 Powell St.	10/ 4/83	1 81	13 00	14 81
Deroy, Octave	619 Pacific St.	9/27/98	600 00	264 71	864 71
Giom, Serafino	Unknown	4/29/98	31 21	23 65	54 86
Hauret, Anne	462 Hayes St.	8/20/01	15 00	1 13	16 13
Klenger, Joseph	Unknown	2/ 7/98	1,240 16	597 22	1,837 38
Level, Amedee	Descaves, Pas de Calais, France	8/24/00	13 73	1 77	15 50
Luque, John	230 Montgomery St.	10/19/01	11 00	9 16	20 16
Sibers, Julie	San Jose	2/10/00	9 40	3 15	12 55
Vergnes, Marie	1313 Stockton St.	8/ 2/98	10 30		9 90
			\$2,013 86	\$926 06	\$2,946 61

The Hibernia Savings and Loan Society, at San Francisco, California.

(With Credits over \$50.00.)

Bader, Pauline	1201 Hyde St.	10/22/00	\$118 48	\$142 41	\$260 89
Becker, Robert	14-16 Ellis St.	5/ 8/98	601 58	796 05	1,397 63
Birmingham, Peter	Empire Lodging House	1/19/99	610 19	789 70	1,399 89
Bready, James	Butte, Montana	6/ 1/97	16 50	82 39	98 89
Brosnahan, James	Osborne House	10/24/01	676 86	758 21	1,435 07
Carey, William	San Bruno	6/ 5/00	684 75	840 03	1,524 78
Conway, Jacob J.	821 Sutter St.	9/ 4/97	90 00	119 44	209 44
Coreia, Dominges	Seattle, Washington	12/27/98	800 15	1,018 31	1,818 46
Costigan, Thomas	1364 Geary St.	5/ 8/99	66 66	111 85	178 51
Davis, Bridget	779 Washington St.	4/29/01	65 00	74 44	139 44
Day, Frank*	c/o John Kelso, 16th and Harrison Sts.	3/23/98	80 35	117 13	197 48
Dempsey, Patrick	430 Brannan St.	3/ 3/99	494 43	640 36	1,134 79
Dody, James	1307 Stockton St.	4/ 7/00	329 67	402 17	731 84
Dohrn, Charles	529 Mission St.	1/31/99	60 00	76 56	136 56
Donnelly, Patrick	Wadsworth, Nevada	8/10/00	150 46	177 19	327 65
Ferero, Michale, or Lucia	10 Union St.	3/ 3/97	30 00	51 60	81 60
Haley, Bridget	Columbia St., near Board- man Place	10/31/00	1,200 23	1,424 87	2,625 10
Haley, Thomas	Gordon Valley, Napa Co.	1/31/99	60 00	76 56	136 56
Harwood, Mary J.	1339 Sacramento St.	11/ 3/98	50 00	76 11	126 11
Heronton, William S.	Callahan, Siskiyou Co.	10/ 8/00	164 76	195 53	360 29
Hynes, James	402 Broadway	11/ 3/00	160 36	196 48	356 84
Kelley, Jerry	50 Natoma St.	2/ 8/97	517 73	727 33	1,245 06
Kirby, James	422 Post St.	2/23/99	114 37	147 41	261 78
Klenger, Joseph	Fresno Flat, Fresno Co.	3/26/96	260 37	376 97	637 34
Landers, Schuyler	What Cheer House	7/22/97	100 00	135 14	235 14
Levitsky, Morris*	279 Mason St.	9/19/99	40 00	49 12	89 12
Limberg, Robert R.	Ophir, Alaska	3/26/01	473 37	549 51	1,022 88
Lynch, John	25 Broadway	7/26/99	117 66	147 16	264 82
Mahoney, Edmond	Continental Lodging House	7/19/01	780 78	872 06	1,652 84
Montgomery, John	Presidio	3/ 8/98	300 94	395 51	696 45
Mulcahy, J. W.*	1755 Ellis St.	4/23/98	576 69	761 96	1,338 65
Mullen, Patrick S.*	1735 Broadway	12/31/01	167 50	195 13	362 63
McNeill, James	Calico	6/13/98	61 60	88 76	150 36

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
McCormick, Alice	128 Turk St.	11/20/01	\$127 16	\$141 90	\$269 06
Nugent, M.	Vallejo	7/23/97	45 60	61 16	106 76
Olson, Peter	846 Mission St.	6/28/00	190 00	226 55	416 55
O'Brien, John	Commercial Hotel	12/ 3/01	712 63	788 48	1,501 11
O'Sullivan, C. D.*	San Francisco	7/14/99	183 81	230 34	414 15
Owens, Frank	No address	10/ 4/00	450 00	523 48	973 48
Parreira, Manuel Martins	422 Drumm St.	1/14/96	224 04	327 67	551 71
Reilly, Patrick	225 Third St.	3/28/01	75 00	84 54	159 54
Sabo, Anna	1500 Van Ness Ave.	9/30/01	108 06	126 73	234 79
Shanahan, Mary	1024 Howard St.	6/26/01	214 66	245 52	460 18
Sheehan, Patrick*	44 Third St.	8/21/00	500 00	587 37	1,087 37
Sheridan, Margaret	Vallejo	5/11/96	40 36	58 37	98 73
Skuse, Fannie*	Doherty Station, Alameda Co.	6/17/99	50 19	90 88	141 07
Thompson, Laura	1032 Mission St.	8/18/00	134 38	159 03	293 41
Tighe, Mary*	1245 Franklin St.	5/ 6/99	239 58	310 16	549 74
White, Eliza* or Patrick*	3 Kate St.; Bodega, Sonoma Co.	5/14/97	506 90	744 85	1,251 75
Whitely, William	Steamer "Morgan City"	9/14/99	331 22	415 38	746 60
			\$14,155 03	\$17,735 86	\$31,890 89

The Hibernia Savings and Loan Society, at San Francisco, California.

(With Credits less than \$50.00.)

Adams, Edwin W.	204 McAllister St.	8/28/00	\$2 08	\$0 72	\$2 80
Adams, Florence Grant	1480 23d Ave., Oakland	5/ 3/00	1 09	30	1 39
Allman, Annie	1226 Lombard St.	7/ 5/00	6 17	2 33	8 50
Agard, Marion C.	311 Green St.	4/15/01	5 82	2 61	8 43
Anderson, Nellie	San Pablo Ave., Golden Gate, Alameda Co.	2/13/96	4 72	2 49	7 21
Anderson, Hilmer	12 Washington St.	4/ 5/97	5 33	3 98	9 31
Atzeroth, Helene	133½ 14th St.	11/15/97	2 84	5 82	8 66
Alveraz, Miss Johanna R.	113 Stockton St.	1/15/98	1 69	26	1 95
Allen, Mary F.	412 1st St., Oakland	5/16/99	10 32	7 24	17 56
Anderson, Arthur L.	Tucson, Arizona	2/23/99	4 51	3 75	8 26
Anderson, Ida	1605 Scott St.	6/28/99	2 73	1 42	4 15
Anderson, Mary A.	19½ Ritch St.	1/16/99	1 28	56	1 84
Alexander, Edward	39 Turk St.	11/28/00	1 00	22	1 22
Anderson, Charlotte	113 Sutter St.	5/12/00	1 45	1 53	2 98
Anderson, Oscar W.	536 Herman St.	1/ 3/00	1 05	25	1 30
Addison, Sarah L., or Tillman, W. F.	Lake Shore Ave., Oakland;				
	1010 Columbia St., S. F.	7/27/96	1 30	29	1 59
Aitchison, William J.	Box 825, Mill Valley	8/19/98	1 52	30	1 82
Asbill, Archibald	669 Shrader St.	10/ 4/98	1 36	40	1 76
Albin, George R.	969A Howard St.	8/12/00	1 28	29	1 57
Anthony, Edward A.	11 26th St.	3/14/98	21 40	9 47	30 87
Arnold, Henrietta I.	1206 Market St.	7/31/99	1 61	27	1 88
Arnold, Henry A.	812 15th St.	1/ 5/99	1 92	72	2 64
Ahlstrom, North	Golden West Hotel	2/12/00	5 00	1 92	6 92
Barron, George E.*	916 Market St.	7/28/96	1 29	29	1 58
Barrett, Gussie	1000 Pine St.	12/18/96	24 29	10 26	34 55
Brastow, Sarah L.	1205 Jackson St.	8/ 2/97	1 04	29	1 33
Basney, Delphene	730 Shotwell St.	10/26/97	3 42	1 66	5 08
Blagg, Samuel Joseph	Big Oak Flat	2/15/97	1 00	29	1 29
Bradshaw, Joseph H.	Michigan Bluff	11/15/98	5 00	1 75	6 75
Barney, Charles E.	667 Minna St.	3/24/98	1 58	10 48	12 06
Brady, P.	Nebraska, between 16th and El Dorado Sts.	1/ 5/97	6 48	2 90	9 38
Baker, Henry M.	236 Sutter St.	6/25/98	5 00	2 59	7 59
Bates, Mrs. Mary Alice	566 Howard St.	8/21/99	8 27	3 69	11 96
Baur, Helene	109 Devisadero St.	6/28/99	5 00	2 02	7 02
Baily, Mrs. Edith	371 Hayes St.	2/20/00	1 00	44	1 44
Baker, Henry	34 Birch Ave.	7/ 5/00	5 89	2 18	8 07
Bard, Esther	402 Geary St.	5/14/00	1 00	23	1 23
Brady, John	9 Lafayette St.	4/10/00	1 32	3 59	4 91
Baylard, Louis E.	Vacaville	1/23/00	10 60	4 26	14 26
Baptista, Josephine	733 Magnolia St.	9/27/01	1 93	99	2 92
Barry, Mrs. Belle	315 Jessie St.	6/20/01	7 83	3 70	11 53
Barry, Clara	721½ Minna St.	7/ 8/01	1 42	28	1 70

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Bradley, Michael	197 Precita Ave.	11/ 4/01	\$3 37	\$4 35	\$7 72
Bell, Jane	Burlingame	4/20/96	1 00	1 60	2 60
Becker, David	1005 Golden Gate Ave., Con-				
	vent Immaculate Heart of				
	Mary	2/11/96	1 66	62	2 28
Bean, Hannah	332 10th St.	4/22/96	2 77	1 51	4 28
Beber, Erich	2562 Market St.	3/26/00	3 30	1 07	4 37
Becker, Minnie	416 Waller St.	1/22/00	4 34	1 61	5 95
Bergland, Emma	423 Tehama St.	12/20/00	2 16	85	3 01
Berk, Frank	Port Hartford Lighthouse	9/12/00	5 00	1 80	6 80
Berner, Hubert	Windsor Hotel	2/28/00	3 72	1 76	5 48
Blean, William	23½ Devisadero St.	8/18/96	8 53	3 48	12 01
Breen, Thomas William	Sausalito	7/24/96	6 36	2 26	8 62
Beall, Samuel Judson	Iowa Hill	12/ 1/98	3 60	5 31	8 91
Becker, Henry	1087 Howard St.	10/15/98	5 22	2 08	7 30
Bell, Gertrude H.	625 Central Ave., Alameda	10/20/99	6 12	3 12	9 24
Bennett, George E.	1327 Fell St.	12/19/99	6 46	3 37	9 83
Bergendahl, Knut	231 3d St.	8/ 2/99	1 92	83	2 75
Bergendahl, Knud or Martha	231 3d St.	1/18/01	1 34	29	1 63
Boa, John	19 Drumm St.	4/ 3/96	1 00	40	1 40
Boero, Giuseppe	Cor. 15th and Guerrero Sts.	5/ 1/96	5 86	14 52	20 38
Bosse, Franz W.	N. W. Cor. East and Jackson				
	Sts.	12/ 7/98	1 17	36	1 53
Bodwell, Samuel Proctor	48 4th St.	5/24/97	1 03	32	1 35
Boyd, Ellen	1939 Page St.	2/ 2/98	1 83	57	2 40
Bouyssou, Antonin	609 Pine St.	12/10/98	6 06	2 57	8 63
Boelen, Elizabeth	635½ Natoma St.	9/28/99	2 42	83	3 25
Bond, Mary G.	233 York St., Vallejo	9/ 6/99	2 78	1 73	4 51
Bonney, Jennie L.	Hotel Beresford	4/10/99	8 68	4 06	12 74
Bothe, Rosa	607½ Natoma St.	7/17/99	4 10	1 63	5 73
Born, Stephen	59 3d St.	3/ 9/00	2 47	78	3 25
Bourgeois, Jane or Auguste					
(Minor)	211½ Polk St.	5/ 7/00	1 00	40	1 40
Boyd, Sidney Charles	S. S. "Australia"	10/15/00	2 13	79	2 92
Brown, Henry James	209 Leidesdorff St.	10/ 2/00	1 06	70	1 76
Boell, Mariana	503 Greenwich St.	11/14/01	1 83	1 07	2 90
Bourke, James	New Western Hotel	1/22/01	2 99	4 15	7 14
Brown, Mary E. or Cora E.	1519B Howard St.	6/13/01	3 21	1 33	4 54
Brown, Henry M.	722 Laguna St.	5/29/01	3 80	3 49	7 29
Burns, Robert Alexander	227 2d St.	6/15/99	5 31	2 58	7 89
Bushby, George B.	317 Brennan St.	7/ 5/00	4 44	1 55	5 99
Buckley, Nellie	1406 Geary St.	12/ 2/01	15 00	6 90	21 90
Butler, William H.	1414 McAllister St.	7/ 3/01	22 58	10 71	33 29
Bybee, Mary L.*	1700 Osos St., San Luis				
	Obispo	3/24/96	1 00	36	1 36
Bryan, Charles H.	610 Fell St.	7/ 2/96	7 49	2 90	10 39
Byrne, Francis O.	1183 Broadway, Alameda	6/30/00	1 95	1 15	3 10
Clancy, Owen	24 Valley St.	10/ 6/96	8 73	4 19	12 92
Casey, William, Jr.	625 Hayes St.	4/22/96	1 00	1 57	2 57
Carstens, John*	272½ Mission St.	4/14/98	14 11	7 29	21 40
Callan John	236½ Clara St.	9/19/98	3 65	1 31	4 96
Canavan, Mrs. M.	210 Jones St.	4/16/97	3 29	2 43	5 72
Castle, Lena	1211 Castro St.	7/11/98	3 52	1 17	4 69
Cassidy, William or Mary	143 5th St.	2/ 3/98	1 99	72	2 71
Cappell, Annie or Nellie	Berkeley	1/ 6/97	32 53	16 03	48 56
Callane, Katie	138 Perry St.	1/11/97	2 83	1 03	3 86
Cassinelli, John Jr.	Veg. Garden on Paul Tract				
	bet. San Bruno Road and				
	Railroad Ave.	9/ 7/98	2 27	84	3 11
Clarkin, Richard	6 Montgomery Court	7/19/97	4 84	1 94	6 78
Carlson, Charles	116 Berry St.	1/30/99	3 79	1 57	5 36
Casey, Margerite	3886 23d St.	7/ 6/99	1 97	74	2 71
Casey, Nora Raphael	813 Baker St.	4/26/99	2 34	96	3 30
Callahan, Nellie	Grass Valley	9/14/00	1 27	31	1 58
Campbell, Mary	243 4th St.	1/11/00	5 09	1 94	7 03
Carlson, Rose	1110 Broadway	8/13/00	3 31	1 32	4 63
Cassel, Lila M.	210 Turk St.	9/29/00	2 88	3 10	5 98
Cassidy, Emma	118 Sickles Ave., Ocean View	5/25/00	1 02	34	1 36
Caulfield, John F.	712 Sutter St.	4/14/00	2 13	80	2 93
Chamberlin, Leonard C.	464 Clementina St.	9/25/00	1 16	53	1 69
Chase, Ellen	20 Ringgold St.	1/22/00	1 10	25	1 35
Cahill, Fannie	228 Turk St.	5/22/01	21 22	11 01	32 23
Casey, Michael or Mary	Cor. 36th and San Pablo				
	Ave., Oakland	6/18/01	5 00	2 11	7 11
Clark, Sarah	1911 Green St.	11/12/01	4 55	2 22	6 77

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Clement, Mrs. F. M.	232 O'Farrell St.	4/ 3/97	\$3 60	\$4 89	\$8 49
Cleary, Augustus S.	216 Grove St.	11/23/00	7 87	3 53	11 40
Christy, James A.	419 Harrison St.	3/12/98	1 43	1 23	2 66
Crittenden, James L.	627 San Pablo Ave., Oakland	5/ 1/00	5 00	3 40	8 40
Connor, Amelia A.	560 Folsom St.	3/ 5/96	10 56	4 60	15 16
Cordero, Frances	2234 Post St.	8/29/96	1 00	53	1 53
Cowley, Marion	1120½ Turk St.	3/26/96	1 00	47	1 47
Crowley, John George	1010 Guerrero St.	11/19/96	1 21	28	1 49
Corless, Annie	46 Fremont St.	1/14/97	30 23	14 92	45 15
Coleman, Michael	Sailor's Home, Harrison and Main Sts.	1/ 4/98	1 84	53	2 37
Connors, Charles F.	747 Folsom St.	7/18/98	2 00	67	2 67
Co. "B" 1st Regiment, League of the Cross Cadets	28 Sycamore Ave.	7/15/98	2 19	67	2 86
Crotty, Patrick	Iron Mountain Mine, Shasta Co.	12/14/97	10 00	4 24	14 24
Cornyn, Francis	1116 Folsom St.	8/13/98	11 41	4 70	16 11
Crowe, Josie	2503 Larkin St.	11/21/98	1 58	88	2 46
Corbett, Carrie A.	522 Hayes St.	6/14/97	8 53	16 45	24 98
Coleman, Lizzie	1330 Buchanan St.	5/17/99	4 57	2 06	6 63
Connor, Patrick F.	Berenda, Madera Co.	8/ 4/99	1 46	29	1 75
Conway, Major	413 Douglas St.	1/18/99	1 08	29	1 37
Costello, Mrs. Bridget	2118 Howard St.	11/ 7/99	4 87	2 43	7 30
Coyte, George L.; Mary M.	552 3d St.	9/18/99	2 74	1 01	3 75
Coffin, Frederick F.	2018 Van Ness Ave.	4/28/00	63	08	71
Collins, Harriet	840 Grove St.	11/19/00	1 83	66	2 49
Coltman, George E.	1620 Stockton St.	7/ 8/00	7 12	3 48	10 60
Conklin, W. H.	1344 Folsom St.	1/10/00	1 69	25	1 94
Corcoran, John	136 Folsom St.	1/12/00	10 52	4 50	15 02
Crockett, Dora	260 Jessie St.	2/13/00	5 00	1 90	6 90
Conner, Patrick	526 Golden Gate Ave.	4/11/01	4 29	1 82	6 11
Cowin, Josie E.	618 Harrison St.	6/17/01	2 07	1 16	3 23
Curry, Fannie	2 Morrell Place	11/21/96	1 00	41	1 41
Curtin, Jeremiah	914½ Harrison St.	5/ 6/97	1 89	89	2 78
Cullicott, J. P.	13 Hampton Place	8/ 2/97	2 98	1 17	4 15
Curtin, Augusta	138 Gough St.	7/ 1/99	1 83	47	2 30
Careton, Edward	1535 15th St.	1/25/00	2 50	2 16	4 66
Curzon, Lizzie	3380 20th St.	12/22/00	3 83	2 59	6 42
Da Rosa, Francisco Dias	c/o Portuguese Hotel, 37 Clay St.	3/ 1/98	1 38	2 03	3 41
Dalzell, William	Rutherford, Napa Co.	6/22/97	10 00	4 47	14 47
Davidson, Mrs. Antoinette	319 Golden Gate Ave.	7/ 2/97	2 49	85	3 34
Dahms, Carl H.	2513 Mission St.	3/ 7/98	1 19	37	1 56
da Silverira, Joao Bettencourt	422 Drumm St.	2/ 2/98	2 12	4 94	7 06
Danz, Giovanni*	Mokelumne Hill	7/11/99	3 49	1 29	4 78
Davidson, Mary F.	Hayward	1/21/99	1 33	29	1 62
Daley, George F.	668¾ Clementina St.	8/ 3/00	1 34	26	1 60
Davis, David E.	246 7th St.	10/20/00	3 13	1 11	4 24
Davis, Floyd W.	City and County Hospital	11/ 9/00	1 13	4 88	6 01
Davis, Warren J.	Pennegrove, Sonoma Co.	6/ 9/00	9 80	4 64	14 44
Davenport, Francis; Roy Earl (Minor)	Presidio	12/ 9/01	5 00	1 99	6 99
Delmon, Andre	113 Grant Ave.	3/ 4/96	1 20	43	1 63
Desmond, John	Livermore	1/ 3/96	2 32	73	3 05
Decarli, Filippo	811 North Point St.	12/15/97	19 82	12 47	32 29
DeLancy, William Francis	119 9th St.	9/ 2/98	1 00	25	1 25
Demartini, Giovanni	2 Verona St.	6/30/98	3 44	14 08	17 52
Dellepiane, F.	1626 Sacramento St.	7/ 8/98	2 48	71	3 19
Deller, Philippe	313 Jessie St.	6/13/98	1 03	32	1 35
De Mendonca, Laurentino Jose	422 Drumm St.	3/ 8/99	1 51	3 42	4 93
Desmond, Agnes	3164 26th St.	12/16/99	1 18	32	1 50
De Bernardi, Henry	118½ Ellis St.	3/ 6/00	30 02	13 06	43 08
Delano, Susan Belle	1145 Folsom St.	7/ 7/00	1 00	23	1 23
de Sedletzky, Tatiana	Cor. Scott and Green Sts.	7/24/00	9 99	4 06	14 05
Dempsey, Mary A.	107 23d St.	2/14/01	7 92	3 85	11 77
Denning, Mrs. Mary	West Berkeley, Alameda Co.	2/ 6/01	1 38	31	1 69
Dispau, John T.	919A Sutter St.	3/ 5/98	1 24	46	1 70
Dixon, Henry W. or Ethelwyn May	Santa Monica	5/29/00	1 29	64	1 93
Dixon, George A.	320A Guerrero St.	3/29/01	2 23	1 12	3 35
Driscoll, Francis J.	954 Mission St.	10/10/01	21 10	10 51	31 61
Dott, Mrs. Annie	Sausalito, Marin Co.	4/ 3/96	1 20	80	2 00
Donnelly, Catherine Q.	1037 Mission St.	12/21/96	1 00	68	1 68
Donovin, Mary	1727 Eddy St.	5/15/97	1 27	43	1 70
Dollar, Alexander M.	San Rafael	2/ 2/98	7 64	3 14	10 78

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Dolan, Ellen	282 Valley St.	8/16/97	\$2 56	\$0 96	\$3 52
Domoto, Frank T.	335 O'Farrell St.	1/22/97	8 13	3 76	11 89
Donegan, Constantine P.	Daggett.	11/27/99	1 04	49	1 53
Donnelly, Mrs. M. A. *	308 Page St.	5/ 3/99	4 32	3 81	8 13
Doud, Elizabeth M.	2701½ Howard St.	4/ 8/99	4 62	2 05	6 67
Dowling, Jerome	430 Eddy St.	10/ 2/99	4 22	2 86	7 08
Dobs, Frank S.	1205 Market St.	10/13/00	5 47	1 91	7 38
Donald, Eleanor	14 Stanley Place	6/20/00	1 00	23	1 23
Doheney, Edward J.	422 Turner St., L. A.	9/10/01	2 63	1 03	3 66
Duffy, John	28 Stanley Place	10/25/97	3 35	2 91	6 26
Duff, John Joseph	Menlo Park	2/ 5/98	1 59	36	1 95
Dunne, Katie	25½ Stockton St.	5/21/97	1 72	31	2 03
Dunne, Mary J.	1722 Hyde St.	11/11/98	1 37	5 69	7 06
Dunne, Carmelita C.	409 Ellis St.	1/ 9/97	11 79	5 65	17 44
Duffley, James	717 Greenwich St.	4/ 1/99	18 00	8 82	26 82
Duffy, E.	1015 Howard St.	8/ 7/99	3 06	2 10	5 16
Durrenberger, Joseph A.	1225 Steiner St.	5/ 4/99	1 00	39	1 39
Duggan, T. J.	914 Jackson St.	7/27/00	5 62	2 07	7 69
Duzant, Birdie	1024 Jackson St.	11/ 8/01	3 91	4 14	8 05
Eaves, Joseph	61 Tehama St.	3/22/98	3 40	1 69	5 09
Egan, Delia or Thomas Patrick (Minor)	1527 Bush St.	1/ 9/99	1 13	29	1 42
Eaton, Mary A.	2526 California St.	1/ 20/00	10 50	4 42	14 92
Emmett, Annabelle	300 Van Ness Ave.	11/21/96	1 01	29	1 30
Elder, Sophie or Neil Everach (Minor)	1023 21st St.	1/14/96	1 74	42	2 16
Eggertsen, Anna*	1628 Union St.	11/13/96	4 14	1 65	5 79
Everson, Bridget or McSweeney, Margaret	3940 Clay St.	11/23/98	1 73	2 57	4 30
Ehrenfort, Alice	5 Hyde St.	11/30/00	1 00	22	1 22
Elliotte, Edith	556 O'Farrell St.	8/ 1/01	5 00	2 23	7 23
Flanagan, May	23½ Decatur St.	6/27/98	1 83	72	2 55
Frnjak, Julius	Redwood City	4/ 2/97	4 81	2 58	7 39
Farrah, Florence Velma or Pater- son, Susie E.	2533 Mission St.	5/ 6/97	1 19	31	1 50
Fay, Hannah	With L A. Booth	5/26/97	2 17	6 06	8 23
Fallon, Edward P.	431 Duncan St.	12/28/98	14 95	6 21	21 16
Frank, Jacob	729½ O'Farrell St.	7/ 5/99	1 76	31	2 07
Fallon, Amelia J.	138A 4th St.	2/ 2/00	1 03	50	1 53
Franklin, Hanna	1025 Natoma St.	8/ 4/00	1 05	27	1 32
Fraser, Mary A.	231 Fulton St.	3/10/00	1 36	30	1 66
Farren, Nellie B.	526 Eddy St.	8/12/01	1 00	30	1 30
Freese, Amanda E.	917 Treat Ave.	4/19/98	1 00	35	1 35
Fenkhausen, Mrs. Edith	San Rafael	12/24/97	1 10	89	1 99
Fleischman, Charles N.	315 Kearny St.	1/12/97	1 00	30	1 30
Ferguson, Sarah A.	2105 Bush St.	7/26/97	2 25	75	3 00
Felker, George H.	3341 21st St.	1/11/99	1 40	29	1 69
Fletcher, Charles B.	144 Clara St.	12/24/00	5 00	1 81	6 81
Freeman, Lucy E.	606 Powell St.	10/27/00	1 33	49	1 82
Feeley, Catherine	508 Franklin St.	4/26/01	1 28	2 17	3 45
Fenne, Lulu	338 Golden Gate Ave.	12/24/01	12 02	5 55	17 57
Ferrera, Giovanni	Colma, San Mateo Co.	7/ 9/01	12 70	5 89	18 59
Freeman, Alta	75 Pierce St.	7/ 3/01	10 65	4 90	15 55
Fisher, Lizzie M.	2024 Pacific Ave.	4/16/96	2 48	85	3 33
Fitzgerald, Anna	609 Ellis St.	1/26/97	1 00	29	1 29
Finigan, Emily B.	1813 Lyon St.	10/26/97	1 00	99	1 99
Firman, Emily R.	Coronado	10/10/98	1 99	71	2 70
Finn, Edward	203 11th St.	7/12/98	2 28	67	2 95
Finneran, Katie*	San Jose	5/12/00	9 14	6 13	15 27
Firos, Alexandros Ch.	124 6th St.	8/27/00	1 00	23	1 23
Friedrichs, Agnes B.	Lapham	12/24/00	1 00	28	1 28
Frion, Edouard	410 Kearny St.	4/18/00	5 63	2 80	8 43
Ford, Ellen	1225 Union St.	7/ 3/96	4 00	4 79	8 79
Foxall, Georgiana	1346 Market St.	4/ 1/98	1 99	85	2 84
Foster, James or Mary	10 Sherwood Place	9/23/97	1 00	33	1 33
Fouts, Clarence L. or Mary C.	1011 Washington St.	6/14/97	2 00	75	2 75
Fogarty, William J.	4 Stockton Place	7/16/98	1 00	24	1 24
Foley, John Talbot (Minor)	13 Walter St.	12/22/97	2 19	88	3 07
Flood, Bridget* or Kelly Mary	521 Post St.	8/12/97	23 90	11 05	34 95
Fox, William J.	218 7th St.	6/19/99	4 65	2 02	6 67
Fogarty, William	Brooklyn Hotel	2/26/00	1 07	27	1 34
Fronk, Mrs. Alice	1618 Green St.	3/31/00	1 24	33	1 57
Foulk, Nina	852 Valencia St.	8/10/01	1 02	29	1 31
Fox, Estell	658 Parker Ave.	6/ 7/01	1 48	47	1 95
Flynn, Mrs. Mary T. P.	339 Minna St.	5/ 4/96	2 69	1 05	3 74

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Flynn, James E.	333 Jessie St.	7/25/96	\$1 30	\$0 29	\$1 59
Flynn, Lawrence	523 2d St.	11/28/99	1 15	56	1 71
Flynn, Mary Margaret	860 Grove St.	5/27/99	1 00	51	1 51
Flynn, Loreta K.	715 Franklin St.	7/25/00	8 69	3 44	12 13
Grady, Mary Josephine	310 Sanchez St.	10/22/96	1 00	27	1 27
Gray, Margaret A.	1414 Lafayette St.	8/23/96	1 95	72	2 67
Gallivan, Richard E.	1010 Natoma St.	4/13/96	12 11	6 54	18 65
Gaffney, Mary E.	900 Van Ness Ave.	3/18/96	2 85	1 44	4 29
Gallagher, Miss Celia A.*	1519 Eddy St.	2/ 3/96	7 73	7 67	15 40
Gallagher, D. A.	207 Fell St.	1/28/98	1 80	45	2 25
Gray, Amy H.	315 Bartlett St.	12/22/97	1 08	35	1 43
Gray, Hugh M. or Fred W. Gray	158 Golden Gate Ave.	8/13/99	1 42	32	1 74
Gallagher, Catherine	1150 Fulton St.	3/12/00	1 28	32	1 60
Garratt, Sadie L.	858 Cedar St., Alameda	5/17/00	1 01	48	1 49
Gaynor, George Henry	West Berkeley	6/17/00	10 09	6 33	16 42
Glassford, John R.	U. S. Mint	12/27/00	2 13	5 82	7 95
Grady, John Joseph	310 Sanchez St.	8/27/00	3 79	1 57	5 36
Gracia, Marie	917 Noe St.	9/ 6/01	3 45	1 33	4 78
Gleason, Francis	Quartz Mountain, James-town	12/ 8/96	3 00	94	3 94
Genty, Edouard	1346 Market St.	4/ 1/98	1 99	7 59	9 58
Gedner, Charles	13 Guy Place	7/25/98	5 00	1 79	6 79
Green, Juanita E.	813 Sutter St.	9/ 2/99	5 00	1 98	6 98
Greenan, Ada	637 Golden Gate Av.	8/23/01	1 19	30	1 49
Genthe, Arnold, Ph. D.	25 Yerba Buena St.	3/ 8/00	2 72	13 80	16 52
Green, Edward J.	830 Mission St.	11/23/00	4 48	1 97	6 45
Gregg, Jessie	1325 Howard St.	8/ 6/00	1 00	24	1 24
Gilbert, Lizzie	2082 Market St.	7/21/96	1 13	29	1 42
Giovannini, Mrs. Annie	1028 Montgomery St.	10/ 6/96	2 73	1 88	4 61
Gillespie, Alexander	Placerville	3/23/96	1 01	94	1 95
Griswold, Victoria A	1010 Post St.	2/17/98	10 00	4 25	14 25
Gibson, Katie	Main Prairie, Solano Co.	1/11/97	2 45	86	3 31
Gillronan, James Henry	Angels Camp, Calaveras Co.	12/ 8/99	2 00	55	2 55
Giovannini, Luigi	641 Vallejo St.	1/18/99	4 59	1 92	6 51
Griffin, Thomas H.	1013 20th St.	12/21/99	1 51	45	1 96
Gilbert, Edward J.	1525 Ellis St.	11/23/00	1 44	33	1 77
Grimes, George James (Minor)	750 Lyon St.	12/ 7/01	10 00	4 40	14 40
Goodman, Duerersso	7 Mile Place	9/18/96	1 10	28	1 38
Goodmurphy, Sidney R.	1205 Taylor St.	6/ 9/96	1 33	1 61	2 94
Gorman, Ann	240 Langton St.	6/13/96	2 36	75	3 11
Gould, Cora L. or Ryan, Frances A.	246 21st Ave.	7/27/98	5 00	1 79	6 79
Grosvenor, Chetwynd G.	Occidental Hotel	12/ 2/97	1 27	1 79	3 06
Goepfert, Mary Jane	230 Hickory Ave.	1/24/99	1 29	29	1 58
Golden Star Lodge No. 10, Independent Order Odd Ladies	c/o Lena Loomis, 866 Mission St.	1/17/99	22 07	10 69	32 76
Goggin, Catherine	611 Stockton St.	2/10/00	1 05	23	1 28
Gjuka, Nikola	251 Natoma St.	1/ 2/01	2 29	71	3 00
Hayes, Michael	1 Austin St.	3/13/96	1 72	93	2 65
Harms, Mrs. Mollie	627½ Vallejo St.	2/ 5/98	10 28	5 45	15 73
Hayes, Patrick	8 Bartol St.	6/10/97	3 00	1 1	4 10
Hammersley, James H.	53 Chr nicle Bldg.	12/19/98	1 49	25	1 74
Harrington, James	103 Ash Ave.	10/31/98	1 09	37	1 46
Hall, Henry	1319 Hayes St.	12/ 6/99	2 2	99	3 27
Hall, Margaret	321 Virginia Ave.	3/15/99	1 00	36	1 36
Hansen, Charles R., Jr.	104 Geary St.	5/ 5/99	1 17	50	1 67
Hansen, Niels P.	Hayward, Alameda Co.	7/11/99	8 68	3 80	12 48
Hargedon, Catherine*	218 Fair Oaks St.	3/29/9	8 64	6 28	14 92
Haas, Maximillian B.	405 Kearny St.	4/23/ 0	1 74	81	2 55
Hagelsteen, Leonhard	311 Waller St.	5/16/00	1 59	1 75	3 34
Hammond, Mary E.	Fruitvale Ave., Fruitvale	10/11/00	6 25	5 33	11 58
Hansen, Knut	17 4th St.	2/ 8/00	1 57	27	1 84
Harrington, Thomas S.	Menlo Park	6/ 9/00	9 13	5 37	14 50
Hatten, Mary J.	418 Oak St.	6/21/00	1 00	33	1 33
Haughey, Paul	Little Rock, Arkansas	7/19/00	2 39	1 29	3 68
Hafenegger, Mary A.	135 Valencia St.	12/19/01	15 00	6 71	21 71
Havery, John J.	1020 Willow St., West Oakland	2/23/01	1 49	1 40	2 89
Herrig, Emile	110 6th St.	2/21/96	1 99	2 15	4 14
Healy, Mary	Laurel Wood Farm, Santa Clara	10/18/97	3 87	1 68	5 55
Healey, Patrick J.	1818 Bush St.	8/ 5/99	1 38	29	1 67
Heffernan, Katherine	29½ 14th St.	5/28/99	1 66	2 11	3 77
Henley, Alexander	2039 Alameda Ave Alameda	7/18/99	4 26	1 67	5 93

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Heard, Sadie K.	317 Eddy St.	12/18/00	\$1 00	\$0 22	\$1 22
Heimrath, Francis	640 Stevenson St.	12/26/00	1 40	24	1 64
Heron, Thomas	33 Hincley St.	2/15/00	1 04	27	1 31
Herzo, Amanda	218 Leavenworth St.	12/15/00	1 00	22	1 22
Henderson, Eliza	1211 Octavia St.	8/14/01	1 71	34	2 05
Hill, Fred R.	25 John St.	2/1/98	10 00	6 39	16 39
Holmes, Henry	1924 Sutter St.	12/23/96	1 72	56	2 28
Hood, Fred	810 Mission St.	8/15/96	2 00	71	2 71
Hough, Ida	532 Eddy St.	4/13/96	1 00	1 86	2 86
Holmberg, John	c/o L. Soper, Mission and 29th Sts.	9/26/98	6 63	2 70	9 33
Holtz, Herman	108 Jackson St.	12/13/97	1 26	2 35	3 61
Holl, Mary	Dixon	9/3/98	1 16	56	1 72
Hounsell, S.	Steamer "Corwin"	1/4/97	5 70	2 52	8 22
Hogreve, Anna	400 San Jose Ave.	1/26/97	1 62	30	1 92
Honel, Adolphe S.	320 Sutter St.	1/26/99	6 58	2 96	9 54
Hoyer, Mrs. Annie	1212 Campbell St., Oakland	2/28/99	4 02	1 72	5 74
Houlton, Katherine L.	404 Turk St.	12/24/01	15 00	8 00	23 00
Howe, Minnie	13 Moss St.	4/8/01	1 00	1 76	2 76
Hunter, Allan	Park Hill Ave. and Tilden St.	12/26/96	4 23	15 94	20 17
Hughes, Patrick	29 York St., Vallejo	12/13/97	1 13	2 89	4 02
Hughes, Edna Rosina	3218 Fillmore St.	12/12/99	1 00	25	1 25
Hughes, William D.	703 Clayton St.	5/27/99	1 00	54	1 54
Hughes, Zuleika J.	1110 Jefferson St., Oakland	9/22/99	1 65	49	2 14
Hughes, Mrs. Anna B.	13 Moss St.	12/31/00	2 92	5 02	7 94
Hughes, Mrs. Constance J.	1711 Market St.	8/18/00	6 77	2 77	9 54
Hunter, William L.	12 Front St.	5/14/01	1 10	57	1 67
Israel, Emma	238 Taylor St.	7/6/97	3 62	1 37	4 99
Jacobsen, Betty	Fruitvale	4/3/99	1 61	37	1 98
Jacobson, Rose	2716 California St.	1/14/99	5 67	2 45	8 12
Janzi, Jules	25 South Park	4/3/99	1 14	1 08	2 22
Jamieson, Robert	325 Minna St.	1/16/00	11 16	4 78	15 94
Jennings, Rebecca	1210 Sutter St.	4/21/96	1 87	2 81	4 68
Jedding, Mrs. Lou C.	636 Sutter St.	1/24/99	1 19	29	1 48
Jencks, Mrs. Rose Emma	"Strathmore," cor. Larkin and Sutter Sts.	7/28/99	1 07	27	1 34
Jensen, Arthur C.	4632 18th St.	1/17/99	1 00	29	1 29
Jensen, Carrie	104 Turk St.	5/31/00	1 00	28	1 28
Johnson, Theodore	San Mateo	1/7/96	2 03	72	2 75
Jordan, Emilie (Minor)	618 Ellis St.	3/11/96	2 00	75	2 75
Jones, David Ford	Bisbee, Arizona	7/15/98	1 82	43	2 25
Johnson, Mrs. S. B.	129½ Utah St.	3/28/98	9 55	4 11	13 66
Johnson, Olof	810 Tennessee St.	1/25/98	31 28	13 69	44 97
Johanowitz, Samuel	737 Mission St.	11/15/99	6 08	2 63	8 71
Johansen, Carl August	S. S. "Kottick"	12/11/99	1 00	56	1 56
Jones, Priscilla A.	2619 22d St.	9/10/01	1 34	41	1 75
Jones, William J.	51½ Ritch St.	6/18/01	1 63	3 64	5 27
Juhlin, Carl	S. S. "Walla Walla"	11/10/98	4 43	1 60	6 03
Kahrman, Conrad H.	Santa Ana, Salvador, C.A.	7/26/98	5 99	2 24	8 23
Kallman, Jenny	519 Alvarado St.	6/28/00	6 24	3 34	9 58
Kaney, Thomas S.*	Dunsmuir	4/20/00	1 04	1 84	2 88
Kahn, Josie	757 McAllister St.	4/25/01	1 84	1 13	2 97
Keany, Mary	1555 Market St.	1/24/00	1 91	58	2 49
Kelly, Thomas J.	627 Haight St.	7/13/97	1 74	37	2 11
Kemp, Mrs. Hattie	1207½ Mission St.	12/4/97	1 00	52	1 52
Kelcher, Eliza or Katie	713 Front St.	5/18/97	11 77	6 09	17 86
Kennedy, Mary J.	920 Page St.	10/29/97	1 61	1 27	2 88
Kennedy, John J.	156 Golden Gate Ave.	4/13/99	1 00	94	1 94
Kenway, Alfred S. or Mary French (Minor)	11 Hickory Ave.	10/17/99	10 00	4 35	14 35
Keegan, Mary J.	2057 Mission St.	11/19/00	1 97	7 95	9 92
Kelly, Mrs. Martha	411 10th Ave.	9/21/00	1 93	1 05	2 98
Kennedy, Margaret	827 Kearny St.	12/27/00	1 68	35	2 03
Kenner, Etta Alice	219½ 29th St.	12/24/00	1 00	27	1 27
Kerrigan, Cathrine	246 O'Farrell St.	6/6/00	1 00	1 85	2 85
Kleiser, James H.	997 Market St.	10/9/00	2 02	7 40	9 42
Kearney, Harriet M.	1319 Devisadero St.	2/7/00	1 00	23	1 23
Kelly, Phoebe	47 Homer St.	2/15/01	6 00	2 71	8 71
Kilday, James David	1212 Howard St.	7/3/99	1 61	27	1 88
Kindregan, Maria	807 Franklin St.	3/28/99	6 41	3 62	10 03
Kilgore, Francis W.	215 Kearny St.	12/14/00	2 18	67	2 85
King, Arthur A.	241 Shipley St.	9/5/00	1 39	1 31	2 70
Kirby, Louis P.	Commercial Hotel	12/26/00	1 00	22	1 22
Kinney, Charles R.	c/o Main and Winchester, 214 Battery St.	6/19/01	18 04	10 06	28 10

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Kortick, Frank*	307 1st St.	3/21/96	\$5 29	\$2 27	\$7 56
Kroll, F. Will.	156 9th St.	5/ 3/97	2 05	1 14	3 19
Koehler, Karl Otto	c/o Supt. County Farm, San Rafael	7/25/98	1 00	24	1 24
Kopranovitch, Ferdinand	208 Golden Gate Ave.	9/30/01	4 01	8 23	12 24
Korten, Charlotte	10 Alaska Place	1/ 5/01	1 48	29	1 77
Kuerr, Claire F.	Co. "G" Cal. Vol., Manila, P. I.	8/28/99	1 13	52	1 65
Kyle, Hannah or Lizzie	9 Harriett St.	4/16/98	5 40	3 57	8 97
Laws, John C. or Mrs. Lillie	112 14th St.	4/ 9/98	4 52	1 75	6 27
Lamb, Charles Joseph	1208 17th Ave., East Oak- land	3/ 2/97	1 00	34	1 34
Lavin, Bridget	407 4th St.	8/26/97	1 60	33	1 93
Law, Sarah	Seattle, Wash.	7/25/98	3 82	1 31	5 13
Lambert, Caroline C.	1211 Clay St., Oakland	2/15/98	12 13	5 30	17 43
Laery, Julia	San Francisco	6/24/96	25 76	11 15	36 91
Laurin, Erard	126 Kearny St.	2/ 2/99	1 32	29	1 61
Lanzet, Rachel	2325 Pine St.	9/17/00	1 25	36	1 61
Lemman, Katherine Ella	2126 Jackson St.	9/14/96	13 48	10 15	23 63
Levy, Bertha	505 Jones St.	1/26/97	1 00	28	1 28
Levick, John	Angel Island	7/29/97	14 08	6 34	20 42
Lee, Anton N.	325 Minna St.	3/14/99	1 22	72	1 94
Lenhoff, William	424 Fremont St.	9/22/99	2 55	3 07	5 62
Leahy, Michael	1311 Alabama St.	7/26/00	1 00	23	1 23
Leary, Tim or Hannah	1892 Howard St.	7/27/01	3 62	1 36	4 98
Ledyard, Dr. W. E.	128 2d St.	7/30/01	7 69	3 44	11 13
Lenahan, Edward	Novata, Marin Co.	4/ 3/01	1 58	7 42	9 00
Levison, Mary	254 Brannan St.	4/15/01	5 00	2 36	7 36
Lind, Felicitas C.	44 Hancock St.	10/30/96	3 24	1 43	4 67
Lipsett, William	Grub Gulch, Madera Co.	1/ 1/97	5 00	3 31	8 31
Lichtig, Sarah	34 Hubbard St.	2/ 7/99	9 12	5 23	14 35
Lind, Jalmar	412A Bryant St.	1/13/99	1 10	29	1 39
Livingston, Susie E.	116 Turk St.	8/21/99	2 17	1 02	3 19
Lockwood, Frank	1945 Geary St.	8/ 1/98	1 24	25	1 49
Lincoln, Miss Eva	40 Geary St.	10/22/00	1 62	4 32	5 94
Lowry, William R.	414 Lilly Ave.	10/18/97	5 00	2 57	7 57
Lorenzen, Christian	Steamer "Caroline"	6/ 3/96	6 97	3 59	10 56
Loftus, Mrs. Marian V.	Sonora	4/ 6/98	5 84	2 68	8 52
Lombard, Charles H.	1519 Webster St.	8/12/01	4 34	1 95	6 29
Look, William C.	432 Franklin St.	2/ 4/01	1 00	28	1 28
Luttringer, Joseph	Sea View, Sonoma Co.	1/18/98	2 50	80	3 30
Ludolph, William	2202 Fillmore St.	6/ 6/98	1 08	26	1 34
Loughran, Mrs. L., trustee for Henry Byron	121½ Downie St.	1/27/00	1 99	72	2 71
Lucerne, Lucile	131 Montgomery St.	5/25/00	1 00	23	1 23
Lundberg, August	Pinole	9/27/01	2 10	84	2 94
Lyford, Fannie Powell	303 Jones St.	1/30/96	1 00	31	1 31
Lyons, Mary F.	411 Linden St.	4/ 8/96	4 68	1 67	6 35
Lyons, Kate Arnoup	2438 Dwight Way, Berkeley	1/15/01	2 00	81	2 81
Lowell, John F. or Lillian D.	1010 Sacramento St.	7/25/98	3 11	99	4 10
Long, John D.	1225 Pacific St.	2/23/97	1 02	42	1 44
Loustanau, J. P.	Commercial St.	4/10/99	6 57	4 52	11 09
Love, Mary A.	2817 Greenwich St.	11/17/99	1 58	94	2 52
Low, Bathia	568 Folsom St.	8/11/99	1 95	1 85	3 80
Martin, William J.	West Berkeley	3/ 9/96	3 13	2 10	5 23
Marshall, Jessie	439 O'Farrell St.	5/ 2/98	1 00	24	1 24
Marx, Julius or Johannah	1914 Hyde St.	12/16/98	2 07	1 92	3 99
Macfarlane, William Thos. or Sarah	418 Golden Gate Ave.	9/28/99	1 00	42	1 42
Maguigan, Mary or James	1621 Leavenworth St.	12/21/99	2 60	1 09	3 69
Manning, Elizabeth	55 Haight St.	10/ 3/99	1 84	89	2 73
Martin, Mrs. Crowford Jane, trustee for Wm. W.	118 Taylor St.	8/24/99	1 35	28	1 63
Martin, Mary	217 Gough St.	10/20/99	5 00	3 16	8 16
Mathus, Hannah	Napa	11/27/99	1 28	32	1 60
May, Frank	Attached to the Navy, Mare Is., Hobson House	2/13/99	12 56	6 15	18 71
Madsen, Alfred	Santa Rosa	2/27/00	2 10	88	2 98
Maguire, Louise M.	614 Mason St.	11/ 7/00	2 73	1 02	3 75
Mahoney, Mary	San Mateo	10/20/00	1 15	45	1 60
Malagamba, Addie	1443 McAllister St.	11/ 3/00	1 31	46	1 77
Manifold, Annie	412 Cole St.	1/15/00	1 00	25	1 25
Manning, Minnie	San Rafael	9/25/00	1 67	2 18	3 85
Marshall, Joseph W.	2212½ Fillmore St.	2/13/00	1 00	24	1 24
Martell, Sarah C. or William H.	619 3d St.	2/ 8/00	1 43	27	1 70
Martin, Sarah	53 Chenery St.	7/ 2/00	2 99	99	3 98

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Martlan, Rebecca H.	1292 McAllister St.	9/17/00	\$5 00	\$1 78	\$6 78
Massoni, Maurizio	62 Ivy Ave.	5/ 4/00	1 09	23	1 32
Mayer, Ollie	505 Hyde St.	6/18/00	1 00	23	1 23
Mayntzer, Amelia	9½ Houston St.	9/17/00	1 68	26	1 94
MacDonald, Margaret Katherine (Minor)	Emeryville	12/21/01	5 00	1 99	6 99
Madden, Mrs. Bridget*	Howard and 22d Sts.	7/20/01	10 00	4 62	14 62
Mainhall, Mary Jeffreys Lewis	California Hotel	9/12/01	5 00	4 43	9 43
Maitland, Mary	16 Hampton Place	8/15/01	1 21	2 31	3 52
Mann, Alice	946 Post St.	5/17/01	1 28	77	2 05
Marks, David (Minor)	Lowell, Arizona	6/21/01	20 00	9 49	29 49
Marsden, Emma H.	1615 Sherman St.	5/29/01	5 00	2 29	7 29
Matheson, Louis	Ahlborn House	6/26/01	1 73	25 05	26 78
Metcalf, George E.	621 Guerrero St.	3/17/96	1 00	37	1 37
Meagher, Frank T.	San Rafael	12/22/96	1 00	44	1 44
Meyn, Henry or Florence (Minor)	1550 Folsom St.	5/15/96	1 78	1 12	2 90
Menton, Mary A.	13½ Taylor St.	1/ 2/97	11 09	5 30	16 39
Mellmann, Augusta	Napa, box 344	2/ 7/99	3 90	2 12	6 02
Meacham, Rocky	621 Jessie St.	7/27/00	1 00	44	1 44
Meierhofer, Magdalena	1307 Howard St.	5/12/00	2 16	2 11	4 27
Meyers, Eliza	Elmira	12/ 6/01	5 00	7 17	12 17
Mitchell, Peter	427 5th Ave.	11/13/96	2 96	4 28	7 24
Miller, Lucy	7 Grant Ave.	10/24/96	1 92	82	2 74
Miller, Otto	Blake, San Bernardino Co.	5/ 4/98	11 11	6 63	17 74
Michaelson, Thomas	City and County Hospital	2/26/98	1 00	27	1 27
Miller, Robert Walter (Minor)	3953 25th St.	7/20/99	5 00	2 00	7 00
Miller, William C., administrator of the estate of Amelia Miller, deceased.	1237 Union St.	10/ 5/00	1 00	1 71	2 71
Miramón, John	Truckee	7/31/00	7 76	3 00	10 76
Morrow, James C.	552 Mission St.	5/29/96	1 00	38	1 38
Moroney, Mary E.	2237 Jackson St.	6/ 5/97	1 00	40	1 40
Mossler, Marguirete	918 Eddy St.	3/28/98	1 75	44	2 19
Morris, Maud	315 Leavenworth St.	6/21/98	5 00	1 81	6 81
Moran, Michael or Mary	2228 Union St.	7/ 8/97	10 98	4 93	15 91
Moe, Martin S.	14 South Park	4/ 3/99	1 86	3 33	5 19
Molsen, Mrs. Louise C.	304 Sutter St.	3/ 2/99	1 84	1 84	3 68
Morosco, Harry W.	Grand Opera House	1/ 4/99	3 32	1 28	4 60
Mortensen, Johannes	772 Mission St.	2/20/99	3 96	2 00	5 96
Morton, William	130 Ellis St.	12/22/99	1 52	1 43	2 95
Monan, Edward or Ellen	506 20th St.	5/28/00	1 02	5 51	6 53
Morton, William R. or Henry D.	309 Taylor St.; 310 Ellis St.	3/ 3/00	3 10	11 94	15 04
Mockler, John Jr.	322 Duncan St.	10/22/01	1 18	31	1 49
Murphy, Kate	1713 Bush St.	7/29/96	7 67	2 96	10 63
Murray, Sarah	Eureka House, Oakland	10/18/97	1 08	1 38	2 46
Murray, Thomas	Presidio	12/ 9/97	1 00	26	1 26
Mullin, Frank	1615½ Howard St.	1/28/99	1 00	29	1 29
Murphy, George William	1611 Gough St.	12/18/99	1 23	40	1 63
Murphy, Grace G.	1053 Mission St.	10/ 9/99	1 00	26	1 26
Murphy, Peter	26 Frederick St.	6/14/99	31 63	15 49	47 12
Murphy, Robert	1363 Stevenson St.	5/10/00	1 82	1 99	3 81
Muller, William	Eureka	6/15/01	5 00	13 79	18 79
Myren, Christine*	1663 Howard St.	4/ 5/00	10 30	5 10	15 40
Myers, Addie Carlson (Minor)	1124 Pine St.	7/ 2/01	2 35	82	3 17
McCarthy, Kate	1644 Market St.	4/21/96	2 83	1 13	3 96
McNamara, Michael	1244 Market St.	2/ 4/96	2 66	97	3 63
McNamara, Robert J.	567 Market St.	6/30/96	5 00	2 43	7 43
McCarthy, Patrick	56 Minna St.	10/29/98	6 23	12 25	18 48
McMahon, Joseph P.	449 Bryant St.	8/29/98	6 16	2 51	8 67
McAllister, Lizzie M.	810B Geary St.	11/ 5/98	1 16	28	1 44
McKay, James	620 20th St.	9/25/97	1 00	40	1 40
McCarthy, Patrick	752 Folsom St.	4/15/99	2 04	1 08	3 12
McKay, Gladys	322 O'Farrell St.	2/ 1/99	2 04	93	2 97
McManus, Barbara	1625 Leavenworth St.	3/23/99	2 91	2 57	5 48
McMahon, Ann	1011 Natoma St.	10/12/00	1 53	39	1 92
McNalley, Ann*	Herman and Buchanan Sts.	6/ 4/00	32 23	14 27	46 50
McMahon, Ida I. or McAlister, Nellie	431 Ellis St.	6/24/01	5 35	6 20	11 55
McLeod, Alexander	1585 Valencia St.	11/25/96	4 88	3 02	7 90
McPherson, George Francis or Caroline (Minor)	524½ Capp St.	4/13/96	1 00	36	1 36
McBrearty, Mary Ann	12 Alemany St.	4/30/97	1 00	33	1 33
McVenn, Gertrude E.	Belmont	8/19/99	2 96	1 04	4 00
McLellan, Thomas H.	Steamer "North Fork"	5/ 5/00	1 00	87	1 87
McLeod, Sarah	10 Geary Court	9/20/00	6 56	2 95	9 51
McInerney, Isabel	1524 Jackson St.	6/ 8/00	8 05	4 08	12 13

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
McKee, Samuel	1903 Stockton St.	6/26/01	\$8 91	\$4 07	\$12 98
McSweeney, Michael	109 5th St.	2/ 4/01	1 25	2 23	3 48
McCormick, William or Eliza	81 Jessie St.	5/26/98	4 73	2 55	7 28
McDonald, Annie or Malcolm	717 Laguna St.	1/27/97	1 55	30	1 85
McConnell, Francis	144 Perry St.	7/ 7/99	5 40	2 21	7 61
McCormick, John	506 Natoma St.	5/18/99	12 19	7 61	19 80
McCormick, Lizzie	San Rafael	11/17/99	1 47	4 48	5 95
McCormac, James D.	1218 Mission St.	1/ 4/00	31 64	14 02	45 66
McMullin, J. E.	Windsor	4/21/97	1 12	1 74	2 86
McCue, John Patrick (Minor)	1367 Stevenson St.	4/ 5/99	6 60	2 87	9 47
Nagel, August A.	Presidio Reservation	3/ 7/00	3 17	1 21	4 38
Neuber, Minnie	393 6th St.	1/17/98	7 07	2 83	9 90
Nelson, Karl	318 Taylor St.	3/ 3/97	1 00	28	1 28
Nelson, Lauretta M.	17½ Laskie St.	9/ 1/98	1 35	26	1 61
Nedow, Nelson	1839 Linden St., Oakland	1/ 6/99	1 66	29	1 95
Nelson, Delia	711 Minna St.	4/10/99	1 71	40	2 11
Neubert, Peter	Colma, San Mateo Co.	12/ 9/99	1 00	3 25	4 25
Neuman, Louis	126½ 6th St.	5/29/99	2 02	8 81	10 83
Neal, Joseph	1501 Church St.	8/11/00	10 15	4 29	14 44
Nelson, John Arvid	1616 Berry St.	2/13/00	3 74	1 74	5 48
Neumann, Eliza	230 Post St.	11/17/00	1 16	32	1 48
Newell, Dorothy (Minor)	1731 Pacific Ave.	12/24/01	5 00	1 99	6 99
Nielsen, Jens Peter	Mendocino City	2/ 8/99	4 02	1 78	5 80
Nilson, Blanche Emily (Minor)	891 Capp St.	6/26/00	5 00	1 82	6 82
Norton, Alice A.	1212 Union St.	1/14/97	1 80	57	2 37
Northrop, Isabella T. or Howard, Montelle D. (Minor)	17 Henderson Ave.; Folsom Prison	12/30/01	5 00	1 99	6 99
Numa, Henry John	178 East St.	2/ 8/97	1 17	33	1 50
Ny, Paul Henry or Margaret Ellen	1806 Mason St.	4/13/98	3 68	1 53	5 21
Odalovich, Thomas K.	1218 Mason St.	1/29/00	4 77	1 82	6 59
Osman, Elizabeth or William C.	2309 Larkin St.	5/15/00	1 75	3 17	4 92
O'Neill, Francis	1604 Sanchez St.	10/26/98	5 55	2 34	7 89
Oleta Social Club	c/o Fred Kara, 2870 22d St	12/30/96	1 17	96	2 13
O'Keefe, Mary	1810 Bush St.	11/ 9/98	8 19	3 52	11 71
Olsen, Soren Johan	17 Welch St.	9/29/99	1 92	86	2 78
O'Dea, Mary	618½ Main St.	3/17/00	3 98	1 52	5 50
O'Keefe, Mary	2418 Mission St.	12/11/00	1 24	1 31	2 55
O'Neill, William	116 Grant Ave.	1/ 8/00	6 65	2 72	9 37
Oberly, George B.	238 6th St.	3/18/01	1 83	43	2 26
O'Neill, Frances	1028 Bush St.	12/ 9/01	4 44	2 00	6 44
O'Nial, Joshua	1517 Leavenworth St.	3/27/96	1 02	32	1 34
O'Brien, Rosanna	509 Van Ness Ave.	7/ 7/98	2 74	83	3 57
O'Brien, Mary A.*	Green Arbor Bathing House, Alameda	1/16/99	1 11	29	1 40
O'Brien, James J.	Elm Ave. between Tyler and Turk	11/ 5/01	2 91	1 27	4 18
O'Connor, J.	651 Jessie St.	2/15/97	3 77	6 28	10 05
O'Donnell, Ellen	928½ Valencia St.	6/ 1/99	1 00	62	1 62
O'Donnell, Matt.	934 Howard St.	1/24/99	1 01	29	1 30
O'Rourke, Bridget	1626 Dupont St.	11/23/00	1 09	25	1 34
Olson, Wilhelmina	435½ 29th St.	3/30/01	1 74	1 11	2 85
O'Connor, Thomas or Cassie A.	San Quentin	4/15/01	5 23	8 80	14 03
O'Sullivan, Miss Mollie	1825 Bush St.	4/16/01	7 73	3 60	11 33
Parks, Ellen	826 Union St.	2/ 3/96	1 21	55	1 76
Palm, Gustaf A. or Elizabeth	1506 5th Ave., So. S. F.	2/17/97	1 12	33	1 45
Patch, Max	Benicia	3/10/97	1 92	2 41	4 33
Paethorpe, Mary	1421 Fulton St.	8/11/98	7 87	2 97	10 84
Palma, Beatrice	Sonora	1/ 4/99	2 79	1 04	3 83
Pannier, Max	Washington	7/29/01	4 43	1 81	6 24
Percy, Miss Margaret Isabella	1012 Jackson St.	6/15/97	2 55	1 05	3 60
Pearson, Allie M.	1335 Myrtle St., Oakland	1/23/96	3 33	1 22	4 55
Pier, Sarah	627B Ellis St.	9/18/96	1 40	35	1 75
Pettenati, Juanna V.	120 Bernard St.	2/20/97	6 05	2 85	8 90
Peterson, Gustaf	31 Broadway	1/14/98	1 25	26	1 51
Peacock, Harry	312 San Jose Ave.	1/12/99	1 28	29	1 57
Peters, Jane M.	135 45th St., Oakland	6/23/99	21 68	10 63	32 31
Pelham, Arkansa	San Quentin	5/ 1/00	1 86	1 38	3 24
Perrett, Nicholas	738 Pacific St.	1/15/00	1 60	25	1 85
Petrusic, John	1033 Mission St.	12/12/00	1 90	1 01	2 91
Prendergast, Kathryn	Manzanita Station, Marin Co.	9/12/00	1 00	32	1 32
Pesch, Adolf	22 Ash Ave.	7/ 3/01	1 37	28	1 65
Phelan, Peter or Bridget	528 Howard St.	6/17/01	5 57	4 74	10 31
Phillips, Mrs. Maggie	308 5th St.	10/ 6/96	5 34	6 06	11 40
Prichard, Elizabeth	San Leandro	1/31/01	1 53	29	1 82

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Prophet, Mary E.	313 4th St.	12/ 8/96	\$6 96	\$4 85	\$11 81
Powell, John.	320 Guerrero St.	1/24/96	15 00	6 45	21 45
Power, John J.	210 Jones St.	4/12/97	1 76	86	2 62
Powers, Ida (Minor)	602 Franklin St.	1/19/98	1 53	26	1 79
Portney, John.	616 6th St.	8/13/97	1 73	85	2 58
Powell, Floy R.	1524½ Clay St.	7/23/00	1 21	23	1 44
Power, Eloise T.	1410½ Geary St.	12/ 8/00	1 00	27	1 27
Power, Richard J.	S. S. "Queen"	4/ 9/01	1 67	29	1 96
Quartararo, Leonardo.	3 Vallejo St.	5/28/96	41		41
Quirk, James J.	3826 Mission St.	11/19/00	1 00	2 81	3 81
Rasmussen, Carl.	San Mateo.	11/27/97	1 00	6 06	7 06
Rathom, Mary H.	603 Polk St.	7/22/99	1 00	27	1 27
Regan, Hannah.	9 St. Mary St.	4/13/98	2 48	1 53	4 01
Regan, John R.	San Francisco.	5/29/97	2 92	2 39	5 31
Rennilson, Elizabeth.	934 Bryant St.	2/ 4/99	1 35	31	1 66
Reynolds, Edith Maud.	San Jose.	5/10/00	1 33	35	1 68
Reynolds, Frank.	1585 Valencia St.	6/19/00	10 95	5 39	16 34
Reddan, Thomas F.	242 Stockton St.	12/ 6/01	5 52	19 25	24 77
Redfern, Joseph.	432 Turk St.	2/11/01	1 10	34	1 44
Reed, Bertie C.	309 5th St.	9/ 5/01	1 83	1 13	2 96
Riedeman, John Henry.	1209 Mission St.	8/24/98	2 04	82	2 86
Riordan, Dennis F. J.	2005 Powell St.	12/ 7/00	1 00	27	1 27
Riley, Nannie.	1516 15th St.	1/14/01	1 75	35	2 10
Rosenberg, Bertha.	7 Grant Ave.	3/10/96	1 00	30	1 30
Robinson, Daniel L.	1309 Broadway, Oakland.	7/12/97	12 13	5 47	17 60
Robertson, Walter S.	27 Chenery St.	3/31/98	1 00	28	1 28
Rogellet, Henry.	325½ Bush St.	12/ 8/98	1 00	22	1 22
Robinson, Rose E.	401A Van Ness Ave.	11/14/98	1 18	46	1 64
Robinson, Melita I.	316 Van Ness Ave.	9/30/98	8 19	3 80	11 99
Roeslin, Georges.	215 2d St.	3/31/99	1 49	31	1 80
Rose, Mrs. Sarah.	410 Capp St.	12/18/99	1 89	1 27	3 16
Robertson, Mrs. Sarah.	2104 Market St.	4/17/00	1 19	31	1 50
Rodgers, Ida M.	532 Geary St.	10/25/00	1 67	3 20	4 87
Ross, Alexander.	17 Polk St.	6/29/00	2 45	95	3 40
Ross, Arthur G.	Sutter Creek.	8/25/00	2 13	71	2 84
Robinson, Harry W.	U. S. Marine Barracks, Sitka, Alaska.	4/25/01	1 00	36	1 36
Rutherford, David.	1015 Market St.	3/13/96	7 96	3 49	11 45
Ruhling, Mary D.	722 Fell St.	6/24/98	2 50	72	3 22
Strandh, Benjamin.	811 Guerrero St.	5/23/96	1 95	73	2 68
Samuels, Maude.	1015 Caroline St.	8/12/96	1 10	34	1 44
Seally, Cathrine.	266 E. 12th St., Oakland.	7/ 3/97	5 86	2 46	8 32
Sanders, Jessie.	Martinez.	8/19/98	1 00	24	1 24
Sargent, Arthur W. or Helen M.	315½ 16th St.	2/24/97	1 00	77	1 77
San Francisco Athletic Club.	San Francisco.	1/11/98	2 84	92	3 76
St. Bridget's Junior Branch League of the Cross.	San Francisco.	10/25/98	1 92	67	2 59
Swanson, Christian.	Ocean View.	1/ 7/98	3 98	1 50	5 48
Swain, Alfred T.	229 4th St.	3/11/98	1 17	41	1 58
Salisbury, Mary.	410 Harrison St.	7/27/99	1 94	70	2 64
Samius, Diamond I.	1715 Powell St.	5/17/99	2 70	4 22	6 92
Samuels, Daniel B.	15 Rincon Place.	9/ 1/99	1 92	1 21	3 13
Smalley, Miss Bertha.	"Lamolle House," San Jose.	4/ 5/99	1 00	36	1 36
Swan, Daniel MacL.	1049 Market St.	5/ 6/99	1 00	30	1 30
Salomon, Elizabeth.	1132 Turk St.	2/16/00	1 00	27	1 27
Sanxay, Edmund D.	Kodiak, Alaska.	1/15/00	1 31	25	1 56
Shafer, Sarah or Theodor D.	112 Taylor St.	5/19/00	1 31	45	1 76
Sample, Helen*.	Coulterville.	9/ 4/01	7 02	3 71	10 73
Sanquist, Simon.	739½ Mission St.	5/16/01	1 01	.81	1 82
Scharer, Lily.	502 Mason St.	3/18/01	22 03	18 59	40 62
Spearman, Ellen*.	Cor. H. and 14th St., Sacra- mento.	2/28/96	2 28	75	3 03
Stewart, Hattie.	758 6th St.	9/ 7/96	5 00	4 32	9 32
Stevens, Frank.	923 Market St.	5/ 7/96	6 11	3 03	9 14
Schlegel, Constantin.	2 Columbus Square.	10/ 6/96	1 59	26	1 85
Svenson, Axel.	720 3d St.	1/24/96	2 90	1 00	3 90
Sweeney, George E. I.	531 Shotwell St.	8/16/96	1 32	30	1 62
Sheehan, Thomas H.	246 Clementina St.	11/30/97	2 26	2 56	4 82
Seibert, Anna A.	605 Market St.	12/17/98	3 07	2 84	5 91
Sears, Arvelia.	579 Geary St.	1/28/98	1 02	26	1 28
Sebastian, Charles K. or Virginia.	68 Valley St., Oakland.	9/13/99	25 13	12 48	37 61
Sewell, Sadie M.	105 Larkin St.	1/19/99	3 67	1 39	5 06
Steers, Mary.	451 First St.	3/13/99	2 73	1 07	3 80
Stewart, Charles.	1022 Mariposa St.	2/25/99	1 00	95	1 95
Schreiber, E. J. C.	108 McAllister St.	5/ 5/97	1 08	51	1 59
Stewart, James.	Danville.	7/12/97	11 90	5 38	17 28

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Seibert, Caroline	470 Tehama St.	12/20/00	\$4 82	\$4 72	\$9 54
Seymour, Mary E.	730 Eddy St.	8/27/00	1 64	25	1 89
Sheehy, John or Winifred	San Rafael	5/ 7/00	1 00	1 85	2 85
Speakman, Mary	218 Noe St.	8/ 2/00	2 15	1 73	3 88
Street, George E.	534 Turk St.	11/ 5/00	10 80	6 54	17 34
Skellenger, Maggie	1133 Treat Ave.	1/26/01	1 48	29	1 77
Steiner, Anna	649 Linden Ave.	6/13/01	2 63	1 44	4 07
Stenberg, Emma	156 Clementina St.	6/28/01	3 93	1 79	5 72
Streeter, Caroline L.	2220 Van Ness Ave.	4/19/01	5 05	2 45	7 51
Smith, Libby	16½ Sumner St.	1/11/96	5 60	2 24	7 84
Swinnerton, James	Bohemian Club	12/23/96	5 00	1 98	6 98
Sisters of Charity of the Blessed Virgin Mary	Broadway and Van Ness	5/ 4/96	6 46	7 56	14 02
Smith, Elizabeth H.	113 Sullivan St.	7/ 1/98	6 80	2 56	9 36
Simpson, Henry R.	S. S. "Washtenaw"	11/17/98	1 15	62	1 77
Snider, George	Ingelside Race Track	3/14/98	1 00	83	1 83
Smith, Hattie A.	3620 Army St.	1/17/98	1 00	26	1 26
Smith, Albert E.	244 6th St.	6/13/98	1 00	33	1 33
Smith, Mary Irene (Minor)	1318 Mission St.	10/20/98	30 39	12 47	42 86
Sirbel, Louise A.	1914 Devisadero St.	10/ 4/98	2 16	1 75	3 91
Silva, Frank	12 Mission St.	10/11/97	15 08	6 70	21 78
Silvas, Cipriano	Pinole	1/ 5/99	1 80	46	2 26
Smith, H. W.	2212 Van Ness Ave.	11/ 3/99	1 24	34	1 58
Smith, James F. "M. D."	223 Page St.	11/ 1/99	5 97	3 71	9 68
Smith, Mary Ann	910 California St.	7/ 3/99	1 17	94	2 11
Schmitz, Amarilla	2924 Octavia St.	1/ 4/00	1 53	6 15	7 68
Shiels, Kate G.	The Edinburg, Cor. Powell and Geary Sts.	12/20/00	2 31	98	3 29
Silba, Juanita	503 Bush St.	10/15/00	11 36	6 43	17 79
Sipe, Milo T.	332 Turk St.	2/ 5/00	3 58	2 31	5 89
Smith, Francis Leroyal or Catherine	12 Hampton Place	3/26/00	1 73	34	2 07
Smith, Henry	958 Harrison St.	11/22/00	2 00	82	2 82
Smith, Mrs. Margaret	343 Fremont St.	5/22/00	2 62	1 25	3 87
Spitz, Valentine	228½ 8th St.	9/ 4/00	2 06	69	2 75
Shilton, Anne	178 Stevenson St.	2/27/01	22 65	11 37	34 02
Smith, Christina	808 22d St.	3/ 7/01	9 26	15 90	25 16
Smith, James Patrick	27 Mason St.	1/11/01	1 91	64	2 55
Smith, Thomas Booth	1169 Dolores St.	7/30/01	1 47	28	1 75
Scott, Ellen M.	502 Powell St.	7/13/97	8 71	3 85	12 56
Strohmeier, William A.	1515 Fillmore St.	11/14/98	1 35	1 31	2 66
Stokes, Andrew T.	Tiburon	10/ 6/97	1 02	28	1 30
Schoerlin, Herman or Ettie R.	Sierra City	1/19/97	10 00	4 71	14 71
Scott, John	3039 16th St.	11/ 9/97	1 00	35	1 35
Scott, Joseph Lawrence or Mary	208 Jones St.	2/27/97	1 00	52	1 52
Southard, Mrs. Medora	908 Laguna St.	7/ 3/99	6 99	3 01	10 00
Stone, Mark L.	2213 Fillmore St.	10/ 6/99	1 36	25	1 61
Stoddard, Mary	1001 Leavenworth St.	2/ 9/00	5 92	3 62	9 54
Stokes, Harry A.	c/o H. A. Stokes, Colby, Kitsap Co., Wash.	12/ 9/01	7 80	3 47	11 27
Schuppert, Augusta	326B 18th St.	6/16/96	1 06	64	1 70
Sullivan, Mary E.*	830 Pacific St.	1/ 9/96	1 77	48	2 25
Sublett, W. A.	918 Valencia St.	2/18/96	2 56	1 12	3 68
Schulle, John G. W.	410 Beale St.	5/19/96	23 96	12 34	36 30
Sullivan, Harold James (minor)	1827 Hyde St.	8/17/98	10 00	3 88	13 88
Sullivan, John	Gold Hill, Nevada	1/18/97	4 58	1 92	6 50
Sullivan, Eugene	2113 Larkin St.	12/22/97	1 00	26	1 26
Schutte, Delia	437 O'Farrell St.	7/ 3/99	1 79	35	2 14
Sullivan, John J.	Sonoma	9/ 6/99	9 59	4 39	13 98
Sullivan, William N.	1105 Van Ness Ave.	11/10/99	2 64	1 83	4 47
Sullivan, Mary	Mission St. between 12th and 13th St.	6/ 7/00	1 65	29	1 94
Sullivan, Thomas Jefferson or Steers, Ida M.	143 Bartlett St.	11/26/00	1 15	27	1 42
Sullivan, Cornelius	604 Natoma St.	2/23/01	3 83	1 63	5 46
Smyth, James or Charles T. (Minor)	75 Brady St.	2/19/96	1 91	83	2 74
Trapp, John	16 Louisa St.	1/27/97	5 14	2 29	7 43
Taylor, John Robinson	2224 Washington St.	9/16/99	1 17	27	1 44
Tracey, Thomas	32 Golden Gate Ave.	12/21/99	6 00	5 78	11 78
Tracey, Patrick	Central House, 3d St.	10/23/99	1 00	30	1 30
Taber, Maye Guild	904 Oak St.	4/ 9/01	6 90	7 89	14 79
Terry, Annie	231 Sanchez St.	11/11/99	5 00	1 96	6 96
Treadwell, Arthur	337B San Jose Ave.	11/ 2/99	1 47	30	1 77
Tripp, Frank A.	Millbrae	2/17/96	3 27	1 44	4 71
Tilton, Eva F.	502 Fulton St.	5/ 6/97	1 51	64	2 15

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Tillman, Frank J.	1916 Larkin St.	7/27/01	\$6 59	\$2 90	\$9 49
Tipton, Horace G.	839 Howard St.	8/19/01	5 93	2 92	8 85
Tobin, Fitz Roy K.	1307 Lyon St.	2/ 4/96	4 72	1 90	6 62
Thornton, Alexandrine	1224 Broadway	6/11/97	1 00	2 72	3 72
Thorsen, Christine	1615 Lyon St.	12/27/98	4 30	5 56	9 86
Tominson, Caroline	1151 Harrison St.	6/29/97	1 00	28	1 28
Thompson, M. J. or Edward B. (Minor)	Rutherford, Napa Co.	11/16/99	2 81	1 38	4 19
Torres, Marian	925 Washington St.	10/31/98	1 00	2 19	3 19
Tomkinson, Alice M.	1421 Post St.	9/ 1/98	1 55	70	2 25
Tobin, Richard C.	718 O'Farrell St.	8/17/98	5 63	3 33	8 96
Tobin, Ethel	764 O'Farrell St.	2/ 6/00	9 70	4 32	14 02
Thomas, Addie E.	1937 Broadway	3/13/01	4 85	19 38	24 23
Turley, Catherine E.	122 Taylor St.	12/26/01	3 99	3 24	7 23
Tyner, Richard G.	1411 Bush St.	2/24/96	1 80	60	2 40
Van Why, John	133 9th St.	5/ 5/96	1 14	40	1 54
Valencia, Mrs. Teresa E.	501 Van Ness Ave.	8/25/97	2 39	81	3 20
Vaviloff, Peter	8 Hayes St.	8/ 4/97	1 00	1 72	2 72
Van Marle, Henry J. J.	N. W. Cor. Bush and Larkin Sts.	2/ 1/00	33 13	14 87	48 00
Vanna, Jane	141½ Chattanooga St.	1/12/00	4 95	1 90	6 85
Van Valkenburgh, Henry	706 Guerrero St.	5/ 7/00	1 98	92	2 90
Valerga, Jessie E.	408 Dolores St.	2/15/01	2 11	83	2 94
Vrello, Christ.	23 Vallejo St.	1/ 9/96	7 44	3 08	10 52
Vernon, Anna P. or Henry E.	1214 Grand St., Alameda	9/27/97	1 03	85	1 88
Velasco, Eduardo	235 Brannan St.	1/18/00	1 27	25	1 52
Vidak, Pasko	109½ Austin Ave.	7/30/00	1 00	22	1 22
Wall, Sister Mary W. Josephine	Girls Directory, Park Road	8/28/96	5 32	1 85	7 17
Walsh, John	127 Jackson St.	11/ 2/96	3 13	1 37	4 50
Ward, Carrie Clarke	Hubbard House, 4th St.	7/11/96	2 19	69	2 88
Walker, Martha E.	2114 Fillmore St.	6/23/97	2 65	1 73	4 38
Walch, Patrick or Annie	318 Ivy Ave.	5/ 6/98	1 00	42	1 42
Watson, Clara A.	30 Dearborn St.	2/28/98	1 00	24	1 24
Warren, William T.	212 9th St.	7/18/00	1 06	22	1 28
Walsh, Joseph A.	33 Steuart St.	6/25/01	10 00	4 86	14 86
Walsh, William T.	20 M. St.	1/ 2/01	4 92	2 16	7 08
Welsh, Elizabeth G.	705 Chestnut St.	7/22/96	31 67	13 19	44 86
Weeden, Alice or H. F.	1021½ 22d St.	6/26/97	1 78	4 14	5 92
Welby, Charles F.	401A Van Ness Ave.	1/30/99	1 07	29	1 36
Wentworth, John	417 Kearny St.	7/ 5/99	2 90	1 02	3 92
Weste, E. McCugh	2290 Green St.	8/ 7/99	8 98	3 92	12 90
Wyneth, Alexander	239 Dorland St.	3/ 3/99	3 96	1 68	5 64
Welch, John W.	301 Leavenworth St.	11/23/00	13 22	7 03	20 25
West, Cora E.	San Quentin	9/26/00	1 13	23	1 36
Whelen, Mary	28th St., between Folsom and Harrison Sts.	5/11/00	9 32	3 73	13 05
Wells, Josephine E.	1228 Market St.	5/27/01	1 85	95	2 80
Wellsford, Joseph	827 Pine St.	6/29/01	2 42	92	3 34
Wiese, Theodore	1829 Howard St.	9/26/96	1 00	63	1 63
Wiswell, Ida V.	12 Guy Place	4/ 6/96	1 02	35	1 37
Wilson, Wm. J.	1420 Geary St.	9/ 5/96	1 08	44	1 52
Widman, John Henry*	1717 18th Ave.	11/ 3/97	1 00	43	1 43
Winters, John	Fort Point	4/ 7/69	2 84	19 39	22 23
Williams, Joseph	519 Connecticut St.	8/ 1/98	10 54	4 28	14 82
Wilson, Clara B.	1221½ Eddy St.	2/ 1/97	1 05	69	1 74
White, Arthur	12 Jackson St.	5/28/97	5 13	2 52	7 65
Williams, Letitia	6 Rose Place	12/24/97	16 08	8 09	24 17
Witbeck, Reine	1013 Van Ness Avenue	5/19/98	3 25	2 37	5 62
White, Mary H.	210½ Chattanooga St.	7/ 3/97	1 63	28	1 91
White, William Edward	545 Howard St.	12/31/98	3 58	1 12	4 70
Wilkinson, Harry	528 14th St.	12/18/97	5 00	1 95	6 95
Williams, John L.	613½ Lombard St.	3/21/98	1 10	30	1 40
Wightman, Emma	1133 21st St.	7/23/98	4 56	1 59	6 15
White, Fantin	347½ Grove St.	1/26/99	1 47	29	1 76
White, Richard M.	1336 Union St.	7/20/99	5 00	2 00	7 00
Whitney, John	Baldwin Lodging House, Ellis between Powell and Stockton	4/20/99	1 95	9 79	11 74
Williams, Ellen L.	23 Berry St.	12/21/99	2 39	1 85	4 24
Williams, John Francis	230 Ritch St.	9/ 5/99	2 24	1 33	3 57
Williams, Theodore Thos.	834 Turk St.	7/27/99	6 64	2 86	9 50
Winship, John	111 12th St.	7/22/99	1 67	27	1 94
Whipple, Lily M.	440 Chenery St.	2/10/00	1 60	37	1 97
Whitney, Augusta A., M. D.	605 O'Farrell St.	2/23/00	5 00	2 21	7 21
Winters, Charles	1528 Eddy St.	8/20/00	1 98	1 69	3 67
Wright, Nellie Fredericka	Virginia City, Nevada	5/31/00	5 45	4 23	9 68

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Hibernia Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Wiklund, Emil.....	Steamer "Washtenaw".....	3/20/01	\$1 11	\$0 31	\$1 42
Williams, A. E.....	660 Howard St.....	3/19/01	1 38	99	2 37
Williams, John.....	Bisbee, Arizona.....	1/31/01	10 38	4 99	15 37
Williams, Rosanna L.....	34 Sheridan St.....	2/18/01	1 36	30	1 66
Williams, Stephen.....	Cherry Creek, Nevada.....	6/14/01	5 00	3 45	8 45
Wolf, W. J.....	710 Grove St.....	3/16/96	1 32	42	1 74
Wooster, Grace M.....	Hotel "Bella Vista".....	1/19/97	2 00	80	2 80
Wonnacott, Ernest or Ellen L.....	141 Hyde St.....	8/11/99	1 00	29	1 29
Wuthrich, May.....	912A Larkin St.....	6/20/98	1 00	92	1 92
Yeatman, John Andrew.....	415A Fillmore St.....	6/11/01	8 31	4 28	12 59
Ylisaliturri, Dolores.....	214 Leavenworth St.....	2/ 7/98	1 00	30	1 30
Young, William J.....	Russ House.....	10/19/98	1 00	96	1 96
Young, James B.....	Winchester House.....	11/25/98	1 00	22	1 22
			\$3,378 63	\$1,992 28	\$5,370 91

Hollister Savings Bank, at Hollister, California.

Cooper, Clifford.....	Llanada.....	9/23/01	\$12 75	\$10 72	\$23 47
Cooper, Howard J.....	Llanada.....	1/30/02	12 50	10 33	22 83
			\$25 25	\$21 05	\$46 30

Humboldt Savings Bank, at San Francisco, California.

Hagerty, John F.....	9 Geary St.....	1/ 1/22	\$17 16	-----	\$17 16
Hector, Robert, trustee.....	319 Grant Ave.....	1/ 1/22	6 34	-----	6 34
			\$23 50	-----	\$23 50

Mercantile Trust Company, at San Francisco, California.

Alexander, Agnes P.....	2422 Polk St.....	July '01	\$10 96	\$5 74	\$16 70
Andrade, Guadalupe or Catalina.....	1597 Pacific Ave.....	May '97	7 47	5 34	12 81
Arrow, Mrs. Ella.....	Keswick, Shasta Co.....	July '99	-----	-----	7 56
Barber, William, trustee.....	320 Sansome St.....	Oct. '98	7 82	4 93	12 75
Barbour, John H.....	1524 California St.....	Nov. '98	-----	-----	55
Barnes, Charles A.....	S.W. Cor. Howard and 24th St.....	Apr. '97	24 64	13 32	37 96
Barnes, Joshua D.....	731 22d St.....	June '98	4 92	18 11	23 03
Baxter, Edward F.....	1503 Washington St.....	July '99	4 06	1 29	5 35
Beach, Emma L.....	8 Hill St.....	Aug. '00	2 23	33	2 56
Beckers, Mrs. Margaretta A.....	Brooklyn, Washington.....	Jan. '01	10 00	12 00	22 00
Bentley, Mary C.....	1168 18th St.....	Sept. '01	-----	-----	1 19
Brandt, Mrs. Belle.....	San Andreas.....	Nov. '97	1 13	1 06	2 19
Brewer, Harry.....	118 Shotwell St.....	Dec. '01	6 14	2 44	8 58
Brewer, Harry.....	118 Shotwell St.....	June '01	-----	-----	2 09
Brown, Gordon M.....	426 10th St., Oakland.....	Dec. '99	1 00	12	1 12
Butler, Mrs. Annie.....	2002 Larkin St.....	Nov. '98	1 41	06	1 47
Byxbee, John F., executor Mary S. Kimball, deceased.....	Palo Alto.....	July '97	1 31	-----	90
Carrera, Edward.....	305 Capp St.....	Aug. '97	5 80	4 57	10 37
Carrera, Edward G.....	304 Ellis St.....	Feb. '98	12 12	7 24	19 36
Casser, Mrs. Elizabeth.....	21 Brasman St., bet. 13th and 14th St.....	Apr. '00	3 64	1 89	5 53
Church, Mrs. Mary J.....	1306 Leavenworth St.....	Aug. '99	2 31	52	2 83
Clough, David E.....	3553 20th St.....	Apr. '98	50 00	23 96	73 96
Coles, Miss Lillie E.....	1128 Pine St.....	May '98	1 00	14	1 14
Collins, Benjamin.....	Hyde and California Sts.....	Oct. '99	1 18	-----	1 16
Cooper, Albert F.....	Eureka.....	Dec. '01	5 00	1 48	6 48
Crane, Miss Caroline M.....	Ipswich, Essex Co., Mass.....	June '97	20 73	14 75	35 48
Crowell, Mrs. Ella.....	816 Fulton St.....	Apr. '98	1 63	1 03	2 66
Denny, Mrs. Emily E.....	1211 Broadway.....	Apr. '98	3 39	1 49	4 88
Dever, James.....	903 Battery St.....	Dec. '97	14 66	7 31	21 97
Downs, George F.....	Sutter Creek.....	Jan. '98	12 33	7 98	20 31
Doxey, Hawthorne.....	704 Ashbury St.....	Dec. '99	2 39	65	3 04
Dresser, Mrs. Malina C.....	830 Post St.....	Dec. '97	3 97	3 67	7 64
Elliot, George W.....	1712 Post St.....	Oct. '98	1 42	10	1 52

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Mercantile Trust Company, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Ellsworth, Miss A. F., trustee Joy Bogar	c/o Secretary Boys' and Girls' Aid Society	Nov. '98	\$6 10	\$2 24	\$8 34
Farley, Mrs. Flora F.	638 Valencia St.	Jan. '97	26 88	19 18	46 06
Figone, Antonio	622 Broadway	Apr. '01	7 76	11 60	19 36
Flanders, Mrs. Elizabeth	1896 Broadway	Mar. '97	1 64	16	1 80
Fletcher, Miller	120 Post St.	Apr. '97			07
Flick, Philip or Mary, trustee Violet	1314½ Broadway	Dec. '98	11 12	8 52	19 64
Forsaith, Edward W.*	c/o J. W. Foodwin, admn. Grand Hotel	Oct. '01	6 59	4 24	10 83
Foster, Mrs. Anna, trustee	Ruk, Caroline Islands	Mar. '99	5 00	1 77	6 77
Foster, Gustaf	Schooner "Harvest Queen"	May '98	8 17	4 29	12 46
Fry, Mrs. Louisa F. or Solomon H. Fry	2404B Mission St.	Mar. '99	3 58	1 92	5 50
Garratt, Mrs. Sadie L.	Alameda	July '00	7 82	4 11	11 93
Gothie, Mrs. Mina	1326 California St.	Sept. '00	1 00	09	1 09
Greenfield, Mrs. Johannah	1416 Howard St.	June '97	15 18	10 40	25 58
Gresty, Albert	1213 Kearny St.	Apr. '97	4 11	1 82	5 93
Gusmani, Mrs. Mary, administra- trix estate of Severino G.	1 Hinckley Alley	May '95	1 01		56
Hansen, B. H.	31st St. and Treat Ave.	Nov. '01			1 69
Hansen, Johannes	138A Fourth St.	June '97	1 00		59
Hanson, Isaac W.	P.O. box 46, Astoria, Ore.	Jan. '01	1 35		1 18
Hard, Mrs. Leonora, trustee Cordelia	41 Hill St.	July '00	16 53	9 49	26 02
Harding, Mrs. Margaret M. G.	1415 Taylor St.	Feb. '99			79
Harley, Geo. T., Chas. K. and M. B.	2626 Broadway	Feb. '01			40 16
Healey, Benjamin, administratrix Mary A. Moran	1014 Green St.	Mar. '99	12 95	6 54	19 49
Hilton, W. H.	916 Geary St.	May '00	2 17		1 52
Hoo Gam You	Reclamation, Sonoma Co.	Dec. '00	9 60	8 51	18 11
Hooper, Mrs. Jessie L., trustee Susie	278 San Carlos Ave.	Dec. '00	1 46		76
Horner, Mrs. Inez A.	719 Hyde St.	Apr. '98	2 84	4 86	7 70
Howard, Mrs. Nellie	702½ McAllister St.	Apr. '98			11 16
Huber, Miss Lavina	125 Ellis St.	July '01	5 86	2 26	8 12
Hundley, Miss Kate T.	1203 Sutter St.	Dec. '99	1 00		15
Huntington, Ralph A.	351 First St.	Apr. '97			5 99
Hurlbut, Mrs. Elizabeth A.	Berkeley	Mar. '00	2 54	58	3 12
Jeanneret, Charles A.	348 Waller St.	May '00	6 62	4 99	11 61
Johansen, Mrs. Adelaide	Lorin P. O., Berkeley	May '99	1 26	02	1 28
Johns, George	Chinese Camp	June '01	5 00	1 83	6 83
Johnson, Henry	416A Natoma St.	June '00	150 00	61 35	211 35
Johnson, Miss Hilda A.	811 Guerrero St.	Dec. '97	2 21	13	2 34
Johnsson, Erik	6 Howard St.	Dec. '97	10 00	6 36	16 36
Jones, John H.	1051 Mission St.	Nov. '00	16 03	8 40	24 43
Johns, Robert C.	453 Devisadero St.				11 03
Keane, Mrs. Mary J.	340 Page St.	Dec. '96	1 52	1 33	2 85
Keech, Mrs. Belle K.	Honolulu, T. H.	Dec. '01	1 00	60	1 60
King, John A.	530 Noe St.	Feb. '97	15 34	10 80	26 14
Krutmejer, Gustave B. or Anna	212 Chesley St.	Dec. '98	2 88	4 05	6 93
Landale, Frank H.	1224 Bush St.	Mar. '99	5 00	2 76	7 76
Lawrence, James H. C.	1312 Mason St.	May '98	2 24	41	2 65
Lawson, William S.	208 Jones St.	Nov. '97			05
Levy, Samuel	1321 Mission St.	Jan. '98	3 76	2 01	5 77
Lindo, Mrs. Alma P.	711 Stockton St.	June '01	1 18		39
Little, C. C. N.	c/o J. C. Johnson Co., San- some St.	Mar. '99	4 34	2 17	6 51
Low, Bathia	17 Polk St.	Aug. '99			72
Lucy, John T.	330 Golden Gate Ave.	May '98	1 38	17	1 55
MacBeth, Alexander	1009 Howard St.	July '99	45 00	19 01	64 01
Machado, Manuel S.	422 Drumm St.	Dec. '98	2 88	3 74	6 62
Maison, Mrs. Mary T.	1109 Bush St.	Dec. '97	7 11	5 65	12 76
Malm, Gustave	413 Harrison St.	July '99	5 22	2 35	7 57
Marvin, Mrs. Maye K.	1222 Pine St.	May '97	1 00	1 09	2 09
McCormick, William H., trustee E. L. McCormick	17 City Hall Square	Mar. '98	4 30	3 21	7 51
McInnis, John S. or Annie D.	314 Clay St.	Aug. '01			8 36
McKenna, Mrs. Theresa	Fisks Mill, Sonoma Co.	Jan. '98	2 50	1 12	3 62
Merrill, Mrs. Eugenie T.	643 Oak St.	Oct. '98			2 65
Miller, Frederick R.	1552 8th St., Oakland	Dec. '01	1 09		35
Miller, Laura A.	767 22d St., Oakland	Mar. '98			04
Mindham, James	333 Beale St.	Aug. '01	1 73	03	1 76
Mohere, Mrs. Martha J. D.	45 Thorn St., Ocean View	Jan. '00	1 00	02	1 02

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Mercantile Trust Company, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Moore, Neale	2050 San Jose Ave., Alameda	Dec. '99	\$28 62	\$17 92	\$46 54
Mortizia, Nicholas	235 O'Farrell St.	Oct. '00	1 95	1 89	3 84
Murphy, Mary A.	1000 Powell St.	July '99	1,009 49	465 03	1,474 52
Nelson, Mrs. Alette S. or Charles J. Lucky	911 Trent Ave.	Dec. '01	1 00		04
Newman, Harry T.	435 Fourth St.	Aug. '97	5 00	2 21	7 21
Newmark, William C.	Benicia	June '00	1 00		12
Newton, John I.	809 Mission St.	Oct. '01			1 18
Norregaard, Frederick W.	1413 Guerrero St.	Dec. '99	1 00		12
O'Connor, Luke	212 8th St.	Dec. '01	3 57	2 16	5 73
Olsen, Charles or Nellie	1524 Treat Ave.	Dec. '98	1 17	1 00	2 17
Oliver, Chas. A. K.	2811 Howard St.	Dec. '00			5 37
Oliver, May E.	2811 Howard St.	Dec. '00			5 37
O'Shea, William E.	1020 Bryant St.	Jan. '97	1 80		
Palassn, Pierre M.	Pierce St., near Lombard	Mar. '98	3 81	1 69	5 50
Peard, Sidney	Nevada City	Jan. '01	12 45	9 54	21 99
Penny, Mrs. Martha H., trustee Norma E.	700 Jones St.	Oct. '00	1 50	22	1 72
Phillips, J. K.	1815 Webster St.	Mar. '01	1 96	96	2 92
Phillips, William J.	424 McAllister St.	Mar. '98	1 00	1 53	2 53
Popovich Anton	249 Stevenson St.	Jan. '97	2 90	1 50	4 40
Porter, Mrs. May L.	Murphys, Calaveras Co.	June '01	10 00	3 67	13 67
Rabolli, Pietro	2 TurkAlley, bet. Greenwich and Filbert Sts.	Nov. '00	13 40	6 78	20 18
Rahwyler, Mrs. Bertha		Dec. '01	1 20		1 10
Rainey, Mrs. Jane H., trustee George H.		Dec. '01	1 00		02
Reid, William J.	3326 20th St.	Jan. '98	1 00		16
Rice, Mrs. Sarah H., trustee Leland S.	800 Hayes St.	Aug. '97	1 00		18
Rice, Mrs. Sarah H., guardian W. H. R.	800 Hayes St.	June '97	1 16	03	1 19
Richardson, Hezekiah M. and Synlda E.	Angels Camp	Dec. '01	3 78	24 03	27 81
Roper, Norman B.	808 Van Ness Ave.	Dec. '01	1 62		75
Roward, Clarence F.	Langham Hotel	Jan. '01	1 00	09	1 09
Russell, Francis	362 Minna St.	May '01			691 59
Schaar, Lizzie	706 Larkin St.	July '01			21 54
Schladetz, Charles	519 Bush St.	Apr. '97	2 21	2 14	4 35
Scott, Miss Minnie L.	1104 Taylor St.	June '00	8 00	3 05	11 05
Sequine, Miss Belle	152 Potrero Ave.	May '00			1 91
Selby, Mrs. Coralie P.	545 27th St., Oakland	Jan. '01	10 87	6 88	17 75
Sister Anna, trustee Leonie Lehman	Maria Kip Orphanage, Lake St. and 7th Ave.	June '99	2 69		2 59
Smith, Chas. A.	229 San Jose Ave.	Sept. '99	2 33		1 87
Smith, Mrs. Elizabeth A.	Howard St. south of 16th St.	Jan. '99	5 00	3 16	8 16
Smith, Thomas W.	37 Sanchez St.	Jan. '99	1 00		96
Smith, Vincent C.	1313 Devisadero St.	Jan. '01	10 08	4 64	14 72
Smyth, Wm. C.	3015 San Jose Ave.	May '99			1 31
Spencer, William F.	Balls Ferry, Shasta Co.	May '97	1 00		25
Spinetti, John A. and Michael L.* executors estate Antonio Spinetti	Stevenson Bldg.	Jan. '98	13 54	9 35	22 89
Spooner, Reed E.	Vallejo	Mar. '98	1 00		16
Staahlgren, Karl A. A.	816 California St.	Nov. '99	1 00		13
Steffen, Bernard H.	213½ Clara St.	Jan. '99	1 53	46	1 99
Stevenson, George M.	1339 Union St.	Sept. '98	65		37
Stone, Fred P.	2305 Howard St.	June '01	1 78		1 24
Stone, Nathan P.	2305 Howard St.	June '01	1 36		46
Stone, Miss Olive E.	2305 Howard St.	June '01	1 36		46
Sutter, Miss Ella	1705 Gough St.	June '01	1 37	3 25	4 62
Swain, Luther F.	1505 10th Ave.	Mar. '00	1 39		1 28
Tilly, Bernard A. B.	34 Hubbard St.	July '01	798 45	432 60	1,231 05
Todd, James H., trustee Alice A. Cavanagh	The Stuart, 431 Ellis St.	Dec. '01	5 00	91	5 91
Tschauner, Charles L.	162 Tehama St.	May '00	5 92	1 83	7 75
Tyson, Joseph	1613 Lyon St.	Oct. '00			56
Vanhersecke, Miss Rose	830 McAllister St.	Sept. '99	3 20	1 62	4 82
Wagner, Chester P.	2025 Mission St.	Oct. '99	1 07	12	1 19
Walker, Cecil J.	Quin Mine, Calaveras Co.	Apr. '97	1 00		60
Warren, Charles	Vallejo	Mar. '98	6 08	3 62	9 70
Warren, Clarence H.	1316 Mason St.	Apr. '91	1 90	2 61	4 51
Wetmore, Harry E.	1113 Turk St.	June '96	1 00	17	1 17

*Dead.

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Mercantile Trust Company, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Wheeler, Wm. R.....	Healdsburg.....		\$4 61		\$8 78
White, Richard M.....	1312 Union St.....	July '99	5 00		5 63
Wilckens, Claus.....	Pacific and Stockton Sts.....	Jan. '97	1,542 14		4,041 96
Women's Afro. American League.....	Unknown.....	Oct. '98	1 92		2 50
Wood, James W.....	Riverside, Pinal Co., Ariz.....	May '97	1 92	\$1 27	3 19
Wright, Fannieta H.....	149 6th Ave.....	Dec. '01	5 00	1 11	6 11
Young, Clement C.....	278 Post St.....	May '01	1 03		1 03
					\$8,977 53

Merced Security Savings Bank, at Merced, California.

Sarette, Joseph.....	Merced.....	3/13/99	\$5 33	\$10 21	\$15 54
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Northern California Bank of Savings, at Marysville, California.

Russell, W. E.....	Wheatland.....	10/19/98	\$14 28	\$13 66	\$27 94
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The Oakland Bank of Savings, at Oakland, California.

Ballow, Delcar W.....	1211 Alice St.....	1/ 2/01	\$1 00	\$0 30	\$1 30
Bizzini, Antonio.....	Colombo Hotel.....	2/ 7/00	200 00	115 00	315 00
Lyons, Joseph.....	859 Harrison St.....	2/19/01	2 00	1 60	3 60
McCulloch, Georgianna.....	1614 Myrtle St.....	5/ 6/01	4 00	3 45	7 45
Powers, Frank W.....	472½ 13th St.....	1/ 8/01	1 00	30	1 30
Thorne, Gretta.....	2434 Telegraph Ave.....	1/ 7/01	1 00	50	1 50
					\$330 15

Pajaro Valley Savings Bank, at Watsonville, California.

McDonald, Arthur.....	Watsonville.....	6/30/91	\$4 70	\$9 94	\$14 64
McDonald, Fred.....	Watsonville.....	6/30/91	4 75	9 74	14 49
Walker, Jas. F.*.....	Watsonville.....	3/ 2/93	3 00	4 15	7 15
					\$36 28

San Diego Savings Bank, at San Diego, California.

Greer, Mrs. E. P.....	Unknown.....	1/23/01	\$62 45	\$46 90	\$109 35
Lend L.....	Unknown.....	5/27/01	169 74	147 02	316 76
					\$426 11

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The San Francisco Savings and Loan Society, at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Ahlers, J. D.	Silver City, N. M.	3/13/85	\$8 04	\$22 66	\$30 70
Albersdorfer, Theresa or Gretchen	605 Dolores St.	3/19/96	5 18	5 70	10 88
Anderson, J. E. or Mary, trustee for Thelma	Isleton	6/ 2/93	5 00	9 34	14 34
Ardin, Charles	Second St.	6/23/94	1,769 06	2,149 87	3,918 93
Asmussen, Aug. H. P.	5th St.	3/ 7/91	100 00	135 86	235 86
Bauduin, Olivier	512 Bush St.	11/ 9/82	6 10	14 28	20 38
Baumeister, Herman	1 August Alley, off Green St.	4/ 7/80	2 00	2 64	4 64
Beger, Fritz	26 Steuart St.	6/30/82	100 00	284 25	384 25
Benjamin, Rachel	San Jose	10/14/93	9 61	11 23	20 84
Bernardini, Andrew	Occidental Hotel	10/10/81	4 27	9 04	13 31
Betge, Robert J. or Augusta	San Francisco	5/23/72	2 00	8 14	10 14
Bittorf, Geo. W.	German Hospital	6/10/85	4 00	5 96	9 96
Blobel, Paul	112 4th St.	2/ 9/89	6 34	9 11	15 45
Boessel, August	Tulare	11/ 1/95	7 16	7 23	14 39
Bonde, Jorgen	N. E. Cor. Kearny and Broadway	3/14/78	3 15	8 98	12 13
Bornge, Ernst	Martinez	8/19/95	5 97	5 26	11 23
Bowen, Frank E.	c/o Western Union Tel. Co.	10/ 5/78	2 94	6 10	9 04
Brandes, Anton	Ferndale, Humboldt Co.	4/30/96	5 26	4 68	9 94
Brefin, John	American Exchange	6/26/83	2 00	1 84	3 84
Briggs, Juliet A.	W. Berkeley	12/26/89	5 00	26 10	31 10
Brown, Frankie	Portland, Ore.	12/14/91	1 37	1 23	2 60
Cain, Chas. F.	15 Willow Ave.	1/25/94	5 00	3 76	8 76
Cambais, Louis	R.R. House, Pacific St.	8/29/79	3 94	14 32	18 26
Carlson, Ludwig	117 Drumm St.	1/30/96	5 00	3 07	8 07
Clausen, Fritz	S. E. Cor. Battery and Vallejo Sts.	9/ 3/96	8 32	7 88	16 20
Claveau, Louis	California Hotel	5/ 1/92	6 23	8 88	15 11
Cleary, P., trustee for Julia F.	San Francisco	10/28/71	2 02	16 27	18 29
Cohen, Sarah	20 Russ St.	5/10/86	787 00	1,557 10	2,344 10
Cummings, Mary S.	102 Dora St.	1/ 1/96	9 67	11 65	21 32
Dempsey, Mary	1809 Sutter St.	11/11/95	5 00	34 08	39 08
Dexter, Otto	290 East St.	6/18/91	15 00	22 11	37 11
Dolles, Emma	San Francisco	4/ 2/73	2 00	8 42	10 42
Dorcy, Peter	20 Stockton St.	8/ 6/95	5 70	15 73	21 43
Dudley, W. C., trustee	114 O'Farrell St.	1/28/96	5 45	3 78	9 23
Eby, E. W.	Vallejo	2/26/83	5 02	15 83	20 85
Eickhoff, J. F.	c/o Kohler and Chase	10/ 5/78	2 90	5 80	8 70
Eisenrath, Wilhelm	San Francisco	5/ 3/83	3 00	4 54	7 54
Estlimbau, Jacob	810 Clay St.	5/23/75	10 00	38 63	48 63
Felthouse, George	Bonanza House	2/ 8/79	20 00	28 61	48 61
Fischer, Lina	110 Ellis St.	3/27/92	20 12	29 49	49 61
Folsom, Ann	11th Ave. and Railroad	8/ 4/83	3 15	5 79	8 94
Forbes, Theresa	9 Pearl St.	3/13/96	6 21	4 53	10 74
Friedman, Max	Hotel Rhein	12/12/72	2 00	6 19	8 19
Friedrich, Conrad, trustee for Conrad, Jr.	245 8th St.	1/31/81	5 00	10 70	15 70
Fries, Elizabeth	921 Post St.	1/30/92	5 00	10 70	15 70
Gerhardy, Wilhelm or Pierre Assils	512 Howard St.	12/ 2/86	11 89	29 14	41 03
Gerken, John	946 Valencia St.	8/17/92	5 00	4 95	9 95
Girard, F. P.	San Francisco	11/ 1/75	2 80	11 86	14 66
Goetsch, C.	San Francisco	1/ 9/69	2 00	9 99	11 99
Green, Thomas W.	118 Main St.	3/23/88	5 47	8 61	14 08
Gruschwitz, Carl	German Hospital	10/28/73	25 00	90 34	115 34
Gutmann, Moritz	Victoria, B. C.	10/ 2/91	7 07	11 81	18 88
Habersang, Chas.	Yreka	11/ 2/85	545 36	1,119 48	1,664 84
Hagemann, Caspar	Petaluma	6/ 1/95	14 71	15 73	30 44
Hagemeister, Johan	1007 Battery St.	8/29/72	6 45	34 15	40 60
Harris, William	25th St.	7/27/91	5 00	4 05	9 05
Harriss, Henry	What Cheer House	3/28/96	3 00	1 02	4 02
Hart, James D., or Angie	138 McAllister St.	11/19/80	2 50	4 10	6 60
Hastings, Horace M.	San Francisco	10/ 5/78	4 31	10 82	15 13
Havens, H. B.	Occidental Hotel	7/19/94	6 60	9 83	16 43
Havens, Louise L.	321 18th St.	3/27/84	5 00	8 79	13 79
Hawes, Emily	1636 Market St.	5/27/86	5 00	5 42	10 42
Heinze, Emma A.	3257 Mission St.	2/ 3/96	10 00	8 76	18 76
Helmhen, Frederick	67 Everett St.	5/12/95	5 28	4 88	10 16
Henier, Henry	Fort Bowie, Ariz.	5/11/92	8 80	14 25	23 05
Henrick, Annie or Joseph	1 5th St.	8/ 9/91	233 66	403 71	637 37
Hild, Joseph or Mary	Mission and 3d St.	6/ 2/81	2 35	29 02	31 37
Hinckley, Emily M.	c/o Hinckley and Newman	1/12/74	2 00	5 29	7 29
Hinshaw, F. Edythe	320 Taylor St.	11/23/95	5 00	4 44	9 44
Holt, Harry E.	Stockton	1/ 5/80	2 00	2 67	4 67
Horstmann, B. J.	Los Angeles	1/20/96	16 28	16 17	32 45
Hurlbutt, J. M.	San Francisco	8/ 8/77	5 80	19 84	25 64
Illemann, Frederick	Newmark	8/22/93	5 14	8 21	13 35
Jacobs, Bettie, trustee for Sadie	822 Turk St.	4/ 2/83	5 00		4 57

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Jensen, Julius P. R.	26 Steuart St.	12/17/77	\$3 56	\$18 97	\$22 53
Jobmann, Julius	730 Vallejo St.	8/18/77	4 24	10 96	15 20
Johnson, Peter, trustee for Agnes Berntson	727 Treat Ave.	12/27/83	8 37	17 21	25 58
Jordan, A. D.	Noe and 25th St.	1/16/82	4 50	8 80	13 30
Jungesbiuth, Wilhelm	Commercial Hotel	4/25/90	16 25	25 45	41 70
Kaiser, P. J.	San Francisco	1/12/81	9 36	23 36	32 72
Kamena, Bernhard	c/o Isthmus House	11/10/74	2 00	5 00	7 00
Kaup, Simon	Helvetia Hotel	7/ 9/77	70 00	193 11	263 11
Kelley, Maud C., or C. P. Moore	14½ Moss St.	2/ 7/90	6 09	10 92	17 01
Kleiner, Frank, trustee for Barbara Wohlgenuth	Vallejo	5/17/92	25 00	31 07	56 07
Klose, Philip or Wilhelm Hillenbrand	32 Turk St.	7/19/82	5 57	38 01	43 58
Koch, Samuel G.	San Francisco	10/ 2/74	3 67	36 94	40 61
Kolling, George	228 5th St.	1/ 2/94	7 95	7 84	15 79
Koop, Margaret	128 Langton St.	9/11/90	8 94	13 55	22 49
Kothe, Chas., Dr.	258 28th St.	5/12/00	5 00	5 82	10 82
Kroehe, Jacob	Visalia	11/10/82	3 71	7 56	11 27
Kuhn, Ewald	263 East St.	11/21/91	4 70	12 19	16 89
Kunz, Emil	960 Grove St.	2/10/90	17 07	30 00	47 07
Kuzanick, Leopold	312 Stockton St.	10/29/81	3 00	5 23	8 23
Labesque, Amy	739 Folsom St.	2/ 4/96	10 97	10 02	20 99
Ladenburger, Amalia	N. E. Cor. Lombard and Leavenworth St.	9/ 2/93	7 80	14 34	22 14
Lambert, Flore	701 Ashbury St.	4/11/94	5 00	11 63	16 63
Lancaster, A. L.	Vallejo	7/11/82	15 78	36 27	52 05
Lawrenz, Albert	Commercial House	11/ 8/88	200 00	325 13	525 13
Leland, Elizabeth	519B 19th St.	4/10/96	5 00	3 30	8 30
Lorenz, Louise* (estate closed)	776 Folsom St.	6/19/95	130 39	134 19	264 58
Luttringer, Nanette*	428 Broadway	10/30/96	7 55	6 42	13 97
Martv, Franz	1212½ Kearny St.	6/11/94	5 00	3 62	8 62
Matthias, Christian	Benicia	3/26/72	5 59	36 22	41 81
Matz, Oscar	Atlantic Hotel	9/ 1/84	100 00	178 14	278 14
Mayberry, Annie	1704½ Leavenworth St.	12/19/96	2 00		1 96
Meehan, Hugh E.	3105 Geary St.	8/ 6/94	12 03	12 83	24 86
Mescha, Johan	Commercial House	4/17/90	700 00	1,106 45	1,806 45
Meyer, Ernst G.	33 Glen Park Ave.	3/ 6/94	9 71	11 20	20 91
Minear, Wm. C.	Jackson	4/23/96	10 00	9 86	19 86
Minges, Joseph	San Francisco	1/ 7/76	33 78	106 07	139 85
Moore, Z. W. or Hannah	2207 Buchanan St.	7/27/96	5 00	2 95	7 95
Muller, Charles	49 Steuart St.	9/10/95	53 88	47 48	101 36
Nelson, Elizabeth A.	8 Essex St.	9/29/91	51 96	58 31	110 27
Nelson, John	Potrero	5/ 4/94	79 70	87 96	167 66
Nickoll, Ruth A.	San Pablo	1/31/91	8 28	10 36	18 64
Nickels, Christian	New Castle	2/15/83	23 72	37 36	61 08
Nikolai, Margaretha	1808 Gough St.	8/22/89	15 62	28 83	44 45
Nilson, Charles	153 Steuart St.	11/ 9/77	60 00	176 55	236 55
Nitchy, Walter H.	1025 Washington St.	4/29/92	20 00	26 43	46 43
Norton, Katherine	205 Post St.	2/ 1/86	7 63	14 14	21 77
Neugues, Cecelia	518 Jones St.	8/20/94	6 13	5 75	11 88
O'Connor, Minerva	124 McAllister St.	12/21/95	5 70	11 16	16 86
Ostrum, Lina	290 Hayes St.	1/22/91	105 11	133 22	238 33
Pancoast, George E.	Sausalito	3/19/96	25 00	25 22	50 22
Peipers, Richard P.	1043 Folsom St.	7/ 7/92	11 27	13 81	25 08
Peters, Albert	421 Mission St.	2/28/83	4 85	12 01	16 86
Peters, Julius	421 Mission St.	12/13/92	5 64	12 87	18 51
Petersen, F. M.	506 Battery St.	5/16/92	11 41	32 09	43 50
Petri, Katharina	908 Van Ness Ave.	6/19/76	5 80	24 03	29 83
Plath, Fritz	1322 Pacific St.	2/15/87	20 00	33 58	53 58
Prince, A. H.	Coso House	3/30/78	2 50	4 73	7 23
Raymond, Fred	3 Mary Lane	3/19/92	35 00	30 90	65 90
Renner, Mathias	Prescott House	8/30/94	5 00	5 99	10 99
Reynolds, Ada M.	2329 Fillmore St.	6/23/93	5 00	6 83	11 83
Risdon, Carrie A.	Olema	9/20/82	3 12	6 88	10 00
Rogers, Adele L.	325 Hill St.	1/ 7/96	7 73	6 39	14 12
Rozier, Alphonse, trustee for May Ryrie, Thomas	1057 Wood St.	10/17/91	5 00	4 93	9 93
Ryrie, Thomas	435 Walnut St.	2/ 2/81	20 00	34 92	54 92
Sandmann, Helene	1605 Scott St.	10/16/94	6 63	8 60	15 23
Santorlasci, Basilio	c/o Lippi Bros.	8/19/74	3 52	17 43	20 95
Schaber, Chas.	Ellsworth, Nev.	1/21/79	11 06	36 42	47 48
Schaer, Caesar	San Francisco	1/26/77	12 33	42 00	54 33
Schmenkel, Robert	Southern Pacific Hotel	8/ 3/89	16 11	26 96	43 07
Schoberth, Adam	240 Sutter St.	2/19/90	5 30	6 85	12 15
Schoen, Alois	c/o Hackmeier's Hotel	5/16/95	5 00	7 20	12 20
Schultz, Marie	Holly Park	8/24/95	5 16	4 39	9 55

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Seamann, Mary	1320 California St.	8/14/89	\$2 48	\$4 49	\$6 97
Seymor, Henry	Main and Mission Sts.	8/31/91	9 16	17 76	26 92
Simpson, Eva A.	1570 Telegraph Ave., Oakland	11/11/96	8 32	9 38	17 70
Spencer, J. D.	729 California St.	3/ 4/84	2 16	10 99	13 15
Steffan, Henry	308 Clementina St.	10/17/88	223 02	354 10	577 12
Stegelitz, Franz	620 Washington St.	4/ 8/95	5 00	6 07	11 07
Strauss, Bernhard	1142 Mission St.	12/ 5/83	2 00	1 67	3 67
Stuhlmacher, Catherine M.	212 Townsend St.	3/ 6/90	5 00	10 42	15 42
Sturm, Rudolph	Komorowo, Germany	5/16/95	9 63	15 35	24 98
Sweeney, George J.	Park Hotel	4/16/95	5 00	4 73	9 73
Teunissen, John H.*	22 Turk St.	6/30/00	5 33	8 11	13 44
Thormahlen, Heinrich	1st and Howard Sts.	5/11/75	5 00	48 38	53 38
Thropp, Florence E.	17 Grant Ave.	1/12/96	5 00	3 20	8 20
Thurber, George	1934 Broderick St.	5/25/95	5 23	6 09	11 32
Timm, Amanda	Vacaville	11/13/91	10 00	10 84	20 84
Trimble, Mary	25 13th St.	9/ 3/90	5 00	32 53	37 53
Voss, Anna	33 Turk St.	11/ 2/93	2 00	21	2 21
Wheeler, Mark	International Hotel	11/30/83	2 00	1 60	3 60
Widmer, Barbara	1808 Mason St.	7/ 7/82	9 06	20 41	29 47
Wilson, Eliza J.	1109 Broadway	9/ 4/96	11 03	10 66	21 69
Wolter, Edgar	New York	4/22/93	6 02	6 02	12 04
Wong Lung	710 19th St.	10/17/84	5 19	10 72	15 91
Wright, William Y.	317 Eddy St.	12/19/94	2 00	15	2 15
Young, Dorothea	Alameda	6/ 7/86	25 00	28 30	53 30
Zurmhlen, August	213 Clara St.	5/23/95	5 00	15 47	20 47
			\$6,475 26	\$10,680 36	\$17,155 15
Less			47		
			\$6,474 79		

Additional from January 1, 1917, to January 1, 1922.

Ackenheil, Edward	1368 15th Ave., Oakland	12/23/98	\$0 00	\$6 89	\$16 89
Anderson, Rasmus	New Atlantic Hotel	8/ 6/00	5 87	5 14	11 01
Anderson, Andrew or Augusta	256 Page St.	5/10/00	8 88	21 77	30 65
Armstrong, A. H.	c/o McCullom F. and T. Co.	1/ 5/01	41 34	30 82	72 16
Becker, Robert	1416 Ellis St.	5/ 5/98	903 57	840 20	1,743 77
Benjamin, Benny	San Jose	7/24/99	5 00	2 38	7 38
Benninger, Anna	Ross Valley	11/ 7/01	5 00	2 77	7 77
Bingham, Nellie, trustee	1501 Golden Gate Ave.	4/ 7/99	5 55	4 15	9 70
Boehm, Adolph	636 Commercial St.	12/12/98	14 83	23 42	38 25
Bowers, Joseph	417 Bush St.	8/ 3/97	11 40	10 14	21 54
Boyle, Sarah, trustee for Hugh A.	Mill Valley	2/ 4/00	5 76	5 40	11 16
Brano, Carlos	2006 Dupont St.	1/29/01	5 07	2 02	7 09
Brown, Friedrich W.	Unknown	10/30/97	300 00	272 09	572 09
Bruhns, Adolph C.	430 Chestnut St.	11/ 5/98	2 03	6 22	8 25
Carroll, Emma	2524 Clay St.	9/ 4/97	5 82	4 12	9 94
Christensen, Erik C.	115 11th St.	7/19/00	5 00	2 11	7 11
Clapp, Josephine E.	302 Van Ness Ave.	5/10/01	5 03	2 76	7 79
Clarke, Frank E.	Niles	12/31/98	5 23	4 47	9 70
Clausen, Fredric W.	New Washington Hotel	12/21/98	6 75	3 83	10 58
Cowins, Randall	186 Bard St.	11/28/00	20 00	13 96	33 96
Dalv, Bridget	2116 Bryant St.	5/19/97	5 00	3 15	8 15
Dode, John	Harbor View	1/14/99	25 00	20 61	45 61
Eckert, Julius M.	Unknown	6/26/00	4 33	6 73	11 06
Evans, John R.	20 Silver St.	4/ 1/01	10 88	7 89	18 77
Evans, Warren	7th and Townsend Sts.	10/ 3/00	5 83	2 87	8 70
Ferrera, Giovanni	Colma	7/ 9/01	141 28	100 40	241 68
Fiske, Loretta O.	Room 804, Call Bldg.	6/20/99	78 00	63 93	141 93
Flanders, Lizzie G.	896 Broadway	3/26/97	6 51	11 76	18 27
Frost, Wm. H.	408 Bryant St.	8/ 3/00	4 32	1 50	5 82
Gauchet, Edward	149 3d St.	8/ 8/99	5 00	2 37	7 37
Giblin, Michael	Mission St.	2/ 2/98	29 00	26 00	55 00
Gilbert, Robert	Ukiah	4/18/98	7 50	4 91	12 41
Grogan, Laura	San Francisco	9/14/01	5 20	20 37	25 57
Grussel, Hermann	Unknown	5/13/99	10 74	12 63	23 37
Hagedorn, Elise	906 Lombard St.	4/ 2/98	2 00	Less \$0 17	1 83
Hagerty, John F.	124 12th St.	12/28/97	6 98	7 40	14 38
Hahn, Elizabeth B., or Elenora Howell	1610 Pacific Ave.	10/18/01	5 00	2 04	7 04

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Haldorsen, Haldor J.	Central Hotel, 3d St.	5/31/01	\$6 34	\$4 30	\$10 64
Hall, William C.	614 Folsom St.	1/12/01	3 50	61	4 11
Halpin, John	967 Harrison St.	7/17/00	5 00	2 10	7 10
Hambley, Mary D.	38 Fair Oak St.	6/16/00	8 22	5 22	13 44
Hansen, Albert	U. S. S. "McArthur"	5/28/00	8 36	7 09	15 45
Hansen, Andres	U. S. S. "McArthur"	1/16/99	8 59	7 06	15 65
Hansen, Carl Andreas	c/o Sailors' Union	3/15/01	5 00	1 93	6 93
Hansen, Elise	Belmont	4/ 4/98	5 00	3 44	8 44
Hinrichs, H. Wilhelm	Howard and Main Sts.	7/19/97	16 12	14 11	30 23
Holland, Emma G.	Tomales, Marin Co.	9/27/99	5 00	2 22	7 22
Howe, Ada L.	9A Chattanooga St.	1/ 2/01	6 46	3 02	9 48
Johnson, Henry	Unknown	10/18/00	40 00	20 53	60 53
Joller, Bernhart	Chicago Hotel	4/10/01	60 00	40 35	100 35
Justice, Darice	326 Mason St.	10/14/01	5 00	1 68	6 68
Kessler, Friedrich	321 Ellis St.	9/ 5/00	11 75	7 78	19 53
Kimme, William G.	252 Spear St.	7/ 1/98	75 98	56 94	132 92
Klenger, Joseph	210 Montgomery Ave.	2/ 7/98	894 88	792 13	1,687 01
Klose, Philip	32 Turk St.	2/23/97	6 65	5 02	11 67
Kramer, Johanne	613 Fulton St.	6/26/97	5 70	3 46	9 16
Lanckau, Adolph	Unknown	10/ 5/97	156 52	139 34	295 86
Landsborough, James	Ross, Marin Co.	9/16/97	5 00	2 73	7 73
Larson, Ludwig	Towles, Placer Co.	3/ 4/99	6 82	5 74	12 56
Ledy, Thoms	Reno House	8/ 4/98	56 49	46 96	103 45
Lee, Yick Sam	Hotel Mirabau	8/ 2/99	5 39	2 43	7 82
Lee, Nicholas	447½ Natoma St.	2/ 5/98	5 23	4 01	9 24
Lehman, Gustav	117 Olive Ave.	1/13/97	5 46	2 56	8 02
Luhrs, Emma	2617 Central Ave., Alameda	9/18/00	5 00	20 71	25 71
Lund, Johanna	701 Golden Gate Ave.	6/30/97	6 25	7 66	13 91
Mahoney, Jennie J. Wade	626 Sacramento St.	12/ 4/00	8 26	22 58	30 84
Mandler, Katharina	1072 Howard St.	3/ 3/00	17 92	13 51	31 43
Manetara, Harry	128 3d St.	3/31/00	5 35	7 30	12 65
McColl, Hugh A.	915A Golden Gate Ave.	6/ 7/00	5 91	2 99	8 90
McEwan, Andrew	Jersey, Noe and Castro Sts.	5/ 5/98	5 49	4 06	9 55
McInnis, John S. or Anna D.	314 Clay St.	8/26/01	5 00	8 70	13 70
Meyers, Albert	Peralta Park, Berkeley	5/ 5/00	5 00	2 21	7 21
Mickel, Thomas	413 Powell St.	11/ 5/00	5 88	5 94	11 82
Middleton, Minnie S.	1330 Jackson St.	12/29/98	5 12	2 90	8 02
Miguelgorry, Dominic	Newman	11/ 7/01	14 05	22 83	36 88
Miller, Lillian M.	Merced	4/ 4/98	10 00	7 39	17 39
Mohrmann, Annie G.	20 Pierce St.	7/ 5/99	5 34	4 30	9 64
Morris, Julius S.	1728 Sutter St.	1/16/99	5 00	3 71	8 71
Murphy, Mary	25 9th St.	4/ 9/98	5 19	8 86	14 05
Murphy, Nicholas R.	German Hotel, 656 Howard St.	8/22/00	12 43	13 45	25 88
Murray, Thomas	510 Davis St.	2/ 7/98	16 82	17 38	34 20
Nelson, George	106½ 14th St.	1/ 3/99	20 18	16 55	36 73
Nielsen, Th. Alberta or Hans P.	Hayward	2/25/01	5 00	2 79	7 79
O'Connor, Edward Jr.	121½ Madison Ave.	7/ 3/99	2 76	53	3 29
Ostrowski, Carl A. B. or Rose*	Vallejo	10/14/98	9 88	10 21	20 09
Pahl, Frank	243 Steuart St.	1/30/01	9 07	6 87	15 94
Petterson, Par August	Unknown	2/ 3/99	26 02	22 19	48 21
Pickersgill, John	36 Clay St.	10/ 3/00	236 04	181 21	417 25
Platt, Louis	922 Battery St.	12/ 5/00	6 63	3 51	10 14
Prugh, Henrietta, trustee for Abbie Morey	708 Taylor St., Alameda	9/19/98	2 00	less 24c	1 76
Rainey, Elis C.	2013 Broderick St.	12/13/00	5 00	2 40	7 40
Robertson, Johannah	Mt. Eden	6/17/97	9 06	6 70	15 76
Rose, William J.	721 Folsom St.	8/ 7/00	4 93	2 34	7 27
Schultz, William	Hornbrook, Siskiyou Co.	6/13/00	2 00	Less 40c	1 60
Seekamp, Henry	235 2d St.	12/27/98	85 00	57 80	142 80
Shea, Mamie J.	928 Dolores St.	5/ 1/97	8 02	6 49	14 51
Stuart, William A., executor of the last will of Angeline Ravely, deceased	1104 Larkin St.	12/ 5/98	10 00	9 79	19 79
Stuck, Georgiana	c/o California College, East Oakland	1/20/00	8 29	5 09	13 38
Svensson, John Edward	6 Howard St.	10/31/00	26 08	21 49	47 57
Taylor, Amelia M. J.	907 Bryant St.	12/ 5/00	45 87	29 22	75 09
Taylor, Laura M.	1368 Webster St., Oakland	2/ 2/00	20 05	29 38	49 43
Turner, Paul A.	Santa Rosa	8/24/00	5 00	2 00	7 00
Vance, William G.	Eastern Hotel, Pine St.	8/18/00	2 05	less 38c	1 67
Vielitz, Hermann	912 Larkin St.	1/31/98	10 49	8 15	18 64

*Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The San Francisco Savings and Loan Society, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Vitonato, Joseph.....	c/o Great Western Mine, Lake Co.....	9/ 3/97	\$6 19	\$4 35	\$10 54
Wendel, Henry.....	Windsor.....	7/28/01	4 23	2 50	6 73
Wildhagen, George, trustee for Ernst P.....	1112 Mason St.....	1/21/01	5 00	1 92	6 92
Wolff, William.....	1308 Steiner St.....	8/ 4/97	6 02	3 40	9 42
Wulff, Joseph.....	Cor. Bush and Powell Sts.....	5/ 9/84	1 24	8 47	9 71
			\$3,869 27	\$3,363 81	\$7,231 89
Less.....			1 19		
			\$3,868 08		

Santa Cruz Bank of Savings and Loan, at Santa Cruz, California.

Delmont, Dominico.....	Santa Cruz.....	4/10/99	\$383 10	\$384 70	\$767 80
Lehman, Gustave.....	Santa Cruz.....	1/ 4/98	4 10	4 10	8 20
Rappe, A. A.....	Santa Cruz.....	3/16/98	8 05	8 55	16 60
			\$395 25	\$397 35	\$792 60

Savings Bank of Redlands, at Redlands, California.

Magor, C. M.....	Redlands.....	9/16/95	\$2 00	\$2 09	*\$3 27
Wagner, Vesta.....	Redlands.....	1/15/01	1 30	55	1 85
Woodruff, Emma.....	Redlands.....	11/11/02	2 00	1 62	3 62
Yeakle, Marjorie.....	Redlands.....	2/13/00	1 65	80	*1 63
					\$10 37

*Accounts thus marked were charged a fee of 82 cents for advertising them in the unclaimed list, hence the balance now due is 82 cents less than sum of principal and interest.

Security Bank and Trust Company, at San Francisco, California.

Allen, Jas. M., trustee for Chas N. Murphy.....	San Francisco.....	4/ 5/97	\$15 82	\$23 15	\$38 97
Bacon, Jas. Theodore.....	San Francisco.....	12/10/01	1 00	79	1 79
Chapman, B. F.....	San Francisco.....	10/12/99		63 61	63 61
Gibbons, Elizabeth M.....	Alameda.....	4/12/97	3 03	6 36	9 39
Johnston, Edwin K.....	San Francisco.....	8/10/01	2 75	2 51	5 26
Nachtigall, Henry P.....	Canada.....	3/31/97	1 12	1 17	2 29
Nachtigall, Mary J.....	Canada.....	8/20/98	2 22	2 89	5 11
Nachtigall, Mary J., guardian of Gabrielle Nachtigall.....	Canada.....	9/26/98	5 63	7 11	12 74
Ohm, Anna A.....	San Francisco.....	11/10/96	1 00	1 00	2 00
Proch, Arthur D.....	San Francisco.....	4/12/00	5 00	5 69	10 69
Smith, Harry and Josephine.....	San Francisco.....	1/13/00	1 77	1 60	3 37
			\$39 34	\$115 88	\$155 22

Security Trust and Savings Bank, at Los Angeles, California.

Cornish, Tim G.....	524 W. Pico St.....	9/ 7/01	\$12 95	\$6 14	\$19 09
Feehan, Nellie E., administratrix.....	143 Temple St.....	2/27/01	10 00	7 87	17 87
Harris, Marion.....	Los Angeles.....	12/23/01	10 00	8 02	18 02
Holmes, B. H.....	2144 A St., San Diego.....	1/18/01	19 37		19 37
			\$52 32	\$22 03	\$74 35

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1 1922.

State Savings Bank, at Oakland, California.

Name	Address	Date	Amount	Interest	Total
Henry, H. F.	Unknown.....	12/31/01	\$3 13	-----	-----

Union Trust Company of San Francisco, at San Francisco, California.

Baker, Emilie L.	-----	-----	\$8 58	-----	\$8 58
Belmont, Freda	121 Powell St.	1/24/00	5 00	\$2 27	7 27
Branson, Ellen	1212 Sutter St.	12/15/98	2 11	-----	2 11
California Ophir Mines Co.	-----	-----	7 95	-----	7 95
Carlo, Canzio	Costa Nava House, Pacific St.	5/13/01	269 20	297 81	567 01
Debenture Investment Co.	-----	-----	5 38	-----	5 38
Dexner, John	952½ Howard St.	9/ 1/00	30 00	30 65	60 65
Isaacs, Johanna	1938 Bush St.	12/ 4/00	08	1 66	1 74
Latour, Felix	405 California St.	7/10/99	100 00	120 45	220 45
Manning, Mrs. J. E.	Chico	12/18/98	8 21	40 09	48 30
Olsen, W.	c/o Sailors Union	6/20/01	50 00	51 53	101 53
Roberts, Amelia (Romelia)	Unknown	-----	38 75	-----	38 75
Schultz, Chas. H.	Unknown	8/31/98	2 00	1 02	3 02
Sachs, Gustav, trustee	Unknown	2/ 4/99	2 13	-----	2 13
Sargent, E. H.	Detroit, Mich.	10/ 7/99	9 77	10 92	20 69
Schuh, Edward	760 Bush St.	7/ 9/01	5 06	1 95	7 01
Tape, Robt. D.	Manila, P. I.	5/17/99	10 00	8 64	18 64
Union Trust Co. of S. F. trustee for S. F. Board of Educ.	San Francisco	-----	36 06	-----	36 06
			\$590 28	\$566 99	\$1,157 27

NATIONAL BANKS

Deposits Unclaimed for More Than
Twenty Years

NATIONAL BANKS.

Deposits Unclaimed for More than Twenty Years.

Name	Location	Amount
First National Bank	Azusa	\$1 37
The First National Bank	Cloverdale	7 39
First National Bank of Corcoran	Corcoran	35 08
First National Bank of Covina	Covina	13 50
Citizens National Bank	Los Angeles	578 00
Farmers and Merchants National Bank	Los Angeles	971 80
First National Bank of Los Angeles	Los Angeles	563 41
Merchants National Bank	Los Angeles	202 17
Central National Bank	Oakland	661 28
First National Bank	Pomona	487 74
First National Bank	Redlands	25 00
San Bernardino National Bank	San Bernardino	250 10
Merchants National Bank	San Diego	401 41
Anglo and London Paris National Bank	San Francisco	442 83
The Crocker National Bank of San Francisco	San Francisco	1,533 88
First National Bank	San Francisco	217 70
The Bank of California, N. A.	San Francisco	1,819 13
Wells Fargo Nevada National Bank	San Francisco	3,123 64
The First National Bank of San Jose	San Jose	2,489 08
County National Bank and Trust Company	Santa Barbara	898 00
First National Bank of Santa Barbara	Santa Barbara	63 91
First National Bank	Santa Cruz	19 00
National Bank of Tulare	Tulare	19 90
First National Bank	Ukiah	90 00
Bank of Woodland, N. A.	Woodland	343 17

First National Bank, at Azusa, California.

Name	Address	Date	Amount	Interest	Total
Cody, F. L.	Azusa	10/25/01	\$1 37		

The First National Bank, at Cloverdale, California.

Mendocino Electric Quicksilver Mining Co., Inc.	Cloverdale	4/27/02	\$7 39		\$7 39
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First National Bank of Corcoran, at Corcoran, California.

Leahy, Frank *	Corcoran	12/31/19	\$35 08		\$35 08
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First National Bank of Covina, at Covina, California.

Harris, C. W.	Covina	5/ 4/01	\$2 00		\$2 00
Mason, Mrs. P. L.	Covina	6/25/01	6 50		6 50
Smith, J. Harry	Covina	10/ 4/01	5 00		5 00
			\$13 50		\$13 50

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Citizens National Bank, at Los Angeles, California.

Name	Address	Date	Amount	Interest	Total
Bailey, Thos. A.	Los Angeles	1/ 7/01	\$12 56		\$12 56
Benson, T. L.	c/o Coulters Drygoods Co., Los Angeles	4/12/01	25 00		25 00
Cook, T. P.	Searchlight, Nevada	5/16/01	145 40		145 40
Hanscome, H. J.	Los Angeles	4/ 9/98	8 90		8 90
Jarrell, C. H.	Los Angeles	5/22/01	11 40		11 40
Landrum, Eva H.	Los Angeles	8/18/00	46 50		46 50
Lindenberger, H.	Los Angeles	6/ 3/01	18 90		18 90
Marshfall, Mrs. Anna	Los Angeles	6/20/98	18 90		18 90
Mathison, P. B.	Los Angeles	4/12/94	90 00		90 00
Paragon Oil Co.	Los Angeles	11/15/01	23 85		23 85
Phillips, Thos. W.	Los Angeles	12/21/99	14 73		14 73
Pioneer Boiler and Machine Works	Los Angeles	1/11/01	9 00		9 00
Rosenbaum, H. G.	Los Angeles	12/ 3/01	38 90		38 90
Sheridan Oil Co.	Los Angeles	2/26/01	58 16		58 16
Trowbridge, G. M.	Los Angeles	5/ 7/01	9 00		9 00
Van Treas, Mrs. A. O.	Los Angeles	4/22/01	8 90		8 90
Western Home Oil Co.	325 S. Spring St.	8/27/00	37 90		37 90
			\$578 00		\$578 00

Farmers and Merchants National Bank, at Los Angeles, California.

Baker, A. J.	Unknown	1/ 1/01	\$46 82		
Barclay and Wilson	Unknown	1/ 1/01	21 89		
Besserer, A. W.	Unknown	1/ 1/01	11 70		
Bishop, Ira	Van Nuys Hotel	9/18/01	11 45		
Brooks, T. W.	Natick House	12/ 6/01	22 00		
Burbank Crude Oil Co.	Burbank	5/12/01	10 56		
Bullock, C. B.	Unknown	1/ 1/01	19 96		
Chalmers, Maggie R.	Unknown	1/ 1/01	42 50		
Clancy, John	Unknown	1/ 1/01	33 29		
Clancy, Wm.	Unknown	1/ 1/01	64 85		
Delmar, Alex.	Unknown	1/ 1/01	21 50		
Domec, Calledona	2221 New Orleans St.	1/ 1/01	116 66		
Dorsey, P. W.	Unknown	1/ 1/01	17 00		
Evans, Nellie	Unknown	7 /3/01	24 80		
Fayli, Geo.	Unknown	1/ 1/01	21 00		
Fitzgerald, Catherine	920 Union Ave.	1/ 1/01	61 98		
Garvanza Land Co.	Unknown	1/ 1/01	47 00		
Goodner, M. M.	Unknown	1/ 1/01	20 55		
Hall, E. E.	Unknown	1/ 1/01	34 74		
Hall, F. R.	Unknown	1/ 1/01	26 81		
Hamm, T. S.	Unknown	1/ 1/01	17 00		
Henderson, R. L.	Unknown	1/ 1/01	22 02		
Holgate, Wm.	Unknown	1/ 1/01	18 27		
Iselin, Chas.	Unknown	1/ 1/01	18 96		
Laible, Katie M., executrix	Unknown	6/ 4/01	24 00		
Lowenburg and Co.	Unknown	1/ 1/01	31 30		
Lowman, Abbie A.	Unknown	1/ 1/01	17 00		
McLaughlin, Lewis	Unknown	1/ 1/01	24 00		
Morgan, W. A., trustee	Unknown	5/22/01	11 39		
Nadeau, R.	Unknown	1/ 1/01	38 00		
Niedeken, H.	Unknown	1/ 1/01	33 05		
Watkins, M. Joseph	Unknown	4/ 5/01	39 75		
			\$971 80		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

First National Bank of Los Angeles, at Los Angeles, California.

Name	Address	Date	Amount	Interest	Total
Adams, Henry	Los Angeles	1901	\$6 00		\$6 00
Bishop, J. W., trustee	Los Angeles	1901	88 00		88 00
Brady, M. W.	Los Angeles	1901	104 81		104 81
Conlan, Patrick	Los Angeles	1901	98 00		98 00
Day, F. K.	Los Angeles	1901	8 00		8 00
Foster, A. M.	Los Angeles	1901	25 00		25 00
Hall, Jane	Los Angeles	1897	10 50		10 50
Humble, Josie	Los Angeles	1901	6 50		6 50
Johnson, P. O.	Los Angeles	1901	22 16		22 16
Lightheart, F. R.	Los Angeles	1907	10 00		10 00
McLellan, A. J.	Los Angeles	1901	7 61		7 61
Prewitt, Mrs. John	Los Angeles	1902	130 00		130 00
Radeliff, C. C.	Los Angeles	1901	20 00		20 00
Reed, E. R.	Los Angeles	1901	11 19		11 19
Waterman, G. S. or E. B.	Los Angeles	1910	15 64		15 64
			\$563 41		\$563 41

Merchants National Bank, at Los Angeles, California.

Barnard and Benedict Crisp Toff Company	27 California St.	10/23/01	\$20 37		
Barzum, C. D.	Unknown	2/29/01	9 75		
Beach, Samuel	Unknown	10/18/01	15 00		
Calkins, B. M.	Unknown	7/13/01	11 05		
Heim, Fred S.	Unknown	4/10/01	48 08		
Kennedy Brothers	Unknown	6/ 8/01	5 66		
Koeple, J. O.	Unknown	5/ 9/01	17 26		
Moore, Lucy	Unknown	8/ 1/01	50 00		
Sperry, J. W.	Unknown	4/15/01	25 00		
			\$202 17		

Central National Bank, at Oakland, California.

Albright, Eliz. L.	Oakland	1901	\$4 35		
Anderson and Stockholm	Oakland	1900	1 99		
Baah, Charles	Oakland	1897	71		
Bayley, J. E.	Oakland	1899	9 35		
Bell, C. D.	Oakland	1899	7 20		
Butner, J. C.	Oakland	1896	8 71		
Cameron, W.	Oakland	1896	1 96		
Chambers, G. H.	Oakland	1895	2 78		
Childress, Mrs. C. A.	Oakland	1899	27 85		
Clapp, E. B.	Oakland	1895	12 55		
Clear Bros.	Oakland	1897	49		
Clunudt, C.	Oakland	1897	3 09		
Colby, C. E.	Oakland	1896	72		
Coulter, J. H.	Oakland	1894	4 35		
Decker J. C.	Oakland	1896	99 00		
Dodge, O. G.	Oakland	1898	4 35		
Donald, Jno. H.	Oakland	1894	5 25		
Edwards, W. B.	Oakland	1901	77		
Etshebarne, P.	Oakland	1899	2 66		
Farwell, F. W. and Son	Oakland	1898	5 34		
Ferson, H. B.	Oakland	1897	7 03		
Fowler and Bolinger	Oakland	1895	2 21		
Gillett, C. E.	Oakland	1897	60		
Glasscock, Jno. R., trustee	Oakland	1897	13 60		
Harbeson, W. G.	Oakland	1897	81		
Harper, Ida H.	Oakland	1897	9 35		
Hogeboone, Mollie	Oakland	1897	2 35		
Hohnes, Carroll	Oakland	1901	40		
Horner, Mrs. A. M.	Oakland	1896	35		
Husing, R.	Oakland	1898	1 33		
Jacks, N. H., treasurer	Oakland	1896	65		
Jasper, O. W.	Oakland	1895	1 07		
Johnson and Petersen	Oakland	1901	16 94		
Jones, H. A.	Oakland	1898	40		
Jones, H. E.	Oakland	1896	2 23		
Kelley C. D.	Oakland	1897	50		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Central National Bank, at Oakland, California—Continued.

Name	Address	Date	Amount	Interest	Total
Kelley, L. E. or L. M.	Oakland	1898	\$17 29		
Kemper, M.	Oakland	1895	91		
Kowalsky, J.	Oakland	1901	2 77		
Larson, S. B.	Oakland	1897	25		
Leach, Coe	Oakland	1900	10 35		
Leitch, J. H.	Oakland	1899	36		
Lundy, S. A.	Oakland	1895	9 82		
Manning, K. L.	Oakland	1896	53		
Martin, Mrs. C. M.	Oakland	1896	2 11		
McAllister, D.	Oakland	1894	65		
McFeeley, F. P.	Oakland	1899	50		
McSorley, H. M.	Oakland	1901	4 35		
Middleton, I. J.	Oakland	1896	45		
Morton, J. E., treasurer	Oakland	1894	3 35		
Oakland Cons. Co.	Oakland	1895	274 38		
Oakland Fra Chuy	Oakland	1898	4 30		
Oakland Imp. Club	Oakland	1899	4 35		
O'Hair, P. O.	Oakland	1898	1 60		
O'Neil, David	Oakland	1898	2 94		
Parker and Hook	Oakland	1896	55		
Paul, H. W., mgr.	Oakland	1899	35		
Payne, G. H., treasurer	Oakland	1899	17 33		
Pelton, treasurer	Oakland	1894	70		
Pratt, D. W. and Co.	Oakland	1899	15 91		
Reed, W. I.	Oakland	1895	4 70		
Rouse, G. J.	Oakland	1895	4 35		
Sherman and Fox	Oakland	1895	1 75		
Spencer, B. L.	Oakland	1899	55		
Swentarton and Co.	Oakland	1896	4 00		
Swert, J. C.	Oak and	1898	90		
Szoperay, Mabel	Oakland	1901	30		
Warner, James	Oakland	1896	1 90		
Warner, Jos.	Oakland	1896	51		
Whartons, E. S.	Oakland	1898	89		
White Bros.	Oakland	1895	2 04		
			\$661 28		

First National Bank, at Pomona, California.

Becht, John	Pomona	1/12/99	\$24 34		
Broughton, H. A., treasurer	Pomona	1/ 8/01	68 13		
Davis, N. J.	Pomona	11/23/98	25 00		
Gustofoson, L.	Pomona	10/23/01	19 25		
Leeroq, Mme. Z.	Pomona	5/27/98	15 00		
Mirande, G., agent	Pomona	6/25/01	50 87		
Parrett, Mary	Pomona	12/20/00	215 00		
Ross, H. A.	Pomona	5/21/98	20 15		
Vincent, Etta	Pomona	6/ 5/99	20 00		
Weir, W. A.	Pomona	6/11/98	30 00		
			\$487 74		

First National Bank, at Redlands, California.

Wilson, Mary M.	Redlands		\$25 00		\$25 00
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

San Bernardino National Bank, at San Bernardino, California.

Name	Address	Date	Amount	Interest	Total
Asylum Co., trustee	Unknown	1882	\$4 64		
Braid, E. Percy	Unknown	1898	8 00		
Bright and Crandall	Unknown	1892	29 31		
Burcham, A. A.	Unknown	1894	8 20		
Button, R. W.	Unknown	1890	13 76		
Conn. Fire Ins. Co.	Unknown	1896	20 50		
Goldshaffer, Wm.	Unknown	1892	4 00		
Johanning, H. F.	Unknown	1897	22 50		
Johnson, Frank	Unknown	1883	10 00		
Kilpatrick, D.	Unknown	1894	3 56		
McClay, W. S.	Unknown	1895	4 00		
McCracken, Jno. A.	Unknown	1900	5 89		
Mann, Jessie	Unknown	1897	21 50		
Miller, Geo. A.	Unknown	1897	4 00		
Morse, L. J.	Unknown	1892	23 38		
Morse and Wiseley	Unknown	1892	11 76		
Reeves, Truman	Unknown	1897	2 72		
Rialto Lemon Assn.	Unknown	1901	8 56		
Richardson Assn.	Unknown	1897	15 20		
Richardson, T. W.	Unknown	1901	4 24		
Van Slyke, treasurer	Unknown	1900	16 20		
Viewegar, Ernest	Unknown	1895	3 18		
			\$250 10		

Merchants National Bank, at San Diego, California.

Barker, David L.	Unknown	1898	\$19 17		\$19 17
Bates, F. E.	Unknown	1899	13 12		13 12
Bruce, W. W.	Unknown	1901	14 97		14 97
Doolittle, A. F. (Spec.)	Unknown	1900	11 60		11 00
Fox, Florence	Unknown	1899	8 02		8 02
Heatherley, Cora	Unknown	1900	7 25		7 25
Jencks, A. W.	Unknown	1899	10 38		10 38
Johnson, Luther	Unknown	1902	12 93		12 93
Kinney, J. F.*	Unknown	1902	24 65		24 65
Lanktree, Lucitra	Unknown	1897	9 69		9 69
McCarroll, C. O.	Unknown	1899	8 35		8 35
Murray, Harold	Unknown	1902	23 53		23 53
Packard, F. B. (Henslow Adm.)	Unknown	1898	135 39		135 39
Park, Marie L.	Unknown	1899	15 00		15 00
Powett, Chas. R.	Unknown	1902	8 15		8 15
Robyn, Hans	Unknown	1902	8 75		8 75
Shaw, Parson*	Unknown	1897	47 06		47 06
Smith, Isaac	Unknown	1897	14 00		14 00
Tepple, F. L.	Unknown	1894	10 00		10 00
			\$401 41		\$401 41

Anglo and London Paris National Bank, at San Francisco, California.

Barnes, W. J., Jr.	Unknown	3/31/99	\$14 00		
Garney, L.	Unknown	10/12/98	18 09		
Mills, W. E.	Unknown	1/29/00	23 00		
Matthews, Wm.	Unknown	3/31/99	27 41		
Newton, W. J., Jr.	Unknown	12/30/97	11 66		
Oatnout, F. E.	Unknown	10/19/98	23 26		
Ramezer and Company	Unknown	1/10/00	29 43		
Sierra Gravel Mfg. Co.	Unknown	6/ /00	31 40		
Seymour, Isabella	Unknown	1/29/00	200 00		
Saaburg, Birggs	Unknown	9/20/99	1 25		
Thomas, J. A.	Unknown	1/ /00	21 48		
Thomas, Wm.	Unknown	1/ /00	34 75		
Ulfelder, Oscar	Unknown	1/ /00	7 10		
			\$442 83		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Crocker National Bank of San Francisco, at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Adler, Ben.	Unknown	3/28/01	\$0 25		
Adams, Jacob	Unknown	4/29/01	01		
Adderley and Collenbom	Unknown	7/29/01	01		
Affolter, J. J.	Unknown	8/29/00	02		
Aigeltinger, E. H., guardian	Unknown	7/26/98	02		
Allison and Co., E. E.	Unknown	10/30/96	5 50		
Applegate, W. E., Jr.	Unknown	3/28/01	6 31		
Ayers, Ed. N.	Unknown	7/31/96	2 70		
Barney, E. S.	Unknown	10/30/96	4 65		
Baxter and Oestine	Unknown	10/26/97	2 50		
Banner Vineyard Co.	Unknown	7/26/98	1 29		
Barnes, Brad, agent	Unknown	1/ 3/99	28		
Bannister, Ed.	Unknown	6/28/99	37		
Bass, F.	Unknown	4/25/00	4 55		
Banning, B. R., trustee	Unknown	4/29/00	2 80		
Baldwin, Virginia	Unknown	8/29/00	08		
Barrett, A. E.	Unknown	7/29/01	22		
Barrera, A.	Unknown	12/ 6/01	1 00		
Bernhard and Co., H.	Unknown	7/27/97	03		
Berry, John R.	Unknown	11/28/98	25		
Becker, G. J.	Unknown	6/28/99	1 35		
Beck, W. E., treasurer	Unknown	4/29/00	1 38		
Bedrock Mining Co.	Unknown	10/31/00	62		
Bergerot, P. A.	Unknown	10/31/00	01		
Beaen, G. E.	Unknown	12/30/01	76		
Beale, Truxton	Unknown	12/30/01	36		
Black and Forrest	Unknown	4/28/97	05		
Blaine State Bank	Unknown	6/ 3/97	1 28		
Blaine National Bank	Unknown	6/ 3/97	1 50		
Bliss, E. L.	Unknown	10/30/99	1 95		
Bogel, E. J.	Unknown	10/30/99	19		
Boston Automobile	Unknown	6/27/00	20		
Brown, Percy Prior	Unknown	10/30/96	4 03		
Brown, Mrs. G. O.	Unknown	2/20/97	2 35		
Brayer and Glyn	Unknown	10/26/97	5 15		
Brown, Fred	Unknown	12/ 1/97	2 75		
Brown, Catherine	Unknown	6/28/99	04		
Brandt Mfg. Dev. Co.	Unknown	4/25/00	5 00		
Bridges O. S. Ascet. Gas Co.	Unknown	4/25/00	62		
Brunner, F. J., administrator	Unknown	3/28/01	25		
Bryan, W. V.	Unknown	12/30/01	1 00		
Butterworth, Thos. C.	Unknown	7/31/96	1 87		
Bullard, Pauline C.	Unknown	10/30/96	6 30		
Butcher and Co., L. H.	Unknown	1/28/97	1 59		
Buckley, Annie L.	Unknown	6/28/99	3 49		
Butterfield, F. C.	Unknown	4/25/00	2 84		
Burtis, Frances E.	Unknown	6/28/01	85		
Bunting, Fleda C.	Unknown	7/29/01	29		
Caldwell, H. B.	Unknown	10/30/96	02		
Carroll, M.	Unknown	10/30/96	5 20		
Carpenter, J. F.	Unknown	10/26/97	02		
Carroll, Mary E.	Unknown	1/26/98	14 32		
Cal. Music Fed. Assn.	Unknown	6/25/98	45		
Cal. Floral Society	Unknown	7/26/98	12		
Canton Placer Mining Co.	Unknown	10/31/00	06		
Charters, J. C.	Unknown	10/26/97	5 74		
Clover, J. A.	Unknown	6/28/99	1 17		
Clark Co., Rube	Unknown	7/ 2/00	1 20		
Cornwall, F.	Unknown	1/28/97	04		
Cowing, M. G.	Unknown	1/26/98	2 36		
Committee of '97	Unknown	3/30/98	1 50		
Cook, Fred. Russ	Unknown	7/26/98	13		
Corbett, Harry	Unknown	8/31/98	10 34		
Coates, J. H.	Unknown	1/28/99	10		
Code, W. F.	Unknown	6/28/99	12		
Cohen, Dr. J. E.	Unknown	6/28/99	27		
Colo. Dev. Co.	Unknown	6/28/99	70		
Coulson, W. F.	Unknown	6/28/99	1 73		
Coffee, H. E.	Unknown	10/29/00	1 65		
Cosgrave, J. O'H.	Unknown	10/29/00	1 55		
Comanche Ochre Co.	Unknown	1/31/01	1 20		
Cowles, W. N.	Unknown	1/31/01	26 48		
Cohn, Gustave	Unknown	8/28/01	45		
Crittenden, C. S.	Unknown	1/28/97	08		
Crown Mfg. Co.	Unknown	6/ 1/00	79		
Curzon, H. E.	Unknown	8/28/98	78		
Davis, H.	Unknown	1/28/97	02		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Crocker National Bank of San Francisco, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Davidson, D.	Unknown	1/26/98	\$0 22		
Dawson, W. A.	Unknown	6/27/98	30		
Davis Central Club (Horace)	Unknown	1/31/00	1 89		
Daly, John D.	Unknown	5/31/00	14 35		
Delucis, H.	Unknown	7/27/97	70		
Devaney, Hopkins and Co.	Unknown	5/29/99	5 35		
Deakin, Walter	Unknown	3/30/01	91		
Dickey, J. F.	Unknown	4/28/97	32		
Dorn, W. E.	Unknown	7/27/97	64		
Doubieday, Mrs. J. H.	Unknown	7/27/97	18 05		
Donovan, M. J.	Unknown	5/29/99	5 19		
Down, W. E.	Unknown	12/27/01	49		
Dunbarton Flax S. Co.	Unknown	8/31/98	01		
Easton, Stanley H.	Unknown	1/28/97	10 10		
Eckland, Chas.	Unknown	12/27/01	75		
Edelman, Chas.	Unknown	1/ 2/01	80		
Eggers, Frank F.	Unknown	1/26/98	1 36		
Elliott, W. W.	Unknown	7/28/99	50		
El Carman Min. and Mill Co.	Unknown	12/27/01	2 50		
Emeric, H. F.	Unknown	9/30/99	13 93		
Englebrecht, R. F.	Unknown	5/29/99	19		
Eppinger, Jos. L.	Unknown	4/30/01	01		
Eppinger, Jos. L.	Unknown	4/29/01	10 60		
Erskine, Caro.	Unknown	10/30/96	14		
Estate of Hills	Unknown	1/28/97	13		
Estate of Asa Fisk	Unknown	5/29/99	19		
Estate of Wm. McP. Hill	Unknown	4/26/00	13 50		
Excelsior Coal Co.	Unknown	5/29/99	3 16		
Fargo Elec. Co.	Unknown	2/20/97	17 55		
Fair, Caroline D.	Unknown	7/ 2/00	14 45		
Fitzgerald, Thos.	Unknown	1/28/97	20 00		
Fithian, R. B.	Unknown	9/30/99	92		
Firmstone, J. E.	Unknown	4/26/00	30		
Flaherty, W. H.	Unknown	1/30/96	4 50		
Forest Hill Gold M. Co.	Unknown	5/29/99	89		
Foard, Meta W.	Unknown	12/27/01	2 72		
Gaskill and Regan	Unknown	10/30/96	1 00		
Galbreath, W. J.	Unknown	12/14/98	03		
Gaddin and Co., G.	Unknown	5/29/99	07		
Gannon, Chas.	Unknown	5/29/99	10 00		
Garrett, R. W.	Unknown	10/27/99	02		
Gambetta M. and M. Co.	Unknown	3/31/00	71		
Gerdan, M. H.	Unknown	6/29/01	15		
Gilbert, G. N.	Unknown	1/26/98	40		
Gibbs, C. J.	Unknown	5/29/99	1 06		
Goldberg and Tweedie	Unknown	1/28/97	8 30		
Golden Gate Sugar Beet P. Co.	Unknown	6/29/01	32 38		
Golden Gate Dredging and Rec. Co.	Unknown	6/29/01	4 14		
Graves, W. C.	Unknown	3/29/97	2 34		
Grant, Pat.	Unknown	11/29/97	55		
Griffith, J. H.	Unknown	10/27/99	01		
Grand Opera Co.	Unknown	2/28/01	10		
Grogan, W. R.	Unknown	12/27/01	1 43		
Hancock, R. J.	Unknown	3/24/96	23 75		
Hatch and Rock Orch. Co.	Unknown	8/31/95	18		
Hackett, E. H.	Unknown	10/30/96	30		
Harrigan Volme and Co.	Unknown	10/30/96	85		
Hare and Co., J. S.	Unknown	1/27/97	4 00		
Havens, Chas. I.	Unknown	2/20/97	2 63		
Hall, Al.	Unknown	11/29/97	1 91		
Harrison and Co., W. H.	Unknown	12/28/98	1 91		
Harris, Louis.	Unknown	12/28/98	3 11		
Harrington, J. K.	Unknown	5/29/99	03		
Hansen and Co.	Unknown	10/27/99	3 19		
Hamilton, W. C.	Unknown	2/ 1/01	2 50		
Hansard, R. M.	Unknown	2/ 1/01	30		
Hall, J. F.	Unknown	6/29/01	21		
Hamilton, Jas., treasurer	Unknown	11/ 1/01	37 32		
Herrington, C. H.	Unknown	6/29/96	3 74		
Heydenfeldt, Inc.	Unknown	11/28/96	60		
Herbst, Geo. A.	Unknown	2/ 1/01	46		
Hightower, J. G.	Unknown	10/30/96	80		
Hinckley, F. W.	Unknown	8/ 2/97	7 16		
Hoagg, J. K.	Unknown	6/29/96	28 25		
Hood and Watson	Unknown	6/29/96	1 00		
Honold, W. L., superintendent	Unknown	4/25/00	12 00		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Crocker National Bank of San Francisco, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Holmes, Willie	Unknown	4/25/00	\$50 00		
Holman, Caroline	Unknown	4/25/00	20 00		
Hohlweg, Fred	Unknown	4/25/00	3 75		
Hoffman and Steinhart	Unknown	2/ 1/01	10 38		
Hopkins, L. Leo	Unknown	12/31/01	6 00		
Hutchinson, Jos.	Unknown	6/ 3/97	26 05		
Hughes, John C.	Unknown	8/ 2/97	2 53		
Hughes, John C., executor	Unknown	11/29/97	3 82		
Hunter, C. H.	Unknown	3/30/99	66		
Hualapi, a/c	Unknown	4/25/00	30 00		
Internatl. Domest. Heater Co.	Unknown	12/28/98	51		
Irwin, J. H.	Unknown	12/28/98	40		
Irving and Co.	Unknown	4/25/00	1 03		
Iverson, Soren	Unknown	10/28/95	39		
James, H. Jennie	Unknown	6/ 3/97	05		
Jackson Gate Mfg. Co.	Unknown	11/29/97	83		
Jelich and Velich	Unknown	4/25/00	4 70		
Jordan Bit Rock and P. Co.	Unknown	6/ 3/97	01		
Jones, F. S.	Unknown	10/27/99	5 85		
Joseph, J. B., trustee	Unknown	3/31/00	15		
Johnson, Geo., Inc.	Unknown	11/ 1/01	01		
Johns, Julia Peyton	Unknown	12/31/01	96		
Kiefer, W. A.	Unknown	3/27/97	64		
Kinnea, W. H. and G.	Unknown	8/ 2/97	85		
Kline, G. W. (trustee Sterling Furniture Co.	Unknown	6/ 3/97	73 84		
Koment, F.	Unknown	2/20/97	05		
Kolloprath, Ed.	Unknown	5/29/99	47		
Lassen and Bien	Unknown	11/25/01	01		
Levy, Marcus	Unknown	5/27/96	25		
Lewis, L. I.	Unknown	5/27/96	4 63		
Levers, Fred	Unknown	10/30/96	13 87		
Leonard, Lou. R.	Unknown	1/ 2/00	1 45		
Leuenberger, Wm. L.	Unknown	2/27/00	75		
Lively, J. M.	Unknown	3/30/99	47		
Loewenberg, Geo.	Unknown	5/27/96	11		
Loughborough, A. H. W.	Unknown	9/29/97	70		
Lolor, Emma	Unknown	4/27/00	75 78		
Mfgs. Agency	Unknown	5/27/96	2 73		
Madison, H.	Unknown	9/30/98	03		
Madison, Fannie	Unknown	6/ 1/99	04		
Maines Mfg. Co.	Unknown	9/28/99	10		
Marcuse, Felix	Unknown	5/31/00	1 08		
Maguire, A. B.	Unknown	12/28/00	3 91		
Maguire and Gall	Unknown	11/26/01	01		
Mershon, D. I.	Unknown	5/27/96	09		
Merriam, Nathan	Unknown	10/26/97	68 85		
Meux, T. R., administrator	Unknown	12/28/00	02		
Military Advances	Unknown	9/28/97	3 83		
Miller, Adam	Unknown	9/29/97	1 08		
Moran, Hannah	Unknown	3/27/97	05		
Moore, P. A.	Unknown	1/31/98	16 47		
Moulthrop, C. M.	Unknown	9/30/98	1 42		
Morton Dray and W. H. Co.	Unknown	1/28/99	5 03		
Morehouse, J. J.	Unknown	3/30/99	66		
Monroe, Hy. E., administrator	Unknown	4/25/00	7 13		
Moses, B.	Unknown	5/31/00	1 71		
Moore, Geo.	Unknown	12/31/00	1 68		
Morison, A. C.	Unknown	6/ 1/01	7 50		
Mosteller and Allen	Unknown	11/25/01	10		
Mulqueen, Mrs. Thos.	Unknown	6/21/98	40		
Murdock and Co., E. F.	Unknown	12/28/00	2 94		
Murphy, Tim.	Unknown	11/25/01	1 00		
McFarland Bros.	Unknown	5/27/97	90		
McFarland, E. A.	Unknown	5/27/97	30		
McAulay, Geo.	Unknown	6/ 1/99	3 43		
McNulty, P. F.	Unknown	3/30/98	1 38		
McGillivray, Geo.	Unknown	6/21/98	4 63		
McCaw, Jas.	Unknown	2/27/00	2 35		
Natl. Silk Co.	Unknown	6/ 1/01	50		
Nelson, Helen L.	Unknown	5/27/97	5 78		
Neal, J. G.	Unknown	10/26/97	2 56		
Newman and Co., C.	Unknown	9/30/98	69		
New Standard Oil Co.	Unknown	4/25/00	50		
Nolan, Agnes V. H.	Unknown	9/30/98	14 04		
Nolan, S. M.	Unknown	4/25/00	30 60		
Nowell, Frank H.	Unknown	12/28/00	57		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Crocker National Bank of San Francisco, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Oesting, Paul	Unknown	5/27/96	\$0 02		
Oelrichs, Herman	Unknown	10/26/97	15 57		
Ogle and Smith	Unknown	10/26/97	3 13		
O'Neill and Eckert	Unknown	6/ 1/99	98		
Oro Plata Gravel Mfg. Co.	Unknown	6/29/96	2 00		
Orndorff and Schmidt	Unknown	3/31/00	11		
Oregon Pine Lumber Co.	Unknown	6/ 1/01	4 78		
Ough, J. M.	Unknown	11/26/01	11 35		
Owen, Wm. B.	Unknown	3/30/98	80		
Pacific Door Co.	Unknown	6/29/96	1 74		
Pacific Post and Ad. Co.	Unknown	5/27/97	1 66		
Pauson and Sons, Frank	Unknown	9/29/97	06		
Payne, Randolph	Unknown	9/29/97	2 57		
Pacific Rep. and Roofg. Co.	Unknown	9/30/98	31		
Parker, A. J.	Unknown	11/28/98	17		
Patton, Irene E.	Unknown	4/27/00	2 10		
Paige, F. W.	Unknown	9/28/00	47		
Pac. Coast Reg. Col. of Med.	Unknown	11/26/01	1 40		
Pac. Min. and Com'l. Co.	Unknown	11/26/01	18 58		
Perry, Kate	Unknown	5/27/96	3 80		
Peard, Henry	Unknown	3/30/99	97		
Phelps, T. G.	Unknown	11/29/97	29 96		
Potter, T. B.	Unknown	5/27/96	02		
Potts, R. D.	Unknown	6/ 1/99	21		
Pollack, A. J.	Unknown	5/25/00	1 00		
Putnam and Co.	Unknown	9/29/97	45		
Purser, Edw. Thos.	Unknown	6/ 1/01	12 31		
Quinn, J. H.	Unknown	6/21/98	6 30		
Quinn, Chas J.	Unknown	11/26/01	1 32		
Raisch, A. J.	Unknown	10/30/96	7 15		
Raffalle, Lorini	Unknown	5/27/97	07		
Raymond, Lottie	Unknown	3/26/00	2 00		
Ralston, Ed.	Unknown	11/26/01	80		
Reffe, W. S.	Unknown	5/27/96	01		
Rea Bldg. and Const. Co.	Unknown	9/29/97	76		
Richards, C. O.	Unknown	3/26/00	01		
Rix, Alice	Unknown	3/26/00	15		
Rose, R. A.	Unknown	5/27/96	1 32		
Rockey, V.	Unknown	6/21/98	10 00		
Rose, R. A.	Unknown	1/28/99	29		
Redewald and Co.	Unknown	6/28/99	35		
Rossi P. Co.	Unknown	7/28/99	57		
Rose, Robt. W.	Unknown	7/30/00	40		
Rogers, John B.	Unknown	11/26/01	24		
Ryder, M. L.	Unknown	10/30/96	01		
Ryer, Mary Fletcher	Unknown	10/26/97	29 55		
Ryer, Blanche	Unknown	9/30/98	5 84		
S. F. Orotorio, Soc.	Unknown	1/28/97	3 24		
Saleno, L. H.	Unknown	2/20/97	3 39		
Sbarbaro and Co.	Unknown	4/26/99	82		
Schulyr, H. H.	Unknown	2/24/98	81		
Schnaffner, H.	Unknown	11/26/01	40		
Scott, G. W., Jr.	Unknown	11/26/01	3 75		
Shay, J. J.	Unknown	1/ 3/99	50 00		
Sherman, R. P.	Unknown	4/28/00	10 00		
Shurtliff Hil Mfg. Co.	Unknown	4/27/00	2 91		
Shakespeare Min. Co.	Unknown	1/31/01	11 14		
Siekles, Carrie	Unknown	6/27/98	05		
Siekles, F. J.	Unknown	4/27/00	29 11		
Sink, W. B., Jr.	Unknown	11/25/01	80		
Smith, W. C.	Unknown	4/26/96	1 62		
Smulski, John F.	Unknown	4/27/00	15 43		
Stanton, C. M.	Unknown	1/28/97	1 00		
Stone, S. I.	Unknown	2/20/97	1 33		
State National Bank	Unknown	6/ 2/97	5 00		
Street, J. H.	Unknown	11/29/97	3 00		
Stolp, F. A.	Unknown	6/27/98	16		
Stowell, Mrs. E. A.	Unknown	8/30/98	5 09		
Stone and Hawley	Unknown	4/27/99	40 86		
Stevens, Martin	Unknown	10/27/99	9 64		
Stanford Union F. Ins.	Unknown	2/28/00	1 00		
Stop, G. M.	Unknown	4/ 2/00	30		
Suter, Daniel	Unknown	1/31/01	01		
Sullivan	Unknown	11/25/01	2 16		
Sweeney, Francis L.	Unknown	2/20/97	1 10		
Sweetser and Burroughs	Unknown	2/20/97	7 55		
Swan the Painter	Unknown	4/26/99	2 09		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

The Crocker National Bank of San Francisco, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Taussig, Phil.	Unknown	2/28/00	\$0 02		
Templin, J. S.	Unknown	3/24/96	53		
Telgcler, Wm.	Unknown	3/24/96	01		
Thomas, C. T.	Unknown	5/27/97	18		
Title Search Co.	Unknown	6/27/98	80		
Time Schedule Co.	Unknown	9/29/97	2 25		
Torsting, Fred W.	Unknown	10/26/97	10		
Townsend Mfg. Co.	Unknown	1/ 3/99	61		
Tryon, Thos. C., administrator	Unknown	1/31/01	44		
Trott, W. J., treasurer Associated Lumber	Unknown	1/31/01	10		
Travers, J. W.	Unknown	11/25/01	10		
Treat, P. W.	Unknown	11/25/01	84		
Tuolamme Con. Min. Co.	Unknown	11/25/01	1 00		
Unna, Harry	Unknown	6/27/98	1 75		
Ullmann, Jas. F.	Unknown	4/26/99	23 15		
Unna, Mrs. N.	Unknown	4/27/99	10 00		
Ulfelder, L.	Unknown	10/27/99	1 68		
Verrinder, R. F.	Unknown	4/30/96	23		
Vegel, E. J.	Unknown	2/20/97	2 88		
Vailes, C. S., mgr.	Unknown	8/30/98	40		
Van Reynegrom, F. W.	Unknown	4/24/00	85		
Victoria Is. Co.	Unknown	3/ 1/01	80		
Waldron, W. B.	Unknown	6/16/96	32		
Warren and Malley	Unknown	3/30/98	1 81		
Wallace, Miles	Unknown	3/30/98	2 00		
Waldron and Nason	Unknown	10/27/99	17		
Weston, C. W.	Unknown	6/ 3/97	14		
Western Homeop. Ph.	Unknown	4/27/99	48		
Weller, H. B.	Unknown	9/28/99	75		
Weil Co.	Unknown	2/28/00	2 16		
White Dome Oil Co.	Unknown	11/25/01	42		
Wilson, John F.	Unknown	3/24/98	22		
Willoughby, R. G. and R. B., administrators	Unknown	1/28/97	1 47		
Willis, A. D.	Unknown	5/27/97	25		
Wilson, T. L. and John M.	Unknown	5/27/97	31		
Wilson Furn. Co.	Unknown	6/27/98	1 19		
Wilson, G. S.	Unknown	4/26/99	85		
Woolsey, A. L.	Unknown	4/24/00	87		
Wolf, Willy	Unknown	11/25/01	4 24		
Woodworth, A. or Lillian K.	Unknown	11/25/01	3 70		
Wright, Geo. T.	Unknown	1/ 3/99	04		
Wyman, H. C.	Unknown	4/24/00	25		
Youngberg, J. E.	Unknown	4/24/00	04		
Zinolith Mfg. Co.	Unknown	2/20/97	1 51		
			\$1,533 88		

First National Bank, at San Francisco, California.

Cooper, Martha M.	Unknown		\$7 46		
Emmons, N. W.	Unknown		5 41		
Lloyd and Peddar, trustees	Unknown		116 59		
Scottish Cal. Mine, Ltd.	Unknown		12 11		
Seowden, L. A.	Unknown		5 91		
Shelby, E. L.	Unknown		31 25		
Sierra Valley R. R. Co.	Unknown		29 27		
Tull, Emily L.	Unknown		9 70		
			\$217 70		

The Bank of California, N. A., at San Francisco, California.

Arizona Canaigre and Extract Company	160 Sansome St.	6/11/01	\$20 90		\$20 90
Girling, J. R.	St. Michaels, Alaska	3/15/00	22 21		22 21
Long, W. G.	1318 Page St.	6/25/00	35		35
Stephen, J. *	Old Peoples' Home, Pine and Pierce Sts.	6/27/10			1,775 67
					\$1,819 13

* Dead.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Wells Fargo Nevada National Bank of San Francisco, at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Adams, C. J.	Unknown		\$0 53		\$0 53
Adams, Mrs. E.	Unknown		2 77		2 77
Adams, E. L.	Unknown		198 42		198 42
Adams, W. H.	Unknown		7 52		7 52
American Bank of Mexico.	Unknown		12 14		12 14
Ann, Alfred E.	Unknown		13 19		13 19
Banner J., Interest Account.	Unknown		5 85		5 85
Bar Ass'n of San Francisco.	Unknown		2 70		2 70
Beebe, W. P.	Unknown		32 73		32 73
Bienfelds, S. C.	Unknown		1 76		1 76
Bund, H. F.	Unknown		11 69		11 69
Catherwood, R. B., president.	Unknown		33 04		33 04
Charleston Relief Fund.	Unknown		143 62		143 62
Clancy, F. J.	Unknown		17 88		17 88
Clarke, Geo. W.	Unknown		2 62		2 62
Cohen, J.	Unknown		2 60		2 60
Coleman and Co., W. F.	Unknown		36 95		36 95
Columbus Con. Mfg. Co.	Unknown		4 32		4 32
Cox, E. H.	Unknown		60		60
Crosby, J. B.	Unknown		40 49		40 49
Dardinelles, M. M. Co.	Unknown		11 97		11 97
Eclipse, G. M. and M. Co.	Unknown		4 07		4 07
Emmens, Stephen H.	Unknown		3 55		3 55
Fingerson, B. S.	Unknown		2 52		2 52
Flaglor, I. H.	Unknown		3 16		3 16
Flood, Jas.	Unknown		34 38		34 38
Floyd and Co., J. H.	Unknown		37 18		37 18
Fong, Joe.	Unknown		21 59		21 59
Ford, Eliz. F.	Unknown		8 36		8 36
Frank, W. E.	Unknown		30 86		30 86
Gardner, James.	Unknown		12 11		12 11
Gardner and Co., H. Y.	Unknown		308 83		308 83
Gardner, Thomas.	Unknown		136 61		136 61
Goodwin, J. D.	Unknown		12 18		12 18
Greathouse, C. R.	Unknown		4 79		4 79
Grover, Jr., Leonard.	Unknown		6 24		6 24
Hamill and Honeymann.	Unknown		13 61		13 61
Hartman, M. V.	Unknown		20 90		20 90
Hathaway, Agent, E. H.	Unknown		7 01		7 01
Hawes and Co., Geo.	Unknown		38 79		38 79
Hirst Gold Mining Co.	Unknown		63 07		63 07
Huntington, W. W.	Unknown		9 21		9 21
Johns, J. W.	Unknown		38 61		38 61
Jonas, M. J.	Unknown		11 86		11 86
Kearney, Luke.	Unknown		19 08		19 08
Kennedy, M. S.	Unknown		107 16		107 16
Kenny, D. S.	Unknown		31 03		31 03
Kunland, H. N. and F. P.	Unknown		3 63		3 63
Maitland, J. W.	Unknown		16 03		16 03
Maricopa, L. and T. Co.	Unknown		1 51		1 51
Matthewson, J. H.	Veterans' Home, Napa Co.		403 59		403 59
Matlock, D. B.	Unknown		12 14		12 14
Maxwell, George.	Unknown		221 19		221 19
Meville, M. A.	Unknown		2 78		2 78
Miller, J. H.	Unknown		17 63		17 63
Minnihan, Denis.	Unknown		15 32		15 32
Maekay, Nellie (Attached).	Unknown		6 04		6 04
McLaughlin, J. F., Agent.	Unknown		25 21		25 21
O'Connor, John.	Salinas		21 59		21 59
Olipphant, John C.	Unknown		373 24		373 24
Owen, L. C.	Tonala, Chiapas, Mexico.		12 14		12 14
Phoenix Life Ins. Co.	Unknown		14 02		14 02
Pinkney, Micajah.	Unknown		3 87		3 87
Pleasanton Stock Farm.	Unknown		2 39		2 39
Powell, J. L., superintendent.	Unknown		22 47		22 47
Prescott, Bank of.	Unknown		8 36		8 36
Pulliam, R. E.	Unknown		73 06		73 06
Ralston, W. E.	Unknown		24 68		24 68
Reeves, Al.	Unknown		49 94		49 94
Reymart, Eliza.	Unknown		2 70		2 70
Robinson, Director.	Unknown		9 36		9 36
Robinson, E. N.	Unknown		71		71
Robinson, M.	Unknown		1 94		1 94
Sadler, A. J.	Unknown		40 49		40 49
Scorpion, G. and S. Mining Co.	Unknown		61		61
Scott and Co., E. W.	Unknown		30 69		30 69
Sheldon and Co., G. E.	Unknown		19		19

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

Wells Fargo Nevada National Bank of San Francisco, at San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Snermann, J.	Unknown		\$14 90		\$14 90
Solomon, V. D.	Unknown		7 25		7 25
Speyer, W.	Unknown		52		52
Stockton Gold Hill Co.	Unknown		14 35		14 35
Thornton, Mrs. G. F.	Unknown		12 14		12 14
Weed, Alex., Gold Acct.	Unknown		42		42
Westa, A.	Unknown		6 80		6 80
White Cloud Mining Co.	Unknown		42 88		42 88
Whitlock, executor Reddick	Unknown		13 98		13 98
Wilkus, Parker	Unknown		4 52		4 52
Williams, A. G.	Unknown		1 75		1 75
Williams, Geo. E., executor	320 Sansome St.		15 52		15 52
Yuba Gold Mining Co.	Unknown		1 04		1 04
					\$3,123 64

The First National Bank of San Jose, at San Jose, California.

Bevens, Wm.	Unknown	11/30/96	\$1 30		
Bloomfield, S.	Unknown	6/ 4/93	97 77		
Bond Bros.	Unknown	9/ 8/98	6 74		
Collier, A. J.	Unknown	3/26/88	1 05		
Campbell, P. A.	Unknown	11/10/80	1,192 25		
Hirst, A. C.	Unknown	11/ 5/92	3 53		
McGowan and Butler	Unknown	6/30/95	25 00		
Osgoodby, G. M., Jr.	Unknown	11/11/91	5 47		
Rice, Judson	Unknown	8/20/91	2 71		
S. J. and S. F. Transfer Co.	Unknown	7/15/92	2 35		
Smith, Presley B.	Unknown	6/30/97	10 00		
Stevens, E. M.	Unknown	6/16/98	79 80		
Ward, Julia E.	Unknown	4/ 4/82	17 93		
Woodruff, L. A.	Unknown	10/19/99	7 51		

Certificates of Deposit Issued.

Allen, C. E.	Unknown	4/25/98	\$75 00		
Goodwin, Etta R.	Unknown	11/ 7/96	10 00		
McKee, John	Unknown	4/21/86	60 00		
Treat, Mrs. H. J.	Unknown	4/ 5/86	109 00		
Unknown	Unknown	7/10/81	400 00		
Unknown	Unknown	7/26/82	331 67		
Unknown	Unknown	12/ 4/82	50 00		
			\$2,489 08		

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1922.

County National Bank and Trust Company, at Santa Barbara, California.

Name	Address	Date	Amount	Interest	Total
Anderson, A. L., estate	Santa Barbara	2/24/97	\$5 94		
Brecht, Miss Tilly	Santa Barbara	4/16/91	59 40		
Crooks, Miss Julia A.	Santa Barbara	5/20/96	32 79		
Dimmick, S. and K. Fruit Co.	Unknown	2/18/91	11 35		
Douglas, Est. B.	Unknown	7/18/01	30 00		
Dunham, Edward K., or Mary Dows	Santa Barbara	5/10/98	33 17		
Emery and Brown	Santa Barbara	2/18/91	20 00		
Foster, M. S.	Santa Barbara	1/16/93	12 70		
George, Mrs. Mary A.	Santa Barbara	2/17/93	4 50		
George, Mrs. May	Santa Barbara	8/ 4/97	5 00		
Graves, Ernest	Santa Barbara	12/ 7/92	10 13		
Gregg, Mrs. T. J.	Santa Barbara	10/ 3/96	7 15		
Hartell, John E.	1217 Ingraham St., L. A.	11/25/98	11 02		
James, E. A.	Santa Barbara	2/18/91	100 00		
Laughlin, Miss C. A.	Santa Barbara	6/29/93	37 00		
Loustalot, J. P.	Gaviota	4/15/98	7 10		
Mead, William T.	Pasadena	9/14/97	33 31		
Murphy, Patrick	Santa Barbara	2/18/91	10 00		
S. B. and Naples Oil and Land Co.	Santa Barbara	12/19/01	5 50		
S. B. Cement and Pipe Co.	Santa Barbara	2/18/91	38 32		
Thompson, E. E.	Santa Barbara	12/18/91	10 05		
Thompson, L. S.	Santa Barbara	5/17/99	408 57		
Wade, Susan K.	R. F. D. No. 1, Santa Barbara	4/ 4/99	3 00		
Ah Sing	Santa Barbara	4/ 4/94	2 00		
			\$898 00		

First National Bank of Santa Barbara, at Santa Barbara, California.

Banker Mis. R. Ass'n.	Santa Barbara	2/27/90	\$10 75		\$10 75
Dewing, H. B.	Santa Barbara	8/15/83	35 75		35 75
Fisher, Chas.	Santa Barbara	9/15/00	8 73		8 73
Jobling, J. Bradford	Santa Barbara	5/25/95	8 68		8 68
			\$63 91		\$63 91

First National Bank, at Santa Cruz, California.

Houck, G. P.	Santa Cruz	10/15/98	\$19 00		\$19 00
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National Bank of Tulare, at Tulare, California.

Agricultural Dist. No. 24	Unknown	5/ 9/01	\$7 14		\$7 14
Reese, E. O.	Unknown	4/23/00	63		63
Sanborn, H. T.	Unknown	6/ 6/00	30		30
Tathelim, J. W.	Unknown	3/ 7/00	11 43		11 43
Terrell, J. M.	Unknown	5/23/00	40		40
					\$19 90

First National Bank, at Ukiah, California.

Mefford, Jacob	Ukiah	7/ 1/99	\$90 00		
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Bank of Woodland, N. A., at Woodland, California.

Clowe, M. E., trustee	Grafton	12/30/93	\$8 00		\$8 00
Gibson, M. J.	Unknown	11/ 2/95	19 56		19 56
Glasscock, E. A., administrator	Unknown	3/18/86	75 18		75 18
Hevel, J. B.	Unknown	9/ 5/95	78 42		78 42
Hubbard, F. W.	Unknown	2/27/90	100 00		100 00
Watkins, Emma L.	Unknown	12/22/00	22 63		22 63
Watkins, Jason, assignee	Unknown	7/18/87	32 55		32 55
Yolo Wine Co.	Unknown	5/ 7/00	6 83		6 83
					\$343 17

RECEIPTS AND EXPENDITURES.

Seventy-third Fiscal Year, July 1, 1921 to June 30, 1922.

Balance from seventy-second fiscal year.....	\$38,222 27	Departmental expenses seventy-third fiscal year.....	\$152,600 21
Fund collected for meeting the expense of the conduct of the State Banking Department for the current fiscal year under the provisions of Section 123 of the Bank Act.....	110,000 00	Balance, June 30, 1922.....	68,626 25
License fees.....	10,429 27		
Sundries.....	62,574 92		
	\$221,226 46		\$221,226 46

SUPERINTENDENT AND STAFF OF STATE BANKING DEPARTMENT.

June 30, 1922.

Name	Capacity	Compensation
Jonathan S. Dodge.....	Superintendent of Banks.....	\$10,000 per annum
Thomas B. Sullivan.....	First Assistant.....	6,000 per annum
James M. Oliver.....	Attorney.....	6,000 per annum
C. B. Wingate.....	Chief Deputy.....	400 per month
Y. C. Porch.....	Senior Examiner.....	325 per month
H. D. Swengel.....	Senior Examiner.....	325 per month
W. B. Sullivan.....	Senior Examiner.....	275 per month
H. J. Irwin.....	Examiner.....	250 per month
C. E. Lowell.....	Examiner.....	250 per month
R. C. Barth.....	Examiner.....	250 per month
J. O. Cunha.....	Examiner.....	225 per month
Frank Neil.....	Examiner.....	225 per month
George James.....	Examiner.....	225 per month
R. L. Angell.....	Examiner.....	225 per month
L. W. Craig.....	Examiner.....	225 per month
L. A. Norris.....	Examiner.....	225 per month
A. E. Bary.....	Analyst.....	250 per month
John J. McFaul.....	Analyst.....	250 per month
C. J. Carey.....	Analyst.....	250 per month
D. S. Canny.....	Bond Officer.....	275 per month
Wm. J. Murphy.....	Assistant Bond Officer.....	200 per month
K. McCain.....	Bond Clerk.....	135 per month
M. E. Warner.....	Chief Dictaphone Operator.....	135 per month
L. P. Willson.....	Dictaphone Operator.....	125 per month
E. F. Hughes.....	Dictaphone Operator.....	125 per month
M. O. Smalley.....	Dictaphone Operator.....	125 per month
G. A. Wagner.....	Secretary.....	190 per month
C. M. Cushman.....	Statistical Clerk.....	175 per month
Helen L. Roberts.....	Reception Clerk.....	125 per month
D. Bernard Courtney.....	Junior Clerk.....	130 per month
John F. Byrne.....	Messenger.....	65 per month
Joseph Malone.....	Messenger.....	50 per month
*W. H. Fraser.....	Assistant.....	300 per month

*Temporary.

MISCELLANEOUS CHANGES IN BANKS.

July 1, 1921 to June 30, 1922.

136. **Alameda Savings Bank, Alameda.** Changed name to Bank of Alameda, July 6, 1921.
432. **American Bank, The, Oakland.** Purchased The Stanislaus County Bank of Modesto, May 13, 1921.
505. **American Bank of Tracy, Tracy.** Sold to Bank of Italy, San Francisco, August 6, 1921.
635. **Ardizzi Olcese Bank, Bakersfield.** Sold to Bank of Italy, San Francisco, April 22, 1922.
476. **Auburn Savings Bank, Auburn.** Added commercial department May 15, 1922. Purchased Colfax Bank, May 12, 1922.
136. **Bank of Alameda, Alameda.** Added trust department, July 25, 1921.
358. **Bank of Guerneville, Guerneville.** Added savings department, July 1, 1921.
25. **Bank of Italy, San Francisco.** Purchased First National Bank, Centerville, June 18, 1921. Purchased First National Bank, Hayward, June 18, 1921. Purchased First National Bank, Los Banos, June 18, 1921. Purchased First National Bank, Kings City, June 18, 1921. Purchased First National Bank, Lompoc, June 18, 1921. Purchased Citizens Bank of Paso Robles, June 18, 1921. Voluntarily closed branch office located at junction of Market, Turk and Mason streets, San Francisco, July 1, 1921. Purchased American Bank of Tracy, August 6, 1921. Voluntarily closed branch office located at the northwest corner East Fourteenth street and Forty-seventh avenue, Oakland, November 12, 1921. Purchased Rideout Bank, Marysville, February 4, 1922. Purchased Rideout Smith National Bank, Oroville, February 4, 1922. Purchased Bank of Rideout Smith and Company, Oroville, February 4, 1922. Voluntarily closed branch office located at 815 Twelfth street, Paso Robles, February 25, 1922. Purchased First National Bank, Paso Robles, February 27, 1922. Purchased Ardizzi Olcese Bank, Bakersfield, April 22, 1922. Purchased First National Bank, Bakersfield, with branch offices at Wasco and Taft April 22, 1922. Voluntarily closed branch office located at 926 Clement street, San Francisco, June 12, 1922.
166. **Bank of Lemoore, Lemoore.** Nationalized to The National Bank of Lemoore, March 1, 1922.
512. **Bank of Maricopa, Maricopa.** Purchased branch office of First National Bank of Bakersfield, located at Maricopa, April 22, 1922.
107. **Bank of Orland, Orland.** Extinct by consolidation with Orland Savings Bank, Orland, creating Bank of Orland, Orland, November 7, 1921.
117. **Bank of Rideout Smith and Company, Oroville.** Sold to Bank of Italy, February 4, 1922.
297. **Bank of Rio Vista, Rio Vista.** Purchased The First National Bank of Rio Vista, December 2, 1921.
198. **Bank of Santa Monica, Santa Monica.** Sold to California Bank, Los Angeles, February 1, 1922.
72. **Bank of Tehama County, Red Bluff.** Added savings department, January 25 1922.
167. **Berkeley Bank of Savings and Trust Company, Berkeley.** Sold to Mercantile Trust Company, San Francisco, February 24, 1922.
716. **Berkeley Commercial and Savings Bank, Berkeley.** Purchased branch office of The Oakland Bank of Savings located at northeast corner Shattuck avenue and Center street, Berkeley, May 1, 1922.
666. **California Bank, Los Angeles.** Purchased The First National Bank of Van Nuys, November 10, 1921. Purchased Bank of Santa Monica, February 1, 1922.
622. **Central Bank of Vallejo, Vallejo.** Changed name to Central Commercial and Savings Bank, Vallejo, November 22, 1921.
174. **Citizens Bank of Paso Robles.** Sold to Bank of Italy, San Francisco, June 18, 1921.
388. **Citizens State Bank of Sawtelle, California, Sawtelle.** Added savings department, July 1, 1921.
415. **Colfax Bank, Colfax.** Sold to Auburn Savings Bank, Auburn, May 12, 1922.
529. **Dinuba Savings Bank, Dinuba.** Nationalized to The National Bank of Dinuba, April 7, 1922.
580. **East San Diego State Bank, East San Diego.** Changed name to California State Bank of East San Diego, October 22, 1921.
652. **Farmers and Merchants Bank of Exeter, Exeter.** Extinct by consolidation with Pioneer Bank, Porterville, creating The Pioneer Bank, Porterville, April 7, 1922.
576. **Farmers Savings Bank, Selma.** Sold to The Valley Bank, Fresno, February 9, 1922.
631. **First Savings Bank of Eureka, The, Eureka.** Extinct by consolidation with Home Savings Bank, Eureka, creating Home Savings Bank, Eureka, July 1, 1921.
432. **First Savings Bank of Oakland, Oakland.** Changed name to The American Bank, May 4, 1922.
545. **Fort Bragg Commercial Bank, Fort Bragg.** Extinct by consolidation with Mendocino Bank of Commerce, Mendocino, creating The Fort Bragg Commercial Bank, Fort Bragg, October 1, 1921.
141. **Guaranty Trust and Savings Bank, Los Angeles.** Purchased The First National Bank of Huntington Beach, September 20, 1921. Purchased National Bank and Trust Company, Pasadena, October 11, 1921. Merged together with Long Beach Trust and Savings Bank, Long Beach, and The Southern Trust Company, Los Angeles, into and with Security Trust and Savings Bank, Los Angeles, December 3, 1921.
441. **Hellman Commercial Trust and Savings Bank, Los Angeles.** Purchased State Bank of San Pedro, San Pedro, January 3, 1922. Purchased Union Savings Bank of Redlands, Redlands, March 15, 1922. Purchased The Industrial Bank, Vernon, June 30, 1922.
684. **Hibernia Trust Company, Los Angeles.** Changed name to California Trust Company, March 17, 1922.
133. **Home Savings Bank, Eureka.** Extinct by consolidation with The First Savings Bank of Eureka, creating Home Savings Bank, Eureka, July 1, 1921.
688. **Home Savings Bank, Eureka.** Added commercial department, August 30, 1921.
629. **Industrial Bank, The, Vernon.** Purchased First National Bank of Huntington Park, Huntington Park, December 28, 1921. Sold to Hellman Commercial Trust and Savings Bank, Los Angeles, June 30, 1922.
660. **Inglewood Savings Bank, Inglewood.** Added commercial department September 17, 1921.
229. **Long Beach Trust and Savings Bank, Long Beach.** Merged together with Guaranty Trust and Savings Bank, Los Angeles, and The Southern Trust Company, Los Angeles, into and with Security Trust and Savings Bank, Los Angeles, December 3, 1921.

MISCELLANEOUS CHANGES IN BANKS—Continued.

- 228. **Los Angeles Trust and Savings Bank, Los Angeles.** Voluntarily closed branch office located at 6611 Hollywood boulevard, Los Angeles, October 18, 1921. Purchased American Marine National Bank of San Pedro, October 3, 1921.
- 348. **Mendocino Bank of Commerce, Mendocino.** Extinct by consolidation with Fort Bragg Commercial Bank, Fort Bragg, creating The Fort Bragg Commercial Bank, Fort Bragg, October 1, 1921.
- 668. **Mercantile Trust Company, San Francisco.** Purchased Berkeley Bank of Savings and Trust Company, Berkeley, February 24, 1922. Purchased First National Bank, Berkeley, March 4, 1922. Voluntarily closed branch office located at 2080 Center street, Berkeley, March 6, 1922.
- 562. **National City State Bank, National City.** Sold to Southern Trust and Commerce Bank, San Diego, April 14, 1922.
- 46. **Oakland Bank of Savings, The, Oakland.** Sold branch office located at Shattuck Avenue and Center street, Berkeley, to Berkeley Commercial and Savings Bank, Berkeley, May 1, 1922. Changed name to The Oakland Bank. June 12, 1922.
- 236. **Ocean Park Bank, Ocean Park.** Voluntarily closed branch office located at 221 Santa Monica boulevard, Santa Monica, January 5, 1922.
- 516. **Orland Savings Bank, Orland.** Extinct by consolidation with Bank of Orland, creating Bank of Orland, Orland, November 7, 1921.
- 649. **Park Union Foreign Banking Corporation, San Francisco.** Voluntarily closed May 31, 1922.
- 127. **Pioneer Bank, Porterville.** Extinct by consolidation with Farmers and Merchants Bank of Exeter, creating The Pioneer Bank, Porterville, April 7, 1922.
- 344. **Redondo Savings Bank, Redondo Beach.** Added commercial department, April 13, 1922.
- 147. **Rideout Bank, The, Marysville.** Sold to Bank of Italy, San Francisco, February 4, 1922.
- 638. **San Fernando Valley Savings Bank, San Fernando.** Added commercial department, June 26, 1922.
- 630. **Santa Barbara Trust Company, Santa Barbara.** Voluntarily closed January 10, 1922.
- 590. **Santa Ynez Valley Bank, Solvang.** Added savings department April 17, 1922.
- 639. **Southern Trust and Commerce Bank, San Diego.** Voluntarily closed branch office located at northeast corner Fifth and Main streets, El Centro, March 15, 1922. Purchased National City State Bank, National City, April 14, 1922.
- 308. **Southern Trust Company, Los Angeles.** Merged together with Guaranty Trust and Savings Bank, Los Angeles, and Long Beach Trust and Savings Bank, Long Beach, into and with Security Trust and Savings Bank, Los Angeles, December 3, 1921.
- 708. **Stanislaus County Bank of Modesto, The.** Sold to The American Bank of Oakland, May 13, 1922.
- 219. **State Bank of San Pedro, San Pedro.** Sold to Hellman Commercial Trust and Savings Bank, Los Angeles, January 3, 1922.
- 295. **Union Savings Bank of Redlands.** Sold to Hellman Commercial Trust and Savings Bank, Los Angeles, March 15, 1922.
- 686. **Valley Bank, The, Fresno.** Purchased The First National Bank of Reedley, Reedley, October 31, 1921. Purchased Selma National Bank, Selma, February 9, 1922. Purchased Farmers Savings Bank, Selma, February 9, 1922.
- 662. **Western Savings Bank, Long Beach.** Added commercial department January 25, 1922.

NEW BANKS AUTHORIZED.

July 1, 1921, to June 30, 1922.

No.	Name	Location	Incorporated	Licensed	Opened
688	Home Savings Bank	Eureka	7/ 1/21	7/ 1/21	7/ 1/21
689	Liberty Bank	San Francisco	8/ 3/21	8/ 8/21	8/ 8/21
690	First Savings Bank of Glendale	Glendale	9/ 6/21	9/19/21	9/19/21
691	Glendale State Bank	Glendale	5/14/21	9/ 6/21	9/ 6/21
692	The Fort Bragg Commercial Bank	Fort Bragg	6/ 7/21	10/ 1/21	10/ 1/21
693	Bank of Upper Lake	Upper Lake	8/ 4/21	11/ 2/21	11/ 2/21
694	Bank of Orland	Orland	9/21/21	11/ 7/21	11/ 7/21
695	Tujunga Valley Bank	Tujunga	11/ 7/21	11/10/21	11/10/21
696	Bank of Van Nuys	Van Nuys	9/26/21	11/19/21	11/19/21
697	Fairfax Bank	Fairfax	11/16/21	12/ 3/21	12/ 3/21
698	Golden State Bank of Long Beach	Long Beach	12/30/21	1/ 3/22	1/ 3/22
699	Bank of Zelzah	Zelzah	12/ 2/21	1/ 3/22	1/ 3/22
700	Farmers and Merchants State Bank of Chino	Chino	12/30/21	1/ 3/22	1/ 3/22
701	Security State Bank of Ontario	Ontario	12/ 6/21	1/ 7/22	1/ 7/22
702	Southside State Bank	Los Angeles County	12/ 2/21	1/12/22	1/12/22
703	Seaboard Savings Bank (Wilmington)	Los Angeles	11/ 9/21	1/16/22	1/16/22
704	Citizens Bank of Garden Grove	Garden Grove	12/23/21	1/28/22	1/28/22
705	State Bank of Venice	Venice	1/24/22	1/28/22	1/28/22
706	Farmers Bank of Imperial Valley	Niland	11/30/21	2/ 1/22	2/ 1/22
707	State Bank of Burbank	Burbank	10/ 7/21	2/14/22	2/14/22
708	The Stanislaus County Bank of Modesto	Modesto	1/28/22	2/18/22	2/18/22
709	Bank of Alhambra	Alhambra	2/ 8/22	3/ 6/22	3/ 6/22
710	Highland Avenue Savings Bank	6800 Santa Monica Blvd., Los Angeles County	12/22/21	3/ 8/22	3/ 8/22
711	The Farmers and Merchants Savings Bank of Redondo	Redondo Beach	2/10/22	4/ 1/22	4/ 1/22
712	The Pioneer Bank	Porterville	3/30/22	4/ 7/22	4/ 7/22
713	Lakeside Commercial and Savings Bank	Lakeside	11/25/21	4/15/22	4/15/22
714	Hawthorne State Bank	Hawthorne	4/15/22	4/20/22	4/20/22
715	Security State Bank of Turlock	Turlock	4/19/22	5/ 1/22	5/ 1/22
716	Berkeley Commercial and Savings Bank	Berkeley	4/19/22	5/ 1/22	5/ 1/22
717	Walnut Park Bank	Walnut Park	4/12/22	5/ 6/22	5/ 6/22
718	Bank of Lemoore	Lemoore	5/ 2/22	5/25/22	5/25/22
719	Second Avenue State Bank	Forty-eighth St. and Second Ave., Los Angeles County	5/20/22	5/27/22	5/27/22
720	Central Bank of Calaveras	San Andreas	3/27/22	6/ 1/22	6/ 1/22
721	Sierra Madre Savings Bank	Sierra Madre	5/16/22	6/10/22	6/10/22
722	Santa Monica Savings Bank	Santa Monica	5/ 2/22	6/10/22	6/10/22
723	Citizens Bank of Harbor City	Harbor City	5/10/22	6/10/22	6/10/22

BRANCH OFFICES AUTHORIZED.

July 1, 1921, to June 30, 1922.

No.	Name	Location of Branch	Licensed	Opened
388B	Citizens State Bank of Sawtelle, California	Westgate, City of Los Angeles	7/ 1/21	7/ 1/21
25LL	Bank of Italy	Between Railroad Ave. and Center St., Centerville	6/18/21	7/ 5/21
25MM	Bank of Italy	901 B St., Hayward	6/18/21	7/ 5/21
25NN	Bank of Italy	655 Sixth St., Los Banos	6/18/21	7/ 5/21
25OO	Bank of Italy	Cor. Third St. and Broadway, Kings City	6/18/21	7/ 5/21
25PP	Bank of Italy	815 Twelfth St., Paso Robles	6/18/21	7/ 5/21
25QQ	Bank of Italy	San Miguel	6/18/21	7/ 5/21
25RR	Bank of Italy	Lompoc	6/18/21	7/ 5/21
25SS	Bank of Italy	706-708 Market St., San Francisco	7/ 1/21	7/ 1/21
25TT	Bank of Italy	S.E. Cor. Montgomery and Clay Sts., San Francisco	7/ 1/21	7/ 1/21
25UU	Bank of Italy	1112 Seventh St., Sacramento	7/ 5/21	7/ 5/21
25VV	Bank of Italy	S.E. Cor. Central Ave. and E. Seventh St., Tracy	8/ 6/21	8/ 6/21
580A	East San Diego State Bank	Thirtieth St. and University Ave., San Diego	8/11/21	10/ 3/21
141B	Guaranty Trust and Savings Bank	N.E. Cor. Main and Walnut Sts., Huntington Beach	9/21/21	9/21/21
692A	The Fort Bragg Commercial Bank	Main St., Mendocino City	10/ 1/21	10/ 1/21
228N	Los Angeles Trust and Savings Bank	105 E. Sixth St. (San Pedro), Los Angeles	10/ 3/21	10/ 3/21
141C	Guaranty Trust and Savings Bank	S.W. Cor. Colorado St. and Broadway, Pasadena	10/13/21	10/13/21
114A	Commercial Bank of San Luis Obispo	Atascadero	10/ 4/21	10/ 4/21
686A	The Valley Bank	N.W. Cor. Eleventh and G Sts., Reedley	10/31/21	10/31/21
25WW	Bank of Italy	3246-3250 Mission St., San Francisco	11/ 1/21	11/ 1/21
228O	Los Angeles Trust and Savings Bank	6540 Hollywood Blvd., Los Angeles	11/18/21	11/18/21
622B	Central Bank of Vallejo	Santa Rosa	11/15/21	11/15/21
441H	Hellman Commercial Trust and Savings Bank	Western Ave. and Second St., Los Angeles	11/26/21	11/26/21
666U	California Bank	Cor. Sherman Way and Sylvian St., Van Nuys	11/10/21	11/10/21
25XX	Bank of Italy	Cor. E. Fourteenth St. and Forty-sixth Ave., Oakland	11/12/21	11/12/21
25YY	Bank of Italy	926 Clement St., San Francisco	12/20/21	12/20/21
123D	Security Trust and Savings Bank	Cor. First and Pine Sts., Long Beach	12/ 3/21	12/ 3/21
123E	Security Trust and Savings Bank	Cor. Anaheim St. and American Ave., Long Beach	12/ 3/21	12/ 3/21
123F	Security Trust and Savings Bank	Cor. Fourth and Cherry Ave., Long Beach	12/ 3/21	12/ 3/21
123G	Security Trust and Savings Bank	Cor. Seventh and Springs Sts., Los Angeles	12/ 3/21	12/ 3/21
123H	Security Trust and Savings Bank	136 Sixth St. (San Pedro), Los Angeles	12/ 3/21	12/ 3/21
123I	Security Trust and Savings Bank	Cor. Main and Walnut Sts., Huntington Beach	12/ 3/21	12/ 3/21
123J	Security Trust and Savings Bank	Cor. Colorado St. and Broadway, Pasadena	12/ 3/21	12/ 3/21
525E	Citizens Trust and Savings Bank	3229 W. Washington St., Los Angeles	12/29/21	12/29/21
43G	Anglo-California Trust Company	Cor. Market, Jones and McAllister Sts., San Francisco	12/27/21	12/27/21
114B	Commercial Bank of San Luis Obispo	709 Twelfth St., Paso Robles	12/27/21	12/27/21
629A	The Industrial Bank	Huntington Park	1/ 5/22	1/ 5/22
629B	The Industrial Bank	Gifford and Baker Aves., Los Angeles County	1/ 5/22	1/ 5/22
666V	California Bank	10th and Pacific Ave., Los Angeles	1/ 3/22	1/ 3/22
25ZZ	Bank of Italy	17th, Market and Castro, San Francisco	1/ 3/22	1/ 3/22
25AAA	Bank of Italy	1537 Polk St., San Francisco	1/ 3/22	1/ 3/22
11A	Security Bank and Trust Company	2626 Mission St., San Francisco	1/ 3/22	1/ 3/22
238A	Bank of Richmond	8th and McDonald Ave., Richmond	1/ 3/22	1/ 3/22
123K	Security Trust and Savings Bank	N.E. Cor. Hollywood Blvd. and Vermont Ave., Los Angeles	1/ 3/22	1/ 3/22
441I	Hellman Commercial Trust and Savings Bank	Sixth and Palo Verde Sts. (San Pedro), Los Angeles	1/ 3/22	1/ 3/22
228P	Los Angeles Trust and Savings Bank	333 S. Central Ave., Los Angeles	1/16/22	1/16/22
666W	California Bank	2011 S. Vermont Ave., Los Angeles	1/27/22	1/27/22
666Y	California Bank	Cor. Sawtelle and Santa Monica Bvds., (Sawtelle) Los Angeles	2/ 1/22	2/ 1/22
666X	California Bank	302 Santa Monica Blvd., Santa Monica	2/ 1/22	2/ 1/22
25BBB	Bank of Italy	231 D St., Marysville	2/ 6/22	2/ 6/22
25CCC	Bank of Italy	839 Hazel St., Gridley	2/ 6/22	2/ 6/22
25DDD	Bank of Italy	South side C St., Live Oak	2/ 6/22	2/ 6/22
25EEE	Bank of Italy	Cor. Meyers and Montgomery Sts., Oroville	2/ 6/22	2/ 6/22
686B	The Valley Bank	Cor. Front and Second Sts., Selma	2/ 9/22	2/ 9/22
25FFF	Bank of Italy	Cor. Thirteenth and Park Sts., Paso Robles	2/27/22	2/27/22
236C	Ocean Park Bank	332 Santa Monica Blvd., Santa Monica	1/ 5/22	1/ 5/22
668B	Mercantile Trust Company	2080 Center St., Berkeley	2/27/22	2/27/22
668C	Mercantile Trust Company	2233 Telegraph Ave., Berkeley	2/27/22	2/27/22

BRANCH OFFICES AUTHORIZED—Continued.

No.	Name	Location of Branch	Licensed	Opened
668D	Mercantile Trust Company.....	Cor. Adeline St. and Alcatraz Ave., Berkeley.....	2/27/22	2/27/22
441J	Hellman Commercial Trust and Savings Bank.....	Cor. Twenty-fifth St. and Central Ave., Los Angeles.....	3/11/22	3/11/22
441K	Hellman Commercial Trust and Savings Bank.....	Cor. Orange and State Sts., Redlands.....	3/15/22	3/15/22
666Z	California Bank.....	1609 W. Sunset Blvd., Los Angeles.....	3/15/22	3/15/22
666AA	California Bank.....	4519 South Western Ave., Los Angeles.....	3/28/22	3/28/22
666BB	California Bank.....	Cor. First St. and Vermont Ave., Los Angeles.....	4/ 1/22	4/ 1/22
525F	Citizens Trust and Savings Bank.....	155 N. Larchmont Blvd., Los Angeles.....	4/ 1/22	4/ 1/22
712A	The Pioneer Bank.....	Cor. Pine and E Sts., Exeter.....	4/ 7/22	4/ 7/22
712B	The Pioneer Bank.....	Cor. Balfour and Bruce Sts., Strathmore.....	4/ 7/22	4/ 7/22
525G	Citizens Trust and Savings Bank.....	4371 S. Vermont Ave., Los Angeles.....	4/ 8/22	4/ 8/22
666CC	California Bank.....	945 San Pedro St., Los Angeles.....	4/10/22	4/10/22
639F	Southern Trust and Commerce Bank.....	812 National Ave., National City.....	4/14/22	4/14/22
525H	Citizens Trust and Savings Bank.....	2128 W. Pico St., Los Angeles.....	4/20/22	4/20/22
25GGG	Bank of Italy.....	623 Summer St., Bakersfield.....	4/24/22	4/24/22
25HHH	Bank of Italy.....	1705 Nineteenth St., Bakersfield.....	4/24/22	4/24/22
25III	Bank of Italy.....	501 Center St., Taft.....	4/24/22	4/24/22
25JJJ	Bank of Italy.....	Cor. Seventh and F Sts., Wasco.....	4/24/22	4/24/22
228Q	Los Angeles Trust and Savings Bank.....	923 W. Second St., Los Angeles.....	4/24/22	4/24/22
228R	Los Angeles Trust and Savings Bank.....	222 N. Spring St., Los Angeles.....	4/24/22	4/24/22
228S	Los Angeles Trust and Savings Bank.....	912 S. San Pedro St., Los Angeles.....	4/24/22	4/24/22
228T	Los Angeles Trust and Savings Bank.....	1060 North Western Ave., Los Angeles.....	4/27/22	4/27/22
441L	Hellman Commercial Trust and Savings Bank.....	Cor. Western Ave. and Washington St., Los Angeles.....	5/ 1/22	5/ 1/22
668E	Mercantile Trust Company.....	Cor. Shattuck Ave. and Center St., Berkeley.....	3/ 6/22	3/ 6/22
668F	Mercantile Trust Company.....	2967 College Ave., Berkeley.....	4/29/22	4/29/22
525I	Citizens Trust and Savings Bank.....	5415 Moneta Ave., Los Angeles.....	5/10/22	5/10/22
432D	The American Bank.....	3483 Champion St., Oakland.....	5/10/22	5/10/22
441M	Hellman Commercial Trust and Savings Bank.....	Cor. Moneta Ave. and Fifty-seventh St., Los Angeles.....	5/10/22	5/10/22
228U	Los Angeles Trust and Savings Bank.....	1433 W. Pico St., Los Angeles.....	5/11/22	5/11/22
228V	Los Angeles Trust and Savings Bank.....	3409 S. Arlington Ave., Los Angeles.....	5/15/22	5/15/22
228W	Los Angeles Trust and Savings Bank.....	670 W. Jefferson St., Los Angeles.....	5/15/22	5/15/22
432E	The American Bank.....	Cor. Tenth and J Sts., Modesto.....	5/15/22	5/15/22
476A	Auburn Savings Bank.....	Main St., Colfax.....	5/15/22	5/15/22
226B	First Trust and Savings Bank of Pasa- dena.....	305 E. Colorado St., Pasadena.....	5/31/22	5/31/22
228X	Los Angeles Trust and Savings Bank.....	5407 Whittier Blvd., Los Angeles.....	5/22/22	5/22/22
228Y	Los Angeles Trust and Savings Bank.....	1027 Broadway Place, Los Angeles.....	5/29/22	5/29/22
228Z	Los Angeles Trust and Savings Bank.....	729 W. Ninth St., Los Angeles.....	6/ 1/22	6/ 1/22
228AA	Los Angeles Trust and Savings Bank.....	1510 W. Seventh St., Los Angeles.....	6/ 1/22	6/ 1/22
25KKK	Bank of Italy.....	210 W. Sixth St. (San Pedro), Los Angeles.....	6/ 2/22	6/ 2/22
25LLL	Bank of Italy.....	Cor. Ninth Ave. and Clement St., San Francisco.....	6/12/22	6/12/22
525J	Citizens Trust and Savings Bank.....	2601 N. Broadway, Los Angeles.....	5/27/22	5/27/22
432F	The American Bank.....	4058 Piedmont Ave., Oakland.....	6/15/22	6/15/22
123L	Security Trust and Savings Bank.....	Cor. Hollywood Blvd. and Cahuenga Ave., Los Angeles.....	6/ 5/22	6/ 5/22
228BB	Los Angeles Trust and Savings Bank.....	604 S. Flower St., Los Angeles.....	6/19/22	6/19/22
525K	Citizens Trust and Savings Bank.....	807 S. Vermont Ave., Los Angeles.....	6/24/22	6/24/22
666DD	California Bank.....	Cor. Fifty-seventh and Central Ave., Los Angeles.....	6/26/22	6/26/22
441N	Hellman Commercial Trust and Savings Bank.....	Cor. Brooklyn Ave. and Cummings St., Los Angeles.....	6/26/22	6/26/22
509A	Citizens Savings Bank of Inglewood.....	6425 Angeles Mesa Drive, Hyde Park.....	6/24/22	6/24/22
134A	San Bernardino Valley Bank.....	Barstow.....	6/24/22	6/24/22
432G	The American Bank.....	3446 E. Fourteenth St., Oakland.....	6/26/22	6/26/22
666EE	California Bank.....	S.W. Cor. Florence and Compton Aves., Los Angeles County.....	6/30/22	6/30/22
441O	Hellman Commercial Trust and Savings Bank.....	Cor. Thirty-eighth St. and Santa Fe Ave., Vernon.....	6/30/22	6/30/22
441P	Hellman Commercial Trust and Savings Bank.....	137 S. Pacific Blvd., Huntington Park.....	6/30/22	6/30/22
441Q	Hellman Commercial Trust and Savings Bank.....	N.W. Cor. Gifford St. and Baker Ave., Township of San Antonio, Los Angeles County.....	6/30/22	6/30/22
579A	First Bank of Hermosa Beach.....	Hermosa Beach.....	6/ 1/22	6/ 1/22

BANKS AUTHORIZED TO MAKE COLLECTION OF SAVINGS FROM SCHOOL CHILDREN.

July 1, 1921, to June 30, 1922.

No.	Name	Location	School District	Applica- tion	Permis- sion
25	Bank of Italy.....	San Francisco....	Sunnyvale School District.....	7/14/21	7/21/21
25	Bank of Italy.....	San Francisco....	Collegeville School District, county of San Joaquin.....	7/14/21	7/21/21
51	Santa Cruz Bank of Savings and Loan.....	Santa Cruz.....	City of Santa Cruz and county of Santa Cruz.....	3/24/21	7/20/21
78	Sacramento-San Joaquin Bank	Sacramento.....	Washington, Jefferson, Fremont, Prevocational and Lottie Grunsky schools in the public school system of Stockton.....	8/12/21	8/18/21
135	Northern California Bank of Savings.....	Marysville.....	Schools of the city of Marysville....	8/29/21	9/ 1/21
135	Northern California Bank of Savings.....	Marysville.....	Schools of Yuba City, Sutter County..	8/29/21	9/ 1/21
92	Bank of Vacaville.....	Vacaville.....	Vaca Valley Union School District...	9/ 6/21	9/13/21
25	Bank of Italy.....	San Francisco....	Rio Benito School District, Butte County.....	9/20/21	9/23/21
25	Bank of Italy.....	San Francisco....	Honcut School District, Butte County.....	9/20/21	9/23/21
25	Bank of Italy.....	San Francisco....	Wasco Union School District, Kern County.....	9/20/21	9/23/21
25	Bank of Italy.....	San Francisco....	West Side Union High, San Joaquin County.....	9/20/21	9/23/21
25	Bank of Italy.....	San Francisco....	Tracy School District, San Joaquin County.....	9/20/21	9/23/21
25	Bank of Italy.....	San Francisco....	Gridley School District, Butte County	9/20/21	9/23/21
190	Garden City Bank and Trust Company.....	San Jose.....	Cambrian Grammar School, Camp- bell Union High School, Campbell Union Grammar School.....	9/29/21	10/ 3/21
557	Healdsburg Savings Bank.....	Healdsburg.....	Healdsburg High School, Sonoma County.....	9/27/21	10/ 4/21
382	Fullerton Savings Bank.....	Fullerton.....	Fullerton Union High School.....	10/21/21	10/25/21
25	Bank of Italy.....	San Francisco....	San Joaquin School District, Sacra- mento County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	Robla School District, Sacramento County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	Rio Linda Union School District, Sacramento County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	Lincoln School District, Sacramento County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	Feather River School District, Yuba County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	West Liberty School District, Butte County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	East Gridley School District, Butte County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	Manzanita School District, Butte County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	Biggs School District, Butte County..	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	Visitation School District, San Mateo County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	San Miguel School District, San Luis Obispo County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	North Sacramento School District, Sacramento County.....	10/26/21	10/31/21
25	Bank of Italy.....	San Francisco....	Naglee Burk School District, San Joaquin County.....	10/26/21	10/31/21
688	Home Savings Bank.....	Eureka.....	Eureka School District and Eureka Union High School District.....	9/ 8/21	9/16/21
25	Bank of Italy.....	San Francisco....	New Hope School District, San Francisco.....	11/ 7/21	11/14/21
167	Berkeley Bank of Savings and Trust Company.....	Berkeley.....	Albany School District, Alameda County.....	10/24/21	11/ 4/21
557	Healdsburg Savings Bank.....	Healdsburg.....	Healdsburg Grammar School.....	10/21/21	11/ 4/21
553	Savings Bank of Sutter County	Yuba City.....	Sutter Union High School, Yuba City, Sutter County.....	10/29/21	11/ 4/21
675	Daly City Bank.....	Daly City.....	Daly City Public Schools, known as Jefferson School District, county of San Mateo.....	11/14/21	11/18/21
25	Bank of Italy.....	San Francisco....	Linden Union High School District, San Joaquin County.....	11/10/21	11/18/21
25	Bank of Italy.....	San Francisco....	Mt. Pleasant School District, Santa Clara County.....	11/10/21	11/18/21
25	Bank of Italy.....	San Francisco....	River School District, Butte County..	11/10/21	11/18/21

BANKS AUTHORIZED TO MAKE COLLECTION OF SAVINGS FROM SCHOOL CHILDREN—Continued.

No.	Name	Location	School District	Applica- tion	Permis- sion
517	Bank of Ceres.....	Ceres.....	Ceres Grammar School District, city of Ceres, Stanislaus County.....	11/16/21	11/21/21
487	The Redding Savings Bank.....	Redding.....	Redding School District, Shasta County.....	11/29/21	12/ 2/21
570	Chino Savings Bank.....	Chino.....	Chino School District, San Ber- nardino County.....	11/28/21	12/ 2/21
648	Bank of Isleton.....	Isleton.....	Isleton Union School District, Sacra- mento County.....	12/ 2/21	12/ 6/21
182	Farmers and Merchants Sav- ings Bank of Oakland, Cali- fornia.....	Oakland.....	Emeryville Grammar School, Ala- meda County.....	12/14/21	12/16/21
285	Contra Costa County Bank.....	Pittsburg.....	Pittsburg Grammar School District, Contra Costa County.....	11/29/21	12/21/21
25	Bank of Italy.....	San Francisco.....	St. Peters Boys School, San Francisco	12/21/21	12/27/21
25	Bank of Italy.....	San Francisco.....	St. Peters Girls School, San Francisco	12/21/21	12/27/21
25	Bank of Italy.....	San Francisco.....	Washington School District, Sacra- mento County.....	12/21/21	12/27/21
25	Bank of Italy.....	San Francisco.....	McSwain School District, Merced County.....	12/21/21	12/27/21
25	Bank of Italy.....	San Francisco.....	Calla School District, San Joaquin County.....	12/21/21	12/27/21
25	Bank of Italy.....	San Francisco.....	Thermalito School District, Butte County.....	12/21/21	12/27/21
25	Bank of Italy.....	San Francisco.....	Livermore Union High School Dist- rict, Livermore, Alameda County.....	12/21/21	12/27/21
25	Bank of Italy.....	San Francisco.....	Jefferson School District, San Joaquin County.....	12/21/21	12/27/21
288	Analy Savings Bank.....	Sebastopol.....	Analy Union High School.....	1/ 6/22	1/ 6/22
288	Analy Savings Bank.....	Sebastopol.....	Sebastopol Union Grammar School.....	1/ 6/22	1/ 6/22
25	Bank of Italy.....	San Francisco.....	Ventura City Schools, Ventura.....	1/10/22	1/20/22
25	Bank of Italy.....	San Francisco.....	Paso Robles High School, Paso Robles	1/10/22	1/20/22
25	Bank of Italy.....	San Francisco.....	Rising Sun School District of San Joaquin.....	1/10/22	1/20/22
25	Bank of Italy.....	San Francisco.....	Paso Robles School District, County of San Luis Obispo.....	1/10/22	1/20/22
520	Bank of Patterson.....	Patterson.....	Patterson School District, Stanislaus County.....	1/17/22	1/27/22
181	Bank of Lassen County.....	Susanville.....	Susanville School District, Lassen County.....	2/ 4/22	2/10/22
547	Bank of San Jose.....	San Jose.....	Cupertino Union Grammar School, Santa Clara County.....	2/ 3/22	2/10/22
25	Bank of Italy.....	San Francisco.....	Menlo Park School District, San Mateo County.....	2/16/22	2/27/22
25	Bank of Italy.....	San Francisco.....	St. Joseph's Academy, City of Sacramento.....	2/16/22	2/27/22
25	Bank of Italy.....	San Francisco.....	McKinley School, Stockton, San Joaquin County.....	2/16/22	2/27/22
25	Bank of Italy.....	San Francisco.....	Marysville School District, Yuba County.....	2/16/22	2/27/22
25	Bank of Italy.....	San Francisco.....	Christian Bros. College, Sacramento, Sacramento County.....	2/16/22	2/27/22
25	Bank of Italy.....	San Francisco.....	Francis de Pauw School, Los Angeles, Los Angeles County.....	2/16/22	2/27/22
559	Lassen Industrial Bank.....	Susanville.....	Susanville School District.....	2/21/22	3/ 8/22
123	Security Trust and Savings Bank.....	Los Angeles.....	Pasadena School District, City of Pasadena.....	1/21/22	3/ 8/22
474	The First Bank of San Anselmo	San Anselmo.....	San Anselmo School District, Marin County.....	3/ 4/22	3/14/22
25	Bank of Italy.....	San Francisco.....	Carneros School District, Napa County.....	3/16/22	3/22/22
25	Bank of Italy.....	San Francisco.....	Stockton High School, Stockton, San Joaquin County.....	3/16/22	3/22/22
25	Bank of Italy.....	San Francisco.....	Yuba School District, Sutter County.....	3/16/22	3/22/22
25	Bank of Italy.....	San Francisco.....	Visalia Union High School District, Tulare County.....	3/16/22	3/22/22
25	Bank of Italy.....	San Francisco.....	Live Oak School District, Sutter County.....	3/16/22	3/22/22
25	Bank of Italy.....	San Francisco.....	Orchard School District, Santa Clara County.....	3/16/22	3/22/22
25	Bank of Italy.....	San Francisco.....	Visalia School District, Tulare County.....	3/16/22	3/22/22
25	Bank of Italy.....	San Francisco.....	Miguelito School District, Santa Barbara County.....	3/16/22	3/22/22

BANKS AUTHORIZED TO MAKE COLLECTION OF SAVINGS FROM SCHOOL CHILDREN—Continued.

No.	Name	Location	School District	Applica- tion	Permis- sion
25	Bank of Italy	San Francisco...	Flowery School District, Sonoma County	4/20/22	4/28/22
25	Bank of Italy	San Francisco...	Machado School District, Santa Clara County	4/20/22	4/28/22
25	Bank of Italy	San Francisco...	Union School District, San Benito County	4/20/22	4/28/22
25	Bank of Italy	San Francisco...	Franklin School District, Napa County	4/20/22	4/28/22
25	Bank of Italy	San Francisco...	Soda Springs School District, Napa County	4/20/22	4/28/22
25	Bank of Italy	San Francisco...	Yount School District, Napa County	4/20/22	4/28/22
25	Bank of Italy	San Francisco...	Tres Pinos Union School District, San Benito County		6/14/22
25	Bank of Italy	San Francisco...	Knights Landing School District, Yolo County		6/14/22
25	Bank of Italy	San Francisco...	Evergreen School District, Santa Clara County		6/14/22
25	Bank of Italy	San Francisco...	El Verano School District, Sonoma County		6/14/22
25	Bank of Italy	San Francisco...	Fair Haven School District, San Benito County		6/14/22
25	Bank of Italy	San Francisco...	Paicines School District, San Benito County		6/14/22
25	Bank of Italy	San Francisco...	Fly School District, Napa County		6/14/22
25	Bank of Italy	San Francisco...	San Felipe School District, Santa Clara County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Oak Flat School District, San Luis Obispo County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Union School District, Butte County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Monroe School District, Sonoma County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Valley View School District, Santa Clara County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Mound School District, Ventura County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Mill School District, Ventura County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Todd School District, Sonoma County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Avenue School District, Santa Clara County	6/14/22	6/19/22
25	Bank of Italy	San Francisco...	Penetencia School District, Santa Clara County	6/14/22	6/19/22

NATIONAL BANKS AUTHORIZED TO DO A TRUST BUSINESS.

July 1, 1921, to June 30, 1922.

Name	Location	Date qualified
The First National Bank of Santa Paula	Santa Paula	9/22/21
First National Bank of Chico	Chico	1/27/22

INDEX.

INTRODUCTORY LETTER.....	Page 5
STATEMENT OF CONDITION OF STATE BANKS JUNE 30, 1922.....	19

ALPHABETICAL INDEX OF BANKS.

Number	Class	Name	Location	Page
389	C S	Alhambra Savings and Commercial Bank.....	Alhambra.....	236
602	C	Alturas State Bank.....	Alturas.....	365
583	S	"Amador Valley Savings Bank".....	Pleasanton.....	350
432	C S	American Bank, The.....	Oakland.....	260
678	C S	American Commercial and Savings Bank.....	Moorpark.....	432
329	S	American Savings Bank of Anaheim.....	Anaheim.....	204
288	C S	Analy Savings Bank, The.....	Sebastopol.....	184
43	C S T	Anglo-California Trust Company.....	San Francisco.....	47
619	C	Antelope Valley Bank.....	Lancaster.....	379
507	S	"Antioch Bank of Savings, The".....	Antioch.....	296
581	S	Arcata Savings Bank.....	Arcata.....	348
681	C	Asia Banking Corporation.....	San Francisco.....	435
476	C S	Auburn Savings Bank.....	Auburn.....	278
158	S	"Azusa Valley Savings Bank".....	Azusa.....	113
36	C S	"Banca Popolare Fugazi".....	San Francisco.....	42
136	C S T	Bank of Alameda.....	Alameda.....	101
634	C S	Bank of Alameda County, The.....	Alvarado.....	389
595	C S	Bank of Alex. Brown.....	Walnut Grove.....	360
709	C S	Bank of Alhambra.....	Alhambra.....	464
202	C S	Bank of Amador County.....	Jackson.....	140
160	C S	Bank of Antioch.....	Antioch.....	115
222	C	Bank of Arbuckle.....	Arbuckle.....	151
103	C	Bank of Arcata, The.....	Arcata.....	79
281	C S	Bank of Arroyo Grande.....	Arroyo Grande.....	178
435	C	"Bank of Beaumont".....	Beaumont.....	262
421	C S	Bank of Burlingame.....	Burlingame.....	253
N.T. 1	T	Bank of California National Association.....	San Francisco.....	479
241	C	Bank of Cambria.....	Cambria.....	166
517	C S	"Bank of Ceres".....	Ceres.....	305
456	C S	"Bank of Concord".....	Concord.....	268
593	C S	Bank of Corning, The.....	Corning.....	358
625	C S	Bank of Coronado, The.....	Coronado.....	384
641	C S	Bank of Cottonwood.....	Cottonwood.....	396
650	C S	Bank of Courtland.....	Courtland.....	402
663	C	Bank of Covelo.....	Covelo.....	415
591	C S	"Bank of Davis".....	Davis.....	357
65	C S	"Bank of Dixon".....	Dixon.....	59
499	C	Bank of Elk Grove.....	Elk Grove.....	291
582	C S	Bank of Esparto, The.....	Esparto.....	349
131	C	Bank of Eureka, The.....	Eureka.....	97
504	C S	Bank of Folsom.....	Folsom.....	295
416	C	Bank of Fort Bidwell.....	Fort Bidwell.....	251
317	C S	Bank of Fortuna.....	Fortuna.....	198
550	C S	Bank of Galt.....	Galt.....	326
358	C S	Bank of Guerneville.....	Guerneville.....	219
598	C S	Bank of Gustine.....	Gustine.....	362
328	C S	Bank of Half Moon Bay.....	Half Moon Bay.....	203
153	C	Bank of Haywards.....	Hayward.....	109
575	C	"Bank of Hopland".....	Hopland.....	342
125	C	"Bank of Hueneme".....	Hueneme.....	93
502	C	Bank of Hughson, The.....	Hughson.....	293
648	C S	Bank of Isleton.....	Isleton.....	401
25	C S T	Bank of Italy.....	San Francisco.....	33
68	C	"Bank of Lake, The".....	Lakeport.....	60
472	C S	Bank of La Mesa.....	La Mesa.....	275
496	C S	Bank of Lankershim.....	Lankershim.....	289
181	C S	"Bank of Lassen County".....	Susanville.....	127
718	S	Bank of Lemoore.....	Lemoore.....	473
343	C S	Bank of A. Levy (Incorporated).....	Oxnard.....	210
237	C S	Bank of Lincoln, The.....	Lincoln.....	163
461	C	Bank of Loleta.....	Loleta.....	269
587	C S	Bank of Loomis.....	Loomis.....	354
346	C S	Bank of Los Banos.....	Los Banos.....	212
93	C S	Bank of Los Gatos, The.....	Los Gatos.....	77
512	C S	Bank of Maricopa.....	Maricopa.....	300
64	C S	Bank of Martinez.....	Martinez.....	58
409	C S	Bank of Mill Valley.....	Mill Valley.....	248
530	C S	"Bank of Milpitas".....	Milpitas.....	316
165	C	"Bank of Monterey, The".....	Monterey.....	119

Number	Class	Name	Location	Page
654	C	Bank of Montreal	San Francisco	405
355	C	"Bank of Morgan Hill"	Morgan Hill	217
57	C S	"Bank of Napa"	Napa	55
351	C	Bank of Needles	Needles	214
266	C S	Bank of Newman	Newman	171
375	C S	Bank of Norwalk	Norwalk	229
671	C S	Bank of Oakley	Oakley	424
694	C S	Bank of Orland	Orland	450
177	E	Bank of Oroville	Oroville	124
282	C S	"Bank of Pacific Grove"	Pacific Grove	179
180	C S	"Bank of Palo Alto, The"	Palo Alto	126
520	C S	Bank of Patterson	Patterson	308
470	C	"Bank of Perris"	Perris	274
356	C S	"Bank of Pinole"	Pinole	218
183	C S	Bank of Pleasanton	Pleasanton	129
338	C	Bank of Point Arena	Point Arena	206
562	C	"Bank of Princeton"	Princeton	333
238	C S	"Bank of Richmond"	Richmond	164
297	C S	Bank of Rio Vista	Rio Vista	189
492	C S	"Bank of Ripon"	Ripon	286
616	C S	Bank of San Gabriel	San Gabriel	376
547	C S	"Bank of San Jose"	San Jose	325
185	C S	"Bank of San Leandro"	San Leandro	131
364	C S	Bank of San Pedro	San Pedro	222
511	C S	Bank of San Rafael	San Rafael	299
139	C S	"Bank of Santa Maria, The"	Santa Maria	104
413	C S	Bank of Sausalito	Sausalito	250
124	C S	"Bank of E. Cooke Smith, The"	Pacific Grove	92
333	C S	Bank of South San Francisco	South San Francisco	205
644	C S	Bank of South San Joaquin	Manteca	398
89	C S	Bank of St. Helena, The	St. Helena	73
178	C	Bank of Tehachapi	Tehachapi	125
72	C S	Bank of Tehama County	Red Bluff	62
212	C S	Bank of Tomales	Tomales	144
464	C S	Bank of Tracy	Tracy	270
693	C S	Bank of Upper Lake	Upper Lake	449
92	C S	Bank of Vacaville	Vacaville	76
696	C S	Bank of Van Nuys	Van Nuys	452
71	C	Bank of Watsonville	Watsonville	61
615	C S	Bank of Western Placer	Lincoln	375
176	C	Bank of Williams	Williams	123
296	C S	Bank of Willits	Willits	188
86	C S	Bank of Willows	Willows	71
91	C S	Bank of Yolo, The	Woodland	75
699	C S	Bank of Zelzah	Zelzah	455
716	C	Berkeley Commercial and Savings Bank	Berkeley	471
642	C	British American Bank	San Francisco	397
640	C S	Broadway Bank, The	Oakland	395
539	S	Burbank Savings Bank	Burbank	321
N. T. 7	T	Butte County National Bank of Chico	Chico	489
347	S	Butte County Savings Bank	Chico	213
436	C	Butte Valley State Bank	Dorris	263
214	C S	"Calaveras County Bank"	Angels Camp	146
666	C S	California Bank	Los Angeles	418
656	C S	California Bank of San Mateo County	San Bruno	407
341	S	California Savings Bank, The	Petaluma	208
577	C S T	California Trust and Savings Bank	Sacramento	343
684	T	California Trust Company	Los Angeles	438
224	C	California State Bank of San Bernardino	San Bernardino	153
580	C S	California State Bank of East San Diego	East San Diego	347
27	C	Canadian Bank of Commerce, The	San Francisco	38
41	C	Canton Bank	San Francisco	46
N. T. 5	T	Capital National Bank	Sacramento	485
250	C S	Central Bank, The	Santa Barbara	168
720	C S	Central Bank of Calaveras	San Andreas	475
632	C S	Central Bank of Imperial Valley	Calexico	387
622	C S	Central Commercial and Savings Bank	Vallejo	381
N. T. 2	T	Central National Bank of Oakland	Oakland	481
403	S	Central Savings Bank of Lodi, California	Lodi	244
159	C S	Central Savings Bank of Oakland	Oakland	114
570	S	Chino Savings Bank	Chino	338
148	S	"Citizens' Bank"	Corona	107
422	C	"Citizens Bank of Arlington"	Riverside	254
704	C S	Citizens Bank of Garden Grove	Garden Grove	460
723	C S	Citizens Bank of Harbor City	Harbor City	478
475	C S	Citizens Bank of Sacramento	Sacramento	277
411	C S	"Citizens Bank of Winters"	Winters	249
501	C	"Citizens Commercial Bank, The"	Fallbrook	292
677	C S	Citizens Commercial and Savings Bank of La Habra	La Habra	431
373	C S	Citizens Savings Bank of Alameda	Alameda	228
509	C S	Citizens Savings Bank of Inglewood	Inglewood	298

Number	Class	Name	Location	Page
573	C S	Citizens Savings Bank of Pasadena	Pasadena	341
113	S	Citizens Savings Bank of San Diego	San Diego	85
380	S	"Citizens Savings Bank of Upland"	Upland	233
683	C S	Citizens State Bank of San Luis Obispo	San Luis Obispo	437
388	C S	Citizens State Bank of Sawtelle, California (Sawtelle)	Los Angeles	235
569	S	Citizens State Savings Bank	Gardena	337
525	C S T	"Citizens Trust and Savings Bank"	Los Angeles	312
88	C S	City Bank	Stockton	72
112	S	City Savings Bank	Santa Cruz	84
682	C	Coachella Valley State Bank	Thermal	436
667	C S	Colma State Bank	Colma	419
17	S	Columbus Savings and Loan Society	San Francisco	29
54	C	"Colusa County Bank"	Colusa	54
676	C S	Commercial and Savings Bank	Waterford	430
269	C S	Commercial and Savings Bank of Stockton	Stockton	172
670	C S	Commercial Bank	Patterson	423
578	C	"Commercial Bank of Durham, The"	Durham	345
673	C	Commercial Bank of Bellflower	Bellflower	426
558	C	Commercial Bank of Sanger	Sanger	330
114	C S	"Commercial Bank of San Luis Obispo"	San Luis Obispo	86
647	C	Commercial Bank of Spanish America, Limited	San Francisco	400
400	C S	Commercial Bank of Turlock	Turlock	242
287	C S	Commercial Bank of Ukiah	Ukiah	183
661	C S T	Commercial Trust and Savings Bank	Santa Barbara	412
658	C S	Community Bank of Whittier, The	Whittier	409
285	C S	"Contra Costa County Bank"	Pittsburg	181
N. T. 10	T	County National Bank and Trust Company	Santa Barbara	493
220	S	Covina Valley Savings Bank	Covina	149
618	C S	Culver City Commercial and Savings Bank	Culver City	378
426	C	Cuyamaca State Bank	El Cajon	256
186	C S	"Dairyman's Bank, The"	Valley Ford	132
675	C S	Daly City Bank	Daly City	429
122	C S	Decker-Jewett Bank	Marysville	89
213	C S	"Del Norte County Bank"	Crescent City	145
7	C	"Donohoe-Kelly Banking Company"	San Francisco	23
398	C	"Eagle Rock Bank"	Eagle Rock	241
239	C S	El Dorado County Bank	Placerville	165
542	C S	El Segundo State Bank	El Segundo	324
560	C	Escalon State Bank	Escalon	332
321	S	Escondido Savings Bank	Escondido	200
137	C S	"Euclid Savings Bank"	Ontario	102
138	C S	Exchange Bank	Santa Rosa	103
697	C S	Fairfax Bank	Fairfax	453
449	C S	Fairoaks Bank	Fairoaks	267
551	S	Farmers and Mechanics Savings Bank of Healdsburg	Healdsburg	327
143	C S	Farmers and Mechanics Savings Bank	Sacramento	105
407	C S	Farmers and Merchants Bank	Hemet	246
367	C S	Farmers and Merchants Bank	Santa Paula	223
586	C S	Farmers and Merchants Bank of Burbank	Burbank	353
584	C S	Farmers and Merchants Bank of Compton	Compton	351
679	C S	Farmers and Merchants Bank of Dos Palos	Dos Palos	433
664	C S	Farmers and Merchants Bank of Gardena	Gardena	416
397	C S	Farmers and Merchants Bank of Imperial	Imperial	240
621	C S	"Farmers and Merchants Bank of La Verne, The"	La Verne	380
626	C S	Farmers and Merchants Bank of Lodi, California	Lodi	385
427	C S	Farmers and Merchants Bank of Long Beach	Long Beach	257
645	C S	Farmers and Merchants Bank of Watts	Watts	399
N. T. 3	T	Farmers and Merchants National Bank of Los Angeles	Los Angeles	483
711	S	The Farmers and Merchants Savings Bank	Redondo Beach	466
182	S	"Farmers and Merchants Savings Bank of Oakland, California"	Oakland	128
651	S	Farmers and Merchants Savings Bank of Santa Ana, The	Santa Ana	403
700	C S	Farmers and Merchants State Bank of Chino	Chino	456
674	T	Farmers and Merchants Trust Company of Long Beach	Long Beach	427
624	C S	"Farmers Bank"	Camarillo	383
706	C S	Farmers Bank of Imperial Valley	Niland	462
74	C S	Farmers Bank of Wheatland, The	Wheatland	63
75	C S	"Farmers Savings Bank"	Lakeport	64
680	C S	Farmers State Bank	Tulare	434
184	C S	Ferndale Bank	Ferndale	130
106	C S T	Fidelity Trust and Savings Bank	Fresno	80
353	C S	Fillmore State Bank	Fillmore	216
579	C S	First Bank of Hermosa Beach	Hermosa Beach	346
293	C S	"First Bank of Highland"	Highland	186
566	S	First Bank of Jamestown	Jamestown	336
221	C S	First Bank of Kern	Bakersfield	150
659	C S	First Bank of Lemon Cove	Lemon Cove	410
601	C S	First Bank of Livingston	Livingston	364
474	C S	First Bank of San Anselmo, The	San Anselmo	276
40	C S T	First Federal Trust Company	San Francisco	44
N. T. 8	T	First National Bank of Santa Barbara	Santa Barbara	491
N. T. 11	T	First National Bank and Trust Company of Santa Paula	Santa Paula	495

Number	Class	Name	Location	Page
N. T. 12	T	First National Bank of Chico, The	Chico	497
466	S	First Savings Bank	Vallejo	272
607	S	First Savings Bank	Emeryville	370
231	S	"First Savings Bank of Colusa"	Colusa	160
690	S	First Savings Bank of Glendale	Glendale	446
429	S	"First Savings Bank of Glendora, The"	Glendora	258
526	S	First Savings Bank of San Jacinto	San Jacinto	314
534	C S	"First Savings Bank of Shasta County, The"	Redding	318
478	S	First Savings Bank of Siskiyou County	Yreka	280
170	S	"First Savings Bank of St. Helena"	St. Helena	120
303	C	First State Bank of Clovis	Clovis	191
226	C S T	First Trust and Savings Bank of Pasadena	Pasadena	154
692	C S	Fort Bragg Commercial Bank	Fort Bragg	448
12	C S	French-American Bank, The	San Francisco	28
382	S	Fullerton Savings Bank	Fullerton	234
190	C S T	"Garden City Bank and Trust Company"	San Jose	134
655	C	General Motors Acceptance Corporation	San Francisco	406
589	S	Glendale Savings Bank	Glendale	355
691	C S	Glendale State Bank	Glendale	447
96	C S	Glendora Bank	Glendora	78
518	C S	"Glenn County Bank, The"	Willows	306
698	C S	Golden State Bank of Long Beach	Long Beach	454
273	S	Granite Savings Bank, The	Monrovia	173
669	C S	Growers Bank	San Jose	422
672	C S	Growers Security Bank	Delano	425
161	S	Hanford Savings Bank	Hanford	116
376	C S	"Harbor Commercial Savings Bank" (San Pedro)	Los Angeles	230
714	C S	Hawthorne State Bank	Hawthorne	469
369	S	"Haywards Bank of Savings"	Hayward	225
557	S	Healdsburg Savings Bank	Healdsburg	329
441	C S T	Hellman Commercial Trust and Savings Bank	Los Angeles	264
2	S	"Hibernia Savings and Loan Society, The"	San Francisco	21
710	S	Highland Avenue Savings Bank (Hollywood)	Los Angeles	465
488	C S	Highland Park Bank	Los Angeles	284
171	S	Hollister Savings Bank	Hollister	121
310	S	Hollywood Savings Bank (Hollywood)	Los Angeles	195
514	C S	"Holtville Bank, The"	Holtville	303
688	C S	Home Savings Bank	Eureka	444
448	S	Home Savings Bank of Escondido	Escondido	266
304	S	"Home Savings Bank of Ventura"	Ventura	192
279	S	Home Savings Bank of Whittier	Whittier	177
465	C S	Home Savings Bank of Woodland	Woodland	271
468	C	Hongkong and Shanghai Banking Corporation	San Francisco	273
8	C S T	"Humboldt Savings Bank"	San Francisco	24
600	C S	Imperial Valley Bank	Brawley	363
541	C	Indian Valley Bank	Greenville	323
430	C	Industrial Bank of Fresno, The	Fresno	259
660	S C	Inglewood Savings Bank	Inglewood	411
30	C	International Banking Corporation	San Francisco	39
538	C S	Inyo County Bank	Bishop	320
31	C S	Italian-American Bank	San Francisco	40
515	C S	Kingsburg Bank	Kingsburg	304
713	C S	Lakeside Commercial and Savings Bank	Lakeside	468
559	C S	"Lassen Industrial Bank"	Susanville	331
585	C S	Le Grand Bank	Le Grand	352
689	C S	Liberty Bank	San Francisco	445
485	S	"Lindsay Savings Bank, The"	Lindsay	282
352	S	"Livermore Valley Savings Bank"	Livermore	215
228	C S T	Los Angeles Trust and Savings Bank	Los Angeles	157
157	C S	Los Nietos Valley Bank	Downey	112
207	S	Marin County Savings Bank	San Rafael	143
519	C S	Marine Bank of Ocean Park (Ocean Park)	Santa Monica	307
609	C S	Marine Commercial and Savings Bank	Long Beach	372
360	C S	Mechanics Bank of Richmond, The	Richmond	220
668	C S T	Mercantile Trust Company	San Francisco	420
76	C S	Merced Security Savings Bank	Merced	65
21	C	"Mission Bank, The"	San Francisco	32
35	S	Mission Savings Bank, The	San Francisco	41
84	C	Modesto Bank, The	Modesto	69
319	S	Modesto Savings Bank	Modesto	199
484	C	Monaghan and Murphy Bank	Needles	281
508	C	Moneta Commercial Bank	Moneta	297
119	S	Monrovia Savings Bank	Monrovia	88
394	C S	Montague Banking Company	Montague	237
565	S	Montebello Savings Bank	Montebello	335
637	C S	Monterey County Bank	Salinas	391
521	S	"Monterey Savings Bank"	Monterey	309
N. T. 6	T	National Bank of D. O. Mills and Company, The	Sacramento	487
217	C S	"Nevada County Bank"	Grass Valley	148
420	C S	"Nippon Bank"	Sacramento	252
135	S	Northern California Bank of Savings	Marysville	100

Number	Class	Name	Location	Page
540	S	Northern Solano Savings Bank	Dixon	322
594	C S	"Novato Bank"	Novato	359
46	C S T	Oakland Bank of Savings, The	Oakland	50
236	C S	"Ocean Park Bank" (Ocean Park)	Santa Monica	162
396	C	Ojai State Bank	Ojai	239
227	C	Old Bank, The	Hanford	156
126	C S T	Orange County Trust and Savings Bank	Santa Ana	94
377	S	"Orange Savings Bank"	Orange	231
497	C S	Owens Valley Bank	Bishop	290
306	S	Oxnard Savings Bank	Oxnard	193
116	S	Pajaro Valley Savings Bank	Watsonville	87
653	C S	Peninsula Bank	Burlingame	404
608	C S	Peoples Savings and Commercial Bank	Chico	371
277	S	Peoples Savings Bank, The	Hanford	176
85	C S	Peoples Bank, The	Sacramento	70
175	S	Peoples Savings Bank	Santa Cruz	122
145	C	"Peoples State Bank"	Chula Vista	106
406	C S	People's State Bank	Turlock	245
606	T	Peoples Trust and Savings Bank	Riverside	369
53	S	"Petaluma Savings Bank"	Petaluma	53
490	C S	"Petaluma Swiss-American Bank"	Petaluma	285
712	C S	Pioneer Bank, The	Porterville	467
633	S	Placentia Savings Bank	Placentia	388
111	C S	Placer County Bank	Auburn	83
276	C S	Plumas County Bank	Quincy	175
38	C S	Portuguese-American Bank of San Francisco	San Francisco	43
368	S	"Producers Savings Bank, The"	Visalia	224
636	S	Puente Savings Bank	Puente	390
487	S	Redding Savings Bank, The	Redding	283
344	S C	Redondo Savings Bank	Redondo Beach	211
522	S	Richmond Savings Bank	Richmond	310
493	C	"Riviera State Bank"	Rivera	287
260	C S	"Roseville Banking Company"	Roseville	169
477	C S	Russ-Williams Banking Company	Ferndale	279
78	C S T	Sacramento-San Joaquin Bank	Sacramento	67
164	C	Sacramento Valley Bank	Biggs	118
62	C S	Salinas City Bank	Salinas	57
313	S	"Salinas Valley Savings Bank"	Salinas	197
265	S	San Bernardino County Savings Bank, The	San Bernardino	170
134	C S	San Bernardino Valley Bank	San Bernardino	99
108	S	"San Diego Savings Bank, The"	San Diego	82
524	S	San Dimas Savings Bank	San Dimas	311
638	S	San Fernando Valley Savings Bank	San Fernando	392
286	S	San Mateo County Savings Bank	Redwood City	182
6	C S	San Francisco Savings and Loan Society, The	San Francisco	22
372	C S	San Ramon Valley Bank	Walnut Creek	227
51	S	"Santa Cruz Bank of Savings and Loan"	Santa Cruz	52
722	S	Santa Monica Savings Bank	Santa Monica	477
363	S	"Santa Paula Savings Bank"	Santa Paula	221
590	C S	"Santa Ynez Valley Bank"	Solvang	356
132	S	Savings Bank of Humboldt County, The	Eureka	98
284	C S	Savings Bank of Mendocino County	Ukiah	180
302	S	"Savings Bank of Pomona"	Pomona	190
155	S	Savings Bank of Redlands	Redlands	110
61	C S	Savings Bank of Santa Rosa	Santa Rosa	56
553	S	Savings Bank of Sutter County	Yuba City	328
603	S	Savings Bank of Tulare	Tulare	366
535	S	"Savings Bank of Winters"	Winters	319
230	C S	"Scott Valley Bank"	Fort Jones	159
703	S	Seaboard Savings Bank	Wilmington	459
494	S	"Sebastopol Savings Bank"	Sebastopol	288
719	C S	Second Avenue State Bank	Los Angeles	474
563	C S	Security Commercial and Savings Bank of El Centro	El Centro	334
596	C S	Security Commercial and Savings Bank of San Diego	San Diego	361
11	C S T	Security Bank and Trust Company	San Francisco	27
623	S	"Security Savings Bank of Exeter, The"	Exeter	382
395	S	Security Savings Bank of Orange, The	Orange	238
408	C S	Security Savings Bank of Riverside	Riverside	247
156	S	Security Savings Bank of San Jose	San Jose	111
715	C S	Security State Bank	Turlock	470
234	C	"Security State Bank of San Jose, California"	San Jose	161
701	C S	Security State Bank of Ontario	Ontario	457
123	C S T	Security Trust and Savings Bank	Los Angeles	90
513	C S T	Security Trust Company	Bakersfield	301
340	S	Selma Savings Bank	Selma	207
721	C S	Sierra Madre Savings Bank	Sierra Madre	476
309	C S	Sierra Valley Bank	Loyalton	194
90	C	Siskiyou County Bank	Yreka	74
687	C S	Smith River Bank	Smith River	443
325	S	Solano County Savings Bank	Suisun	201
77	C S	Sonoma Valley Bank	Sonoma	66

Number	Class	Name	Location	Page
571	C S	"Southern County Bank, The"	Anaheim	339
639	C S T	Southern Trust and Commerce Bank	San Diego	393
289	S	South Pasadena Savings Bank	South Pasadena	185
702	C S	Southside State Bank	Los Angeles	458
434	T	Spalding Company, The	Los Angeles	261
311	C S	Stanford Bank, The	Palo Alto	196
371	S	Stanislaus County Savings Bank	Oakdale	226
657	C S	Standard Bank of Orange County	Fullerton	408
531	C S	State Bank	San Leandro	317
707	C S	State Bank of Burbank	Burbank	463
294	C S	State Bank of Dunsmuir, The	Dunsmuir	187
665	C S	State Bank of Lomita	Lomita	417
617	C	State Bank of Owensmouth	Owensmouth	377
402	C	"State Bank of Pasadena"	Pasadena	243
379	C S	State Bank of Pomona	Pomona	232
527	C	State Bank of Ramona, The	Ramona	315
705	C S	State Bank of Venice	Venice	461
187	S	State Savings Bank	Oakland	133
45	C S	Stockton Savings and Loan Bank	Stockton	49
628	C	"Sumitomo Bank Limited, The"	San Francisco	386
326	C	Surprise Valley Bank	Cedarville	202
685	C S	Tamalpais Bank	San Rafael	440
572	C S	Tehama County Savings Bank	Corning	340
200	T	Title Guarantee and Trust Company	Los Angeles	138
192	T	Title Insurance and Trust Company	Los Angeles	136
216	C S	"Trinity County Bank"	Weaverville	147
695	C S	Tujunga Valley Bank	Tujunga	451
206	S	Tuolumne County Bank	Sonora	142
610	C S T	Union Bank and Trust Company of Los Angeles	Los Angeles	373
203	C S	Union Safe Deposit Bank	Stockton	141
604	T	Union Trust Company of San Diego	San Diego	367
18	C S T	Union Trust Company of San Francisco	San Francisco	30
423	C S	University Avenue Bank	San Diego	255
503	S	Vacaville Savings Bank, The	Vacaville	294
129	S	Vallejo Bank of Savings, The	Vallejo	96
686	C S T	Valley Bank, The	Fresno	441
223	S	"Valley Savings Bank"	Santa Maria	152
342	S	Venice Savings Bank	Venice	209
717	C S	Walnut Park Bank	Walnut Park	472
149	S	Watsonville Savings Bank	Watsonville	108
247	C S	"West Berkeley Bank"	Berkeley	167
662	C S	Western Savings Bank	Long Beach	414
275	C S	Whittier Savings Bank	Whittier	174
10	C	Yokohama Specie Bank, Limited	San Francisco	26
163	S	"Yolo County Savings Bank"	Woodland	117

GEOGRAPHICAL INDEX OF BANKS.

Location	Number	Name	Page
Alameda.....	136	Bank of Alameda.....	101
	136A	Bank of Alameda (Branch).....	101
	373	Citizens Savings Bank of Alameda.....	228
	373A	Citizens Savings Bank of Alameda (Branch).....	228
Alhambra.....	389	Alhambra Savings and Commercial Bank.....	236
	709	Bank of Alhambra.....	464
Alturas.....	602	Alturas State Bank.....	365
Alvarado.....	634	The Bank of Alameda County.....	389
Anaheim.....	329	American Savings Bank of Anaheim.....	204
	571	"The Southern County Bank".....	339
Anderson.....	534B	"The First Savings Bank of Shasta County" (Branch).....	318
Angels Camp.....	214	"Calaveras County Bank".....	146
Antioch.....	507	"The Antioch Bank of Savings".....	296
	160	Bank of Antioch.....	115
Arbuckle.....	222	Bank of Arbuckle.....	151
Arcata.....	103	The Bank of Arcata.....	79
	581	Arcata Savings Bank.....	348
Arroyo Grande.....	281	Bank of Arroyo Grande.....	178
Atascadero.....	114A	"Commercial Bank of San Luis Obispo" (Branch).....	86
Atwater.....	76A	Merced Security Savings Bank (Branch).....	65
Auburn.....	476	Auburn Savings Bank.....	278
	111	Placer County Bank.....	83
Avalon, Catalina Island.....	228E	Los Angeles Trust and Savings Bank (Branch).....	157
Azusa.....	158	"Azusa Valley Savings Bank".....	113
Bakersfield.....	25GGG	Bank of Italy (Branch).....	33
	25HHH	Bank of Italy (Branch).....	33
	221	First Bank of Kern.....	150
	513	Security Trust Company.....	301
Barstow.....	134A	San Bernardino Valley Bank (Branch).....	99
Beaumont.....	435	"Bank of Beaumont".....	262
Bellflower.....	673	Commercial Bank of Bellflower.....	426
Benicia.....	622A	Central Commercial and Savings Bank (Branch).....	381
Berkeley.....	716	Berkeley Commercial and Savings Bank.....	471
	668C	Mercantile Trust Company (Branch).....	420
	668D	Mercantile Trust Company (Branch).....	420
	668E	Mercantile Trust Company (Branch).....	420
	668F	Mercantile Trust Company (Branch).....	420
	432C	The American Bank (Branch).....	260
	247	"West Berkeley Bank".....	167
Bieber.....	559A	"Lassen Industrial Bank" (Branch).....	331
Biggs.....	164	Sacramento Valley Bank.....	118
Big Pine.....	538A	Inyo County Bank (Branch).....	320
Bishop.....	538	Inyo County Bank.....	320
	497	Owens Valley Bank.....	290
Blythe.....	441F	Hellman Commercial Trust and Savings Bank (Branch).....	264
Brawley.....	600	Imperial Valley Bank.....	363
	639D	Southern Trust and Commerce Bank (Branch).....	393
Brentwood.....	160A	Bank of Antioch (Branch).....	115
Buena Park.....	571B	"The Southern County Bank" (Branch).....	339
Burbank.....	539	"Burbank Savings Bank".....	321
	586	Farmers and Merchants' Bank of Burbank.....	353
	707	State Bank of Burbank.....	463
Burlingame.....	421	Bank of Burlingame.....	253
	421A	Bank of Burlingame (Branch).....	253
	653	Peninsula Bank.....	404
Byron.....	464A	Bank of Tracy (Branch).....	270
Calexico.....	632	Central Bank of Imperial Valley.....	387
Camarillo.....	624	"Farmers Bank".....	383
Cambria.....	241	Bank of Cambria.....	166
Campbell.....	190D	"Garden City Bank and Trust Company" (Branch).....	134
Carpinteria.....	661B	Commercial Trust and Savings Bank (Branch).....	412
Cedarville.....	326	Surprise Valley Bank.....	202
Centerville.....	25LL	Bank of Italy (Branch).....	33
	531B	State Bank (Branch).....	317
Ceres.....	517	"Bank of Ceres".....	305
Chico.....	347	Butte County Savings Bank.....	213
	N. T. 12	The First National Bank.....	497
	N. T. 7	The Butte County National Bank.....	489
	608	Peoples Savings and Commercial Bank.....	371
Chino.....	570	Chino Savings Bank.....	338
	700	Farmers and Merchants State Bank of Chino.....	456
Chula Vista.....	145	"People's State Bank".....	106
Clovis.....	303	First State Bank of Clovis.....	191
Colfax.....	476A	Auburn Savings Bank (Branch).....	278
Colton.....	265A	The San Bernardino County Savings Bank (Branch).....	170
Colusa.....	54	"Colusa County Bank".....	54
	231	"First Savings Bank of Colusa".....	160

Location	Number	Name	Page
Colma	667	Colma State Bank	419
Compton	584	Farmers and Merchants Bank of Compton	351
Concord	456	"Bank of Concord"	268
Corning	593	The Bank of Corning	358
	572	Tehama County Savings Bank	340
Coronado	625	The Bank of Coronado	384
	639A	Southern Trust and Commerce Bank (Branch)	393
Corona	148	"Citizens' Bank"	107
Cottonwood	641	Bank of Cottonwood	396
Courtland	650	Bank of Courtland	402
Covelo	663	Bank of Covelo	415
Covina	220	Covina Valley Savings Bank	149
Crescent City	213	"Del Norte County Bank"	145
Crockett	356A	"Bank of Pinole" (Branch)	218
Crows Landing	266A	Bank of Newman (Branch)	171
Culver City	618	Culver City Commercial and Savings Bank	378
Danville	372A	San Ramon Valley Bank (Branch)	227
Daly City	675	Daly City Bank	429
Davis	91A	The Bank of Yolo (Branch)	75
	591	"Bank of Davis"	357
Delano	672	Growers Security Bank	425
Denair	400A	Commercial Bank of Turlock (Branch)	242
Dixon	65	"Bank of Dixon"	59
	540	Northern Solano Savings Bank	322
Dorris	436	Butte Valley State Bank	263
Dos Palos	346A	Bank of Los Banos (Branch)	212
	679	Farmers and Merchants Bank of Dos Palos	433
Downey	157	Los Nietos Valley Bank	112
Dunsmuir	294	The State Bank of Dunsmuir	187
Durham	578	"The Commercial Bank of Durham"	345
Eagle Rock	398	"Eagle Rock Bank"	241
East San Diego	580	California State Bank of East San Diego	347
El Cajon	426	Cuyamaca State Bank	256
El Centro	563	Security Commercial and Savings Bank of El Centro	334
	639C	Southern Trust and Commerce Bank (Branch)	393
Elk Grove	499	Bank of Elk Grove	291
El Monte	571A	"The Southern County Bank" (Branch)	339
El Segundo	542	El Segundo State Bank	324
Emeryville	607	First Savings Bank	370
Escalon	560	Escalon State Bank	332
Escondido	448	Home Savings Bank of Escondido	266
	321	Esecondido Savings Bank	200
Esparto	582	The Bank of Esparto	349
Etna Mills	230A	"Scott Valley Bank" (Branch)	159
Eureka	688	Home Savings Bank	444
	132	The Savings Bank of Humboldt County	98
	131	The Bank of Eureka	97
Exeter	712A	The Pioneer Bank (Branch)	467
	623	"The Security Savings Bank of Exeter"	382
Fairfax	697	Fairfax Bank	453
Fairoaks	449	Fairoaks Bank	267
Fallbrook	501	"The Citizens' Commercial Bank"	292
Fall River Mills	559B	"Lassen Industrial Bank" (Branch)	331
Ferndale	184	Ferndale Bank	130
	477	Russ-Williams Banking Company	279
Fillmore	353	Fillmore State Bank	216
	367B	Farmers and Merchants Bank (Branch)	223
Firebaugh	346C	Bank of Los Banos (Branch)	212
Folsom	504	Bank of Folsom	295
Forestville	288A	The Analy Savings Bank (Branch)	184
Fort Bidwell	416	Bank of Fort Bidwell	251
Fort Bragg	692	Fort Bragg Commercial Bank	448
Fort Jones	230	"Scott Valley Bank"	159
Fortuna	317	Bank of Fortuna	198
Fresno	430	The Industrial Bank of Fresno	259
	25P	Bank of Italy (Branch)	33
	105	Fidelity Trust and Savings Bank	80
	686	The Valley Bank	441
	25KK	Bank of Italy (Branch)	33
Fullerton	382	Fullerton Savings Bank	234
	657	Standard Bank of Orange County	408
Galt	550	Bank of Galt	326
Gardena	569	Citizens State Savings Bank	337
	664	Farmers and Merchants Bank of Gardena	416
Garden Grove	704	Citizens Bank of Garden Grove	460
Gilroy	250	Bank of Italy (Branch)	33
	190C	"Garden City Bank and Trust Company" (Branch)	134
Glendale	690	First Savings Bank of Glendale	446
	589	Glendale Savings Bank	355
	691	Glendale State Bank	447

Location	Number	Name	Page
Glendale—Continued	228G	Los Angeles Trust and Savings Bank (Branch)	157
	228H	Los Angeles Trust and Savings Bank (Branch)	157
Glendora	96	Glendora Bank	78
	429	"The First Savings Bank of Glendora"	258
Gonzales	637A	Monterey County Bank (Branch)	391
Grass Valley	217	"Nevada County Bank"	148
Greenville	541	Indian Valley Bank	323
Gridley	25CCC	Bank of Italy (Branch)	33
Grimes	54B	"Colusa County Bank" (Branch)	54
Guadalupe	139A	"The Bank of Santa Maria" (Branch)	104
Guerneville	358	Bank of Guerneville	219
Gustine	598	Bank of Gustine	362
	246B	Bank of Newman (Branch)	171
Half Moon Bay	328	Bank of Half Moon Bay	203
Hanford	161	Hanford Savings Bank	116
	227	The Old Bank	156
	277	The Peoples Savings Bank	176
Harbor City	723	Citizens Bank of Harbor City	478
Hawthorne	714	Hawthorne State Bank	469
Hayward	153	Bank of Haywards	109
	25MM	Bank of Italy (Branch)	33
	369	"Haywards Bank of Savings"	225
	531A	State Bank (Branch)	317
Healdsburg	551	Farmers and Mechanics Savings Bank of Healdsburg	327
	557	Healdsburg Savings Bank	329
Hermosa Beach	579	First Bank of Hermosa Beach	346
	579A	First Bank of Hermosa Beach (Branch)	346
Hemet	407	Farmers and Merchants Bank	246
Highland	293	"First Bank of Highland"	186
Hilmar	400D	Commercial Bank of Turlock (Branch)	242
Hollister	171	Hollister Savings Bank	121
	25Q	Bank of Italy (Branch)	33
Hollywood		(See Los Angeles)	
Holtville	514	"The Holtville Bank"	303
Hopland	575	"Bank of Hopland"	342
Hueneme	125	"Bank of Hueneme"	93
Hughson	502	The Bank of Hughson	293
Huntington Beach	228L	Los Angeles Trust and Savings Bank (Branch)	157
	123I	Security Trust and Savings Bank (Branch)	90
Huntington Park	441P	Hellman Commercial Trust and Savings Bank (Branch)	264
	228F	Los Angeles Trust and Savings Bank (Branch)	157
Hyde Park	509A	Citizens Savings Bank of Inglewood (Branch)	298
Imperial	397	Farmers and Merchants Bank of Imperial	240
Independence	538B	Inyo County Bank (Branch)	320
Inglewood	509	Citizens Savings Bank of Inglewood	298
	660	Inglewood Savings Bank	411
Ione	577B	California Trust and Savings Bank (Branch)	343
Irvington	634A	The Bank of Alameda County (Branch)	389
Isleton	648	Bank of Isleton	401
Jackson	202	Bank of Amador County	140
Jamestown	566	First Bank of Jamestown	336
Kennett	534A	"The First Savings Bank of Shasta County" (Branch)	318
Kelseyville	75A	"Farmers Savings Bank" (Branch)	64
King City	25OO	Bank of Italy (Branch)	33
	637B	Monterey County Bank (Branch)	391
Kingsburg	515	Kingsburg Bank	304
Knights Landing	465A	Home Savings Bank of Woodland (Branch)	271
Lakeport	68	"The Bank of Lake"	60
	75	"Farmers Savings Bank"	64
Lakeside	713	Lakeside Commercial and Savings Bank	468
La Jolla	639B	Southern Trust and Commerce Bank (Branch)	393
La Mesa	472	Bank of La Mesa	275
Lancaster	619	Antelope Valley Bank	379
Lankershim	496	Bank of Lankershim	289
La Habra	677	Citizens Commercial and Savings Bank of La Habra	431
La Verne	621	"The Farmers and Merchants Bank of La Verne"	380
Le Grand	585	Le Grand Bank	352
Lemoore	718	Bank of Lemoore	473
Lemon Cove	659	First Bank of Lemon Cove	410
Lincoln	237	The Bank of Lincoln	163
	615	Bank of Western Placer	375
Lindsav	485	"The Lindsay Savings Bank"	282
Live Oak	25DD	Bank of Italy (Branch)	33
Livermore	25S	Bank of Italy (Branch)	33
	352	"Livermore Valley Savings Bank"	215
Livingston	601	First Bank of Livingston	364
Lockeford	203A	Union Safe Deposit Bank (Branch)	141
Lodi	403	Central Savings Bank of Lodi, California	244
	626	Farmers and Merchants Bank of Lodi, California	385
Loleta	461	Bank of Loleta	269
Lomita	665	State Bank of Lomita	417

Location	Number	Name	Page
Lompoc	25RR	Bank of Italy (Branch)	33
	661A	Commercial Trust and Savings Bank (Branch)	412
Long Beach	427	Farmers and Merchants Bank of Long Beach	257
	427A	Farmers and Merchants Bank of Long Beach (Branch)	257
	698	Golden State Bank of Long Beach	454
	609	Marine Commercial and Savings Bank	372
	123D	Security Trust and Savings Bank (Branch)	90
	123E	Security Trust and Savings Bank (Branch)	90
	123F	Security Trust and Savings Bank (Branch)	90
	662	Western Savings Bank	414
	674	Farmers and Merchants Trust Company of Long Beach	427
Loomis	587	Bank of Loomis	354
Los Alamos	139B	"The Bank of Santa Maria" (Branch)	104
Los Angeles	25H	Bank of Italy (Branch)	33
	25K	Bank of Italy (Branch)	33
	25W	Bank of Italy (Branch)	33
	25KKK	Bank of Italy (San Pedro) (Branch)	33
	364	Bank of San Pedro	222
	666	California Bank, and 25 local branches	418
	684	California Trust Company	438
	388	Citizens State Bank of Sawtelle, California, and 2 local branches	235
	525	"Citizens Trust and Savings Bank," and 11 local branches	312
	N. T. 3	Farmers and Merchants National Bank	483
	655A	General Motors Acceptance Corporation (Branch)	406
	376	"Harbor Commercial Savings Bank"	230
	441	Hellman Commercial Trust and Savings Bank and 11 local branches	264
	710	Highland Avenue Savings Bank	465
	488	Highland Park Bank	284
	310	Hollywood Savings Bank	195
	228	Los Angeles Trust and Savings Bank, and 21 local branches	157
	793	Seaboard Savings Bank	459
	719	Second Avenue State Bank	474
	123	Security Trust and Savings Bank, and 7 local branches	90
	702	Southside State Bank	458
	434	The Spalding Company	261
	200	Title Guarantee and Trust Company	138
	192	Title Insurance and Trust Company	136
	610	Union Bank and Trust Company of Los Angeles	373
	10A	Yokohama Specie Bank, Limited (Branch)	26
Los Banos	25NN	Bank of Italy (Branch)	33
	346	Bank of Los Banos	212
	38C	Portuguese American Bank of San Francisco (Branch)	43
Los Gatos	93	The Bank of Los Gatos	77
Loyalton	309	Sierra Valley Bank	194
Lynwood	584A	Farmers and Merchants Bank of Compton (Branch)	351
Madera	25V	Bank of Italy (Branch)	33
Manteca	644	Bank of South San Joaquin	398
Maricopa	512	Bank of Maricopa	300
Martinez	64	Bank of Martinez	58
Marysville	25BBB	Bank of Italy (Branch)	33
	135	Northern California Bank of Savings	100
	122	Decker-Jewett Bank	89
Mayfield	311A	The Stanford Bank (Branch)	196
Maxwell	54A	"Colusa County Bank" (Branch)	54
Mendocino City	692A	The Fort Bragg Commercial Bank (Branch)	448
Merced	76	Merced Security Savings Bank	65
	25N	Bank of Italy (Branch)	33
Mill Valley	409	Bank of Mill Valley	248
Milpitas	530	"Bank of Milpitas"	316
Modesto	432E	The American Bank (Branch)	260
	84	The Modesto Bank	69
	319	Modesto Savings Bank	199
	25U	Bank of Italy (Branch)	33
	78D	"Sacramento-San Joaquin Bank" (Branch)	67
Moneta	508	Moneta Commercial Bank	297
Monrovia	119	Monrovia Savings Bank	88
	273	The Granite Savings Bank	173
Montague	394	Montague Banking Company	237
Montebello	565	Montebello Savings Bank	335
Monterey	165	"The Bank of Monterey"	119
	521	"Monterey Savings Bank"	309
Moorpark	678	American Commercial and Savings Bank	432
Morgan Hill	355	"Bank of Morgan Hill"	217
Napa	57	"Bank of Napa"	55
	25T	Bank of Italy (Branch)	33
National City	639F	Southern Trust and Commerce Bank (Branch)	393
Needles	484	Monaghan and Murphy Bank	281
	351	Bank of Needles	214
Nevada City	217A	"Nevada County Bank" (Branch)	148
Newcastle	111B	Placer County Bank (Branch)	83

Location	Number	Name	Page
Newman	266	Bank of Newman	171
	38B	Portuguese American Bank of San Francisco (Branch)	43
Niland	706	Farmers Bank of Imperial Valley	462
Niles	634B	The Bank of Alameda County (Branch)	389
Norwalk	375	Bank of Norwalk	229
Novato	594	"Novato Bank"	359
Oakdale	78F	"Sacramento-San Joaquin Bank" (Branch)	67
	371	Stanislaus County Savings Bank	226
Oakland	36A	"Banca Popolare Fugazi"	42
	25CC	Bank of Italy (Branch)	33
	25DD	Bank of Italy (Branch)	33
	25FF	Bank of Italy (Branch)	33
	25XX	Bank of Italy (Branch)	33
	185A	"Bank of San Leandro" (Branch)	131
	640	The Broadway Bank	395
	N. T. 2	Central National Bank	481
	159	Central Savings Bank of Oakland	114
	159A	Central Savings Bank of Oakland (Branch)	114
	182	"Farmers and Merchants Savings Bank of Oakland, California"	128
	187	State Savings Bank	133
	38A	Portuguese American Bank of San Francisco (Branch)	43
	432	The American Bank and 4 local branches	260
	46	The Oakland Bank of Savings and two branches	50
Oakley	671	Bank of Oakley	424
Ojai	396	Ojai State Bank	239
Ocean Park		(See Santa Monica)	
Ontario	137	"Euclid Savings Bank"	102
	701	Security State Bank of Ontario	457
Orange	377	"Orange Savings Bank"	231
	395	The Security Savings Bank of Orange	238
Orcutt	139C	"The Bank of Santa Maria" (Branch)	104
Orland	694	Bank of Orland	450
Oroville	25EEE	Bank of Italy (Branch)	33
	177	Bank of Oroville	124
Owensmouth	617	State Bank of Owensmouth	377
Oxnard	343	Bank of A. Levy, Incorporated	210
	306	Oxnard Savings Bank	193
Pacific Grove	282	"Bank of Pacific Grove"	179
	124	"The Bank of E. Cooke Smith"	92
Palmdale	619A	Antelope Valley Bank (Branch)	379
Palms		(See Los Angeles)	
Palo Alto	180	"The Bank of Palo Alto"	126
	311	The Stanford Bank	196
Pasadena	573	Citizens Savings Bank of Pasadena	341
	226	First Trust and Savings Bank of Pasadena	154
	226A	First Trust and Savings Bank of Pasadena (Branch)	154
	226B	First Trust and Savings Bank of Pasadena (Branch)	154
	402	"State Bank of Pasadena"	243
	228M	"Los Angeles Trust and Savings Bank" (Branch)	157
	123J	Security Trust and Savings Bank (Branch)	90
Paso Robles	25FFF	Bank of Italy (Branch)	33
	114B	"Commercial Bank of San Luis Obispo" (Branch)	86
Patterson	520	Bank of Patterson	308
	670	Commercial Bank	423
Perris	470	"Bank of Perris"	274
Petaluma	53	"Petaluma Savings Bank"	53
	53A	"Petaluma Savings Bank" (Branch)	53
	490	"Petaluma Swiss-American Bank"	285
	341	The California Savings Bank	208
Pinole	356	"Bank of Pinole"	218
Piru	353A	Fillmore State Bank (Branch)	216
Pittsburg	285	"Contra Costa County Bank"	181
Placerville	239	El Dorado County Bank	165
Placencia	633	Placencia Savings Bank	388
Pleasanton	583	"Amador Valley Savings Bank"	350
	183	Bank of Pleasanton	129
Plymouth	202C	Bank of Amador County (Branch)	140
Point Arena	338	Bank of Point Arena	206
Point Reyes	212A	Bank of Tomales (Branch)	144
Pomona	302	"Savings Bank of Pomona"	190
	379	State Bank of Pomona	232
Porterville	712	The Pioneer Bank	467
Portola	276A	Plumas County Bank (Branch)	175
Princeton	562	"Bank of Princeton"	333
Puente	636	Puente Savings Bank	390
Quincy	276	Plumas County Bank	175
Ramona	527	The State Bank of Ramona	315
Red Bluff	72	Bank of Tehama County	62
Redding	534	"The First Savings Bank of Shasta County"	318
	487	The Redding Savings Bank	283

Location	Number	Name	Page
Redlands	441K	Hellman Commercial Trust and Savings Bank (Branch)	264
	155	Savings Bank of Redlands	110
Redondo Beach	711	Farmers and Merchants Savings Bank	466
	344	Redondo Savings Bank	211
Redwood City	25X	Bank of Italy (Branch)	33
	286	San Mateo County Savings Bank	182
Reedley	686A	The Valley Bank (Branch)	441
Rialto	265B	The San Bernardino County Savings Bank (Branch)	170
Richmond	238	"Bank of Richmond"	164
	238A	"Bank of Richmond" (Branch)	164
	360	The Mechanics Bank of Richmond	220
	522	Richmond Savings Bank	310
Rio Vista	297	Bank of Rio Vista	189
Ripon	492	"Bank of Ripon"	286
Riverside	422	"Citizens Bank of Arlington"	254
	606	Peoples Trust and Savings Bank	369
	408	Security Savings Bank of Riverside	247
	441E	Hellman Commercial Trust and Savings Bank (Branch)	264
Rivera	493	"Rivera State Bank"	287
Rodeo	356B	"Bank of Pinole" (Branch)	218
Roseville	260	"Roseville Banking Company"	169
Sacramento	25UU	Bank of Italy (Branch)	33
	577	California Trust and Savings Bank	343
	577A	California Trust and Savings Bank (Branch)	343
	N. T. 5	Capital National Bank	485
	475	Citizens Bank of Sacramento	277
	143	Farmers and Mechanics Savings Bank	105
	N. T. 6	The National Bank of D. O. Mills and Company	487
	420	"Nippon Bank"	252
	85	The People's Bank	70
	78	"Sacramento-San Joaquin Bank"	67
	78A	"Sacramento-San Joaquin Bank" (Branch)	67
	78B	"Sacramento-San Joaquin Bank" (Branch)	67
	78C	"Sacramento-San Joaquin Bank" (Branch)	67
Salinas	62	Salinas City Bank	57
	637	Monterey County Bank	391
	313	"Salinas Valley Savings Bank"	197
San Andreas	720	Central Bank of Calaveras	475
San Anselmo	474	The First Bank of San Anselmo	276
San Bernardino	224	California State Bank of San Bernardino	153
	265	The San Bernardino County Savings Bank	170
	134	San Bernardino Valley Bank	99
San Bruno	656	California Bank of San Mateo County	407
San Diego	580A	California State Bank of East San Diego (Branch)	347
	580A	East San Diego State Bank (Branch)	347
	113	Citizens Savings Bank of San Diego	85
	108	"The San Diego Savings Bank"	82
	596	Security Commercial and Savings Bank of San Diego	361
	639	Southern Trust and Commerce Bank	393
	604	Union Trust Company of San Diego	367
	423	University Avenue Bank	255
San Dimas	524	San Dimas Savings Bank	311
San Fernando	638	San Fernando Valley Savings Bank	392
San Francisco	43	Anglo-California Trust Company and 5 branches	47
	681	Asia Banking Corporation	435
	36	Banca Popolare Fugazi and one local branch	42
	N. T. 1	The Bank of California National Association	479
	25	Bank of Italy, and 9 local branches	33
	654	Bank of Montreal	405
	642	British American Bank	397
	27	The Canadian Bank of Commerce, and 1 local branch	38
	41	The Canton Bank	46
	17	Columbus Savings and Loan Society	29
	647	Commercial Bank of Spanish America, Ltd.	400
	7	"Donohoe-Kelly Banking Company"	23
	40	First Federal Trust Company	44
	12	The French American Bank	28
	655	General Motors Acceptance Corporation	406
	2	"The Hibernia Savings and Loan Society"	21
	468	Hongkong and Shanghai Banking Corporation	273
	8	"Humboldt Savings Bank"	24
	130	International Banking Corporation	39
	131	Italian-American Bank, and 1 branch	40
	689	Liberty Bank	445
	668	Mercantile Trust Company, and one local branch	420
	21	"The Mission Bank"	32
	35	The Mission Savings Bank	41
	38	Portuguese-American Bank of San Francisco	43
	6	The San Francisco Savings and Loan Society, and 3 branches	22
	11	Security Bank and Trust Company, and 1 branch	27

Location	Number	Name	Page
San Francisco—Continued	628	"The Sumitomo Bank, Limited"	386
	18	Union Trust Company of San Francisco	30
	10	Yokohama Specie Bank, Limited	26
San Gabriel	616	Bank of San Gabriel	376
Sanger	558	Commercial Bank of Sanger	330
San Jacinto	526	First Savings Bank of San Jacinto	314
San Jose	25Y	Bank of Italy (Branch)	33
	547	"Bank of San Jose"	325
	190	"Garden City Bank and Trust Company"	134
	669	Growers Bank	422
	156	Security Savings Bank of San Jose	111
	234	"Security State Bank of San Jose, California"	161
San Leandro	185	"Bank of San Leandro"	131
	531	State Bank	317
San Luis Obispo	114	"Commercial Bank of San Luis Obispo"	86
	683	Citizens State Bank of San Luis Obispo	437
San Mateo	25F	Bank of Italy (Branch)	33
San Miguel	25QQ	Bank of Italy (Branch)	33
San Pedro		(See Los Angeles)	
San Rafael	511	Bank of San Rafael	299
	207	Marin County Savings Bank	143
	685	Tamalpais Bank	440
Santa Ana	651	The Farmers and Merchants Savings Bank of Santa Ana	403
	126	Orange County Trust and Savings Bank	94
Santa Barbara	36B	"Banca Popolare Fugazi" (Branch)	42
	250	The Central Bank	168
	661	Commercial Trust and Savings Bank	412
	N. T. 10	County National Bank and Trust Company	493
	N. T. 8	The First National Bank	491
Santa Clara	25M	Bank of Italy (Branch)	33
	190A	"Garden City Bank and Trust Company" (Branch)	134
Santa Cruz	112	City Savings Bank	84
	175	Peoples Savings Bank	122
	51	"Santa Cruz Bank of Savings and Loan"	52
Santa Maria	139	"The Bank of Santa Maria"	104
	223	"Valley Savings Bank"	152
Santa Monica	666X	California Bank (Branch)	418
	519	Marine Bank of Ocean Park	307
	236C	Ocean Park Bank, and 1 local branch	162
	722	Santa Monica Savings Bank	477
Santa Paula	367	Farmers and Merchants Bank	223
	363	"Santa Paula Savings Bank"	221
	N. T. 11	The First National Bank and Trust Company	495
Santa Rosa	622B	Central Commercial and Savings Bank (Branch)	381
	138	Exchange Bank	103
	61	Savings Bank of Santa Rosa	56
	25AA	Bank of Italy (Branch)	33
Saratoga	190B	"Garden City Bank and Trust Company" (Branch)	134
Saticoy	367A	Farmers and Merchants Bank (Branch)	223
Sausalito	413	Bank of Sausalito	250
	388	Citizens State Bank of Sausalito, California	235
		(See Los Angeles)	
	666Y	California Bank (Branch)	418
Sebastopol	288	The Analyst Savings Bank	184
	494	"Sebastopol Savings Bank"	288
Selma	340	Selma Savings Bank	207
	686B	The Valley Bank (Branch)	441
Smith River	687	Smith River Bank	443
Soledad	62A	Salinas City Bank (Branch)	57
Solvang	590	"Santa Ynez Valley Bank"	356
Sonoma	77	Sonoma Valley Bank	66
Sierra Madre	721	Sierra Madre Savings Bank	476
Sonora	206	Tuolumne County Bank	142
South Pasadena	299	South Pasadena Savings Bank	185
South San Francisco	333	Bank of South San Francisco	205
St. Helena	89	The Bank of St. Helena	73
	170	"First Savings Bank of St. Helena"	120
Standish	181A	"Bank of Lassen County" (Branch)	127
Stockton	25Z	Bank of Italy (Branch)	33
	88	City Bank	72
	269	Commercial and Savings Bank of Stockton	172
	78F	"Sacramento-San Joaquin Bank" (Branch)	67
	45	The Stockton Savings and Loan Bank	49
	203	Union Safe Deposit Bank	141
Strathmore	712B	The Pioneer Bank (Branch)	467
Suisun	325	Solano County Savings Bank	201
Sunnyvale	25JJ	Bank of Italy (Branch)	33
Susanville	181	"Bank of Lassen County"	127
	559	"Lassen Industrial Bank"	331
Sutter Creek	202A	Bank of Amador County (Branch)	140

Location	Number	Name	Page
Taft	25III	Bank of Italy (Branch)	33
	513A	Security Trust Company (Branch)	301
Tehachapi	178	Bank of Tehachapi	125
Thermal	682	Coachella Valley State Bank	436
Tomales	212	Bank of Tomales	144
Tracy	464	Bank of Tracy	270
	25VV	Bank of Italy (Branch)	33
Tujunga	695	Tujunga Valley Bank	451
Tulare	680	Farmers State Bank	434
	603	Savings Bank of Tulare	366
Turlock	400	Commercial Bank of Turlock	242
	406	People's State Bank	245
	715	Security State Bank of Turlock	470
Ukiah	287	Commercial Bank of Ukiah	183
	284	Savings Bank of Mendocino County	180
Upland	380	"Citizens Savings Bank of Upland"	233
Upper Lake	693	Bank of Upper Lake	449
Vacaville	92	Bank of Vacaville	76
	503	The Vacaville Savings Bank	294
Vallejo	622	Central Commercial and Savings Bank	381
	466	First Savings Bank	272
	129	The Vallejo Bank of Savings	96
Valley Ford	186	"The Dairyman's Bank"	132
Van Nuys	696	Bank of Van Nuys	452
	666U	California Bank (Branch)	418
Venice	705	State Bank of Venice	461
	236A	Ocean Park Bank (Branch)	162
	342	Venice Savings Bank	209
Ventura	25BB	Bank of Italy (Branch)	33
	304	"Home Savings Bank of Ventura"	192
Vernon	441O	Hellman Commercial Trust and Savings Bank (Branch)	264
Visalia	368	"The Producers Savings Bank"	224
	25II	Bank of Italy (Branch)	33
Walnut Creek	372	San Ramon Valley Bank	227
Walnut Grove	595	Bank of Alex Brown	360
Walnut Park	717	Walnut Park Bank	472
Wasco	25JJJ	Bank of Italy (Branch)	33
Waterford	676	Commercial and Savings Bank	430
Watsonville	71	Bank of Watsonville	61
	116	Pajaro Valley Savings Bank	87
	149	Watsonville Savings Bank	108
Watts	645	Farmers and Merchants Bank of Watts	399
Weaverville	216	"Trinity County Bank"	147
Westgate		(See Los Angeles).	
Westmoreland	600A	Imperial Valley Bank (Branch)	363
Wheatland	74	The Farmers Bank of Wheatland	63
Whittier	658	The Community Bank of Whittier	409
	279	Home Savings Bank of Whittier	177
	275	Whittier Savings Bank	174
Williams	176	Bank of Williams	123
Willits	296	Bank of Willits	188
Willows	86	Bank of Willows	71
	518	"The Glenn County Bank"	306
Wilmington		(See Los Angeles).	
Winters	411	"Citizens Bank of Winters"	249
	535	"Savings Bank of Winters"	319
Woodland	91	The Bank of Yolo	75
	163	"Yolo County Savings Bank"	117
	465	Home Savings Bank of Woodland	271
Yreka	90	Siskiyou County Bank	74
	478	First Savings Bank of Siskiyou County	280
Yuba City	553	Savings Bank of Sutter County	328
Zelzah	699	Bank of Zelzah	455

GENERAL INDEX.

	Page
ALPHABETICAL INDEX OF BANKS.....	559
GEOGRAPHICAL INDEX OF BANKS.....	565
INTRODUCTORY LETTER.....	5
LIST OF NATIONAL BANKS AUTHORIZED TO DO TRUST BUSINESS, JULY 1, 1921, TO JUNE 30, 1922.....	558
LIST OF NEW BANKS AND BRANCH OFFICES AUTHORIZED TO TRANSACT BUSINESS, JULY 1, 1921, TO JUNE 30, 1922.....	553, 554
MISCELLANEOUS CHANGES IN BANKS, JULY 1, 1921, TO JUNE 30, 1922.....	551
NAMES OF BANKS AUTHORIZED TO COLLECT SCHOOL SAVINGS, JULY 1, 1921, TO JUNE 30, 1922.....	556
NAMES AND COMPENSATION OF OFFICERS AND EMPLOYEES.....	550
RECEIPTS AND EXPENDITURES FOR FISCAL YEAR, JULY 1, 1921, to JUNE 30, 1922.....	550
STATEMENTS OF BANKS IN LIQUIDATION.....	499
STATEMENTS OF CONDITION OF STATE BANKS AS OF JUNE 30, 1922.....	19
STATEMENTS OF CONDITION OF TRUST DEPARTMENTS OF NATIONAL BANKS AS OF JUNE 30, 1921.....	479
TABULATED STATEMENT OF REPORTS OF CONDITION OF SEPTEMBER 6, 1921.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF DECEMBER 31, 1921.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF MARCH 10, 1922.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF MAY 5, 1922.....	Folder
TABULATED STATEMENT OF REPORTS OF CONDITION OF JUNE 30, 1922.....	Folder
UNCLAIMED DEPOSITS HELD FOR MORE THAN TWENTY YEARS.....	505

STATE BANKING DEPARTMENT OF CALIFOR

OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

Abstract of the Report of Condition of 121 State Banks with 201 branch offices as of September 6, 1921, comprising the reports of 72 commercial banks, 103 savings banks, 10 trust companies and 26 department

[illegible]

al banks compared with totals as shown by the Report of Condition of June 30, 1921.

Line No	Individual Deposits	Savings, Current and Withdrawal Deposits	United States and Postal Savings Deposits	Deposits of Banks, Banks, Administrators, Guardians, Assignees, Receivers or Trustees	Letters of Credit and Travelers' Checks Sold for Cash	Associations Conducted by or for Account of Bank	Fund for Advances to Court Trustees	Other Liabilities	CONTINGENT LIABILITIES (When Included in Totals)		Number of Depositors	TRUST RESOURCES				TRUST LIABILITIES			
									Liabilities for Redemptions Including Those with Federal Reserve Bank, Associations of Other Banks, Guaranties and Foreign Bills or Drafts Endorsed	Liabilities for Redemptions with Federal Reserve Bank		Personal Assets Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	TRUST INVESTMENTS	Due from Banks	Cash on Hand	Total	Personal Assets Received from Executors, Administrators, Guardians, Assignees, Receivers or Trustees	Trusts Held in Capacity of Executor, Administrator, Guardian, Assignee, Receiver or Trustee	Principals Trusts Separately Guaranteed and Combined as Set Off Trusts Under Supervision
000 00	\$10,120,017 74	\$1,085,417 50	\$591,400 81	.....	\$140,512 10	\$2,082,613 41	.....	\$13,002,656 43	\$941,000 72	\$142,148 21	163,358	.....	.....	.....	.....	.....	.....	.....	.....
001 01	070,021,531 08	0,853,065 80	2,407,483 24	.....	.....	.....	\$15,500 00	841,241 08	.....	.....	504,901	.....	.....	.....	.....	.....	.....	.....	.....
002 02	.....	.....	.....	\$101,064 54	.....	.....	.....	6,619 85	.....	.....	.....	\$1,831,008 14	\$1,185,012 00	\$0,148,000 51	.....	\$1,678,003 27	.....	\$1,574,106 14	\$48,207,130 25
003 03	\$240,711,928 82	\$11,540,893 30	\$2,928,783 05	\$101,064 54	\$140,512 10	\$2,642,613 41	\$45,500 00	\$10,803,050 27	\$941,000 72	\$142,148 21	728,549	.....	.....	.....	.....	.....	.....	.....	\$3,446,082 55
004 04	475,640,490 45	608,457 92	\$2,006 41	.....	\$121,506 74	\$772,188 00	.....	\$412,607 16	\$5,189 58	\$143,066 61	155,040	.....	.....	.....	.....	.....	.....	.....	.....
005 05	190,001,217 25	1,771,550 28	.....	.....	.....	.....	.....	661,201 54	.....	.....	318,172	.....	.....	.....	.....	.....	.....	.....	.....
006 06	.....	.....	.....	\$1,435 06	.....	.....	\$57,217 02	3,240 00	.....	.....	.....	\$100,918 24	\$51,431,000 21	\$0,100,000 54	.....	\$52,032 81	\$45,810,000 74	\$100,000 24	\$30,427,000 02
007 07	\$346,112,589 72	\$1,161,778 29	\$2,006 41	\$1,435 06	\$121,506 74	\$772,188 00	\$57,217 02	\$890,500 70	\$5,189 58	\$143,066 61	553,552	.....	.....	.....	.....	.....	.....	.....	\$12,213,162 20
008 08	47,100,258 79	5,301,550 81	.....	.....	\$50,610 46	.....	.....	\$51,431 36	.....	.....	17,265	.....	.....	.....	.....	.....	.....	.....	.....
009 09	\$1,000,000 00	.....	.....	.....	.....	.....	.....	628,728 63	.....	.....	124,236	.....	.....	.....	.....	.....	.....	.....	.....
010 10	.....	.....	.....	\$1,001 20	.....	.....	.....	.....	.....	.....	.....	\$302,000 94	\$208,001 51	\$401,250 47	\$6,000 25	\$1,510,253 54	\$262,000 94	\$1,000,000 00	.....
011 11	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
012 12	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
013 13	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
014 14	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
015 15	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
016 16	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
017 17	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
018 18	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
019 19	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
020 20	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
021 21	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
022 22	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
023 23	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
024 24	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
025 25	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
026 26	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
027 27	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
028 28	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
029 29	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
030 30	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
031 31	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
032 32	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
033 33	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
034 34	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
035 35	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
036 36	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
037 37	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
038 38	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
039 39	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
040 40	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
041 41	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
042 42	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
043 43	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
044 44	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
045 45	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
046 46	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
047 47	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
048 48	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
049 49	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
050 50	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
051 51	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
052 52	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
053 53	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
054 54	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
055 55	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00	.....	.....	111,500	.....	.....	.....	.....	.....	.....	.....	.....
056 56	\$10,000,000 00	\$1,000,000 00	.....	\$1,001 20	\$51,610 46	.....	.....	\$479,500 00</										

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

nd banks compared with totals as shown by the Report of Condition of September 6, 1921.

Line Item No.	Individual Deposits	State, County and Municipal Deposits	United States and Postal Savings Deposits	Deposits of Money Received from Executors, Administrators, Guardians, Attorneys, Relatives or Trustees	Letters of Credit and Travelers Checks Sold for Cash	Acceptances Certified Checks for Account of Bank	Funds for Advances to Credit Transfers	Other Liabilities	CONTINGENT LIABILITIES (Not Included in Totals)		Number of Depositors	TRUST RESOURCES				TRUST LIABILITIES					
									Liabilities for Refunds to Customers Including Those with Federal Reserve Bank, Acceptances of Other Banks Guaranteed and Foreign Shirts or Credits Endorsed	Liabilities for Refunds with Federal Reserve Bank		Personal Assets Received from Executors, Administrators, Guardians, Attorneys or Trustees	SEPARATELY LISTED		Personal Assets Received from Executors, Administrators, Guardians, Attorneys, Relatives or Trustees	Real Property	Due from Banks	Cash on Hand	Total	Personal Assets Received from Executors, Administrators, Guardians, Attorneys, Relatives or Trustees	Trusts Held in Capacity of Executor, Administrator, Guardian, Attorney, Relative or Trustee	Private Trusts Separately Disclosed and Controlled as Such Trusts Under Supervision
10	\$182,886,668 51	\$1,996,126 13	\$461,000 32		\$121,000 22	\$8,591,185 65		\$12,138,791 36	\$1,363,914 27	\$331,129 83	104,503										
11	280,509,002 31	18,111,262 61	1,926,136 13					1,731,934 00		55,000 00	587,382										
12				\$81,370 15			\$10,100 31					\$1,714,411 70	\$45,961,990 07	\$6,194,513 30	\$1,547,890 20		\$55,516,435 86	\$1,714,411 70	\$60,451,307 02	\$5,910,005 10	
13	\$1,118,790 82	\$20,102,688 71	\$2,613,396 45	\$81,376 15	\$121,000 22	\$1,101,085 65	\$10,999 31	\$13,870,755 16	\$1,363,914 27	\$336,129 83	751,785										
14	300,197,588 70	898,989 02	\$200,000 50		\$32,300 97	\$216,700 00		\$812,840 51		\$692,198 75	178,314										
15	255,187,506 16	4,151,321 15	17,394 77					\$60,720 57			196,131										
16				\$3,008 13				\$51,572 56	\$1,991 00			\$176,351 10	\$36,035,015 74	\$19,573,158 15	\$1,738,793 72	\$20,790 61	\$18,593,831 41	\$136,181 36	\$35,631,679 14	\$12,713,298 11	
17	\$75,483,374 87	\$1,153,311 47	\$277,208 27	\$5,008 13	\$32,300 97	\$216,700 00	\$51,572 56	\$1,216,251 09		\$197,101 79	561,838										
18	\$7,188,820 27	\$215,016 11						\$16,189 89			18,296										
19	70,705,197 42	2,198,297 99						\$80,641 82			125,394										
20				\$11,236 71								\$50,990 94	\$777,067 38	\$309,756 87	\$55,351 21		\$1,186,438 43	\$882,989 94	\$1,165,126 69		
21	\$12,187,267 59	\$2,631,396 02		\$11,236 71	\$32,301 06			\$200,162 42			133,799										
22	\$12,171,920 93	\$12,047,343 25	\$10,108 08		\$10,100 00	\$12,500 00		\$80,191 11	\$1,063,679 56	\$2,745,769 16	346,891										
23	241,114,472 72	11,187,702 99	96,564 17					256,720 39	5,000 00		541,912										
24				\$9,291 61				\$1,295 47	\$1,295 47			\$55,514 99	\$1,284,838 45	\$1,196,710 73	\$172,911 31	\$53,082 45	\$5,823,320 96	\$55,514 99	\$5,200,634 75	\$57,291 19	
25	\$10,072,598 68	\$51,236,107 51	\$146,312 25	\$98,291 61	\$10,100 00	\$52,500 00	\$10,845 57	\$98,398 38	\$1,071,579 56	\$2,745,769 16	908,710										
26	\$171,000 00	\$13,979,297 54	\$701,981 90		\$201,008 45	\$1,853,801 65		\$13,082,250 81	\$2,372,783 83	\$3,768,555 78	747,906										
27	\$44,240,003 03	\$2,613,396 45	2,041,165 07					3,112,316 97	5,000 00	65,000 00	1,661,222										
28				\$200,515 73				\$106,487 47	\$7,717 00			\$1,720,470 88	\$86,080,901 67	\$18,351,169 06	\$1,857,501 87	\$63,790 00	\$111,280,226 10	\$2,728,170 38	\$92,471,519 43	\$16,852,276 30	
29	\$1,363,665,653 03	\$51,231,455 47	\$2,896,094 97	\$300,515 61	\$201,008 45	\$3,893,891 05	\$110,187 47	\$16,631,000 45	\$2,377,789 81	\$3,833,556 79	2,340,118										
30	\$1,215,201,068 71	\$13,611,322 35	\$3,100,417 61	\$351,405 73	\$302,659 23	\$3,280,974 02	\$107,031 40	\$16,142,777 90	\$1,083,214 49	\$5,631,927 31	2,294,564	\$1,631,000 37	\$79,500,046 79	\$17,571,681 31	\$3,510,697 31	\$982,122 29	\$103,850,804 13	\$2,865,669 32	\$88,250,975 33	\$15,746,226 20	

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

Abstract of the Report of the Condition of 427 State Banks with 238 branch offices, as of March 10, 1922, comprising the reports of 70 commercial banks, 100 savings banks, 9 trust companies and 248 departmental banks.

LOCATION			LOANS AND DISCOUNTS (Including Redemptions)			Overdrafts	Customers' Liability Amount of Deposits Paid Under Letters of Credit	Liability of Customers and Foreign Banks and Bankers' A/c Not of Acceptance Except by Circulars or for Amount at Bank	Bonds, Mortgages and Other Securities	Stock of Federal Reserve Bank	Bank Premiums, Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	Due from Federal Reserve Bank	CASH ON HAND		Exchange for Clearing House	Checks and Other Cash Items	Advances to Court Treasurers	Other resources	Total Resources and Liabilities	Capital Paid in	Surplus	Undivided Profits	Reserve for Bad Debts, Taxes and Expenses	Bills Payable Other Than with Federal Reserve Bank	Bills Payable with Federal Reserve Bank	Deposits Due to Banks
			All loans except those secured by Real Estate	Loans Secured by Real Estate	Bankers' Acceptances and Notes, Drafts or Bills at Exchange										Gold Coin, Gold Bullion, Gold Certificates	Currency Issued Under Laws of United States, Silver and Nickel Coins												
SAN FRANCISCO	30 banks 29 branches	Commercial	\$100,062,012	\$1,704,471 80	\$3,334,020 60	\$322,900 50	\$51,480 56	\$1,712,278 79	\$31,308,014 00	\$91,590 00	\$5,477,380 25	\$52,508 28	\$30,094,641 40	\$92,430,432 27	\$1,322,768 18	\$1,967,668 19	\$4,322,079 56	\$4,564,736 20		\$11,606,000 38	\$215,322,940 50	\$20,830,000 00	\$7,415,230 10	\$2,330,997 50	\$570,607 27	\$310,457 25	\$5,750,000 00	\$27,888,327 05
		Savings	20,166,988 51	30,375,315 80	\$3,334,020 60				163,107,935 85	822,750 28	10,894,562 16	1,838,411 21	17,746,712 63	7,511,024 68	1,613,132 50	1,791,967 88	117,009 68	171,180 80		127,318 86	9,917,000 00	9,917,000 00	9,917,000 00	9,917,000 00	9,917,000 00	9,917,000 00	9,917,000 00	153,856 41
		Trust							1,705,000 20	9,000 00	1,153,582 51		8,062 98			2,181 74		4,746 30	\$32,736 51	8,731 41	1,163,734 74	2,000,000 00	100,000 00	100,000 00	100,000 00	100,000 00	100,000 00	
		Total	\$120,229,000 51	\$48,079,787 60	\$6,668,041 20	\$322,900 50	\$51,480 56	\$1,712,278 79	\$100,211,631 21	\$93,250 28	\$17,225,530 92	\$1,885,979 49	\$30,102,000 87	\$100,953,123 95	\$2,965,900 60	\$7,163,740 81	\$4,100,779 21	\$4,730,621 51	\$32,736 51	\$12,015,000 38	\$206,161,081 53	\$21,087,000 00	\$7,415,230 10	\$2,330,997 50	\$570,607 27	\$310,457 25	\$5,750,000 00	\$28,074,557 36
LOS ANGELES	47 banks 61 branches	Commercial	\$66,177,711	\$412,770 00	\$30,124,020 21	\$206,730 10	\$116,012 47	\$25,000 00	\$19,339,117 29	\$3,150 00	\$2,511,810 37	\$13,231 55	\$8,454,761 50	\$6,136,707 26	\$2,500,000 00	\$4,000,182 50	\$2,800,261 07	\$1,914,231 68		\$4,400,000 00	\$116,322,079 44	\$0,475,000 00	\$1,106,712 00	\$1,826,900 63	\$325,258 91	\$300,000 00		\$5,791,197 41
		Savings	22,179,011	100,130,000 00					34,896,197 51	347,100 00	6,808,121 67	100,208 60	16,822,000 40	5,771,628 87	167,805 00	2,000,000 00	1,085,509 43	160,586 02		1,251,098 25	235,763,174 00	6,513,800 00	2,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	
		Trust		1,000,000 00					2,778,424 70		8,316 34	3,177 20	206,840 70		1,110 00	8,129 80		824 21	\$36,777 56	21,204 18	1,150,723 41	2,720,000 00	1,000,000 00	600,000 00	600,000 00	600,000 00	600,000 00	
		Total	\$88,356,722 11	\$100,260,000 00	\$30,124,020 21	\$206,730 10	\$116,012 47	\$25,000 00	\$19,339,117 29	\$3,150 00	\$2,511,810 37	\$13,231 55	\$8,454,761 50	\$6,136,707 26	\$2,500,000 00	\$4,000,182 50	\$2,800,261 07	\$1,914,231 68		\$4,400,000 00	\$116,322,079 44	\$0,475,000 00	\$1,106,712 00	\$1,826,900 63	\$325,258 91	\$300,000 00		\$5,791,197 41
OAKLAND	6 banks 6 branches	Commercial	\$5,000,000 00	\$100,000 00	\$100,000 00	\$7,000 11			\$1,519,500 40		\$118,222 83	\$1,899 41	\$1,899 41	\$5,520 00	\$1,000,000 00	\$667,034 52	\$20,306 88	\$65,082 41		\$20,200 00	\$2,712,000 00	\$2,712,000 00	\$2,712,000 00	\$2,712,000 00	\$2,712,000 00	\$2,712,000 00	\$2,712,000 00	\$2,712,000 00
		Savings	10,000,000 00	10,000,000 00					15,000,000 00		2,707,608 17	\$29,978 11	5,700,000 00		130,200 00	1,000,000 00	3,704 95		\$20,000 00	7,700,000 00	7,700,000 00	7,700,000 00	7,700,000 00	7,700,000 00	7,700,000 00	7,700,000 00	7,700,000 00	
		Trust							\$20,000 00			11,250 71							\$20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	20,000 00	
		Total	\$15,000,000 00	\$110,000,000 00	\$100,000 00	\$7,000 11			\$1,539,500 40		\$119,473 54	\$1,929 12	\$1,929 12	\$5,650 00	\$1,000,000 00	\$697,034 52	\$24,011 83	\$85,082 41		\$40,200 00	\$2,732,000 00	\$2,732,000 00	\$2,732,000 00	\$2,732,000 00	\$2,732,000 00	\$2,732,000 00	\$2,732,000 00	\$2,732,000 00
STATE (excluding above)	34 banks 99 branches	Commercial	\$100,000,000 00	\$1,000,000 00	\$1,000,000 00	\$206,730 10	\$116,012 47	\$25,000 00	\$19,339,117 29	\$3,150 00	\$2,511,810 37	\$13,231 55	\$8,454,761 50	\$6,136,707 26	\$2,500,000 00	\$4,000,182 50	\$2,800,261 07	\$1,914,231 68		\$4,400,000 00	\$116,322,079 44	\$0,475,000 00	\$1,106,712 00	\$1,826,900 63	\$325,258 91	\$300,000 00		\$5,791,197 41
		Savings	22,179,011	100,130,000 00					34,896,197 51	347,100 00	6,808,121 67	100,208 60	16,822,000 40	5,771,628 87	167,805 00	2,000,000 00	1,085,509 43	160,586 02		1,251,098 25	235,763,174 00	6,513,800 00	2,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	
		Trust		1,000,000 00					2,778,424 70		8,316 34	3,177 20	206,840 70		1,110 00	8,129 80		824 21	\$36,777 56	21,204 18	1,150,723 41	2,720,000 00	1,000,000 00	600,000 00	600,000 00	600,000 00	600,000 00	
		Total	\$122,179,021 11	\$100,130,000 00	\$1,000,000 00	\$206,730 10	\$116,012 47	\$25,000 00	\$19,339,117 29	\$3,150 00	\$2,511,810 37	\$13,231 55	\$8,454,761 50	\$6,136,707 26	\$2,500,000 00	\$4,000,182 50	\$2,800,261 07	\$1,914,231 68		\$4,400,000 00	\$116,322,079 44	\$0,475,000 00	\$1,106,712 00	\$1,826,900 63	\$325,258 91	\$300,000 00		\$5,791,197 41
STATE (as included)	47 banks 238 branches	Commercial	\$100,000,000 00	\$1,000,000 00	\$1,000,000 00	\$206,730 10	\$116,012 47	\$25,000 00	\$19,339,117 29	\$3,150 00	\$2,511,810 37	\$13,231 55	\$8,454,761 50	\$6,136,707 26	\$2,500,000 00	\$4,000,182 50	\$2,800,261 07	\$1,914,231 68		\$4,400,000 00	\$116,322,079 44	\$0,475,000 00	\$1,106,712 00	\$1,826,900 63	\$325,258 91	\$300,000 00		\$5,791,197 41
		Savings	22,179,011	100,130,000 00					34,896,197 51	347,100 00	6,808,121 67	100,208 60	16,822,000 40	5,771,628 87	167,805 00	2,000,000 00	1,085,509 43	160,586 02		1,251,098 25	235,763,174 00	6,513,800 00	2,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	1,000,000 00	
		Trust		1,000,000 00					2,778,424 70		8,316 34	3,177 20	206,840 70		1,110 00	8,129 80		824 21	\$36,777 56	21,204 18	1,150,723 41	2,720,000 00	1,000,000 00	600,000 00	600,000 00	600,000 00	600,000 00	
		Total	\$122,179,021 11	\$100,130,000 00	\$1,000,000 00	\$206,730 10	\$116,012 47	\$25,000 00	\$19,339,117 29	\$3,150 00	\$2,511,810 37	\$13,231 55	\$8,454,761 50	\$6,136,707 26	\$2,500,000 00	\$4,000,182 50	\$2,800,261 07	\$1,914,231 68		\$4,400,000 00	\$116,322,079 44	\$0,475,000 00	\$1,106,712 00	\$1,826,900 63	\$325,258 91	\$300,000 00		\$5,791,197 41
Report of December 31, 1921....			\$122,179,021 11	\$100,130,000 00	\$1,000,000 00	\$206,730 10	\$116,012 47	\$25,000 00	\$19,339,117 29	\$3,150 00	\$2,511,810 37	\$13,231 55	\$8,454,761 50	\$6,136,707 26	\$2,500,000 00	\$4,000,182 50	\$2,800,261 07	\$1,914,231 68		\$4,400,000 00	\$116,322,079 44	\$0,475,000 00	\$1,106,712 00	\$1,826,900 63	\$325,258 91	\$300,000 00		\$5,791,197 41

compared with totals as shown by the Report of Condition of December 31, 1931.

Individual Depositor	State, County and Municipal Deposits	United States and Postal Savings Deposits	Deposits of Money Received from Executors, Administrators, Guardians, and Trustees of Estates	Letters of Credit and Travelers' Checks Sold for Cash	Acceptances Issued by or for Account of Cash	Funds for Advances to Court Trusts	Other Liabilities	CONTINGENT LIABILITIES (Not Included in Totals)		Number of Depositors	TRUST RESOURCES				Total	TRUST LIABILITIES			
								Liabilities for Redemptions Excluding Those with Federal Reserve Bank Acceptances of Other Banks Guaranteed and Foreign Bills of Drafts Redeemed	Liabilities for Redemptions with Federal Reserve Bank		Personal Assets Received from Executors, Administrators, Guardians, Assignees, Beneficiaries or Trustees	TRUST INVESTMENTS		Due from Banks		Cash on Hand	Personal Assets Received from Executors, Administrators, Guardians, Assignees, Beneficiaries or Trustees	Trusts Held in Capacity of Executor, Administrator, Guardian, Assignee, Beneficiary or Trustee	Private Trusts Specifically Benefitted and Guaranteed as Court Trusts Under Supervision
ATLANTA TRUST CO.	\$1,761,918 87	\$1,257,272 25		\$118,000 00	\$1,872,177 86		\$11,182,662 07	\$309,296 89	\$497,038 00	188,512									
BANK OF AMERICA	16,011,132 88	2,992,790 01					1,972,088 11			639,652									
		\$51,237 88					\$34,117 14	\$7,000 00			\$3,387,901 06	\$4,030,314 79	\$6,333,177 11	\$1,701,153 45		\$54,568,167 40	\$3,387,901 06	\$9,745,119 18	\$61,126 77
BANK OF MARYLAND	\$18,000,000 00	\$1,000,000 00		\$1,000,000 00	\$1,712,121 96	\$11,117 14	\$16,191,000 81	\$309,296 89	\$417,678 00	827,010									
BANK OF NEW YORK	\$1,000,000 00	\$750,531 50		\$110,075 45	\$71,701 00		\$1,029,083 50		\$778,500 00	191,844									
	\$6,276,211 96	57,100 00					764,767 47			118,694									
		\$3,635 10					\$11,006 72	774 27			\$196,184 16	\$36,738,718 70	\$9,631,750 50	\$1,822,687 23	\$54,892 74	\$10,284,163 10	\$136,184 16	\$35,361,311 20	\$12,883,477 67
BANK OF OREGON	\$1,000,000 00	\$500,000 00		\$100,000 00	\$21,700 00	\$11,006 78	\$4,704,325 29		\$275,500 00	100,000									
BANK OF THE SOUTH	\$1,000,000 00						\$81,000 00			17,110									
	\$1,776,000 00						796,721 15			127,000									
		\$14,236 71									\$282,999 94	\$779,385 31	\$435,511 87	\$10,199 67		\$1,147,267 77	\$32,009 94	\$1,161,287 83	
BANK OF VIRGINIA	\$1,000,000 00						\$998,411 91			141,119									
BANK OF WISCONSIN	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$354,111 68	\$270,061 19	\$2,029,155 58	165,692									
		\$100,000 00					711,009 12			528,255									
		\$10,000 00					\$1,017 52	\$1,614 31			\$454,991 52	\$2,700,611 53	\$1,315,281 51	\$488,270 15	\$89,117 63	\$5,158,814 56	\$454,991 52	\$1,062,115 11	\$9,458 00
BANK OF THE WEST	\$1,000,000 00	\$1,000,000 00		\$10,000 00		\$83,017 52	\$69,890 16	\$29,060 19	\$2,420,158 38	956,917									
BANK OF THE UNITED STATES	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					104,038 38			1,512,901									
		\$1,000 00					\$11,271 11	\$778 41											
BANK OF THE STATE OF NEW YORK	\$1,000,000 00	\$1,000,000 00		\$10,000 00			\$1,011,809 96		\$1,316,113 58	794,281									
		\$1,000,000 00					10												

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

Abstract of the Report of the Condition of 425 State Banks with 254 branch offices, as of May 5, 1922, comprising the reports of 68 commercial banks, 98 savings banks, 7 trust companies and 252 departmental

LOCATION			ASSETS AND LIABILITIES INCLUDING DISCOUNTS										CASH ON HAND										Capital Paid In	Surplus	Undivided Profits	Reserve for Federal Taxes and Expenses	Bills Payable Other Than with Federal Reserve Bank	Bills Payable with Federal Reserve Bank	Liability to Federal Reserve Bank			
			Assets	Liabilities	Reserve	Discounts	Other Assets	Other Liabilities	Other Assets	Other Liabilities	Other Assets	Other Liabilities	Other Assets	Other Liabilities	Other Assets	Other Liabilities	Other Assets	Other Liabilities	Other Assets	Other Liabilities												
SAN FRANCISCO	20 banks 14 branches	Commercial	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00
		Savings																														
		Trust																														
LOS ANGELES	17 banks 12 branches	Commercial	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	
		Savings																														
		Trust																														
OAKLAND	6 banks 5 branches	Commercial	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	
		Savings																														
		Trust																														
STATE INCLUDING ABOVE	67 banks 48 branches	Commercial	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	
		Savings																														
		Trust																														
STATE AND OUTSIDE	17 banks 14 branches	Commercial	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	
		Savings																														
		Trust																														
Report of March 31, 1922			\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	

* Banks outside California are included in the totals.

Banks compared with totals as shown by the Report of Condition of March 10, 1922

For the Month of	Lighting for Redistricting with Federal Bureau Data	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	United States and Postal Savings Deposits	Deposits of Money Received from Executors, Administrators, Guardians, Attorneys, Receivers or Trustees	Letters of Credit and Transfers' Checks Sold for Cash	Assessments Executed by or for Account of Bank	Funds for Advances to Court Trusts	Other Liabilities	Number of Depositors	TRUST RESOURCES				Total	TRUST LIABILITIES				
												Personal Assets Received from Executors, Administrators, Guardians, Attorneys, Receivers or Trustees	TRUST INVESTMENTS	Real Property	Due from Banks		Cash on Hand	Personal Assets Received from Executors, Administrators, Guardians, Attorneys, Receivers or Trustees	Trusts Held in Capacity of Executor, Administrator, Guardian, Receiver or Trustee	Private Trusts Beneficially Owned and Controlled by Court Trusts Under Supervision	
0 07	\$28,900 11	\$25,373,294 01	111,120,301 18	\$1,797,416 01	\$95,952 32	\$165,815 94	\$1,681,473 30	\$12,736,744 84	308,923												
12 191 3		101,106 07	408,946,115 41	233,000,777 69	3,347,362 05			2,031,331 61	618,719												
					\$81,100 00			\$53,006 91					\$4,011,131 82	\$15,355,356 09	\$6,117,009 16	\$1,872,183 62	\$210 80	\$58,106,123 80	\$1,801,434 82	\$52,003,693 27	\$90,925 77
0 07	\$112,653 02	\$25,437,410 11	\$350,035,479 59	\$23,355,195 96	\$4,163,161 37	\$80,640 00	\$165,815 94	\$1,681,473 30	\$53,006 91	\$11,772,316 45	857,625										
	\$29,726 36	\$6,740,404 38	\$22,001,556 02	\$12,000,000 00	\$1,502,916 02	\$102,674 78	\$20,304 00	\$1,680,173 69		\$1,680,173 69	192,612										
		\$53,411 75	279,478,817 75	\$4,117,936 65	26,151 97			190,194 21		1,022 77	308,798										
						\$2,641 21		\$13,212 11					\$172,383 06	\$49,801,921 12	\$2,736,117 05	\$2,352,547 91	\$35,201 75	\$49,899,687 39	\$152,383 06	\$45,921,509 67	\$18,055,731 06
	\$300,226 39	\$4,999,850 18	\$300,000,482 77	\$8,002,577 30	\$1,571,631 37	\$3,041 21	\$102,674 78	\$29,701 00	\$11,212 41	\$1,375,118 02	501,139										
		\$200,509 07	\$0,073,367 49	\$305,702 11						\$33,411 47	14,933										
		172,178 87	\$6,630,300 39	2,282,310 11						1,379,939 68	123,777										
													\$32,099 94	\$48,747 12	\$22,301 87	\$4,759 05	\$1,456,817 28	\$25,999 94	\$1,167,538 04		
		\$12,567 91	\$2,117,100 60	\$2,000,154 25						\$4,413,731 85	137,680										
30 10	\$2,416,023 74	\$2,029,001 49	\$1,516,741 73	\$1,516,741 73	\$1,174 73	\$14,543 00	\$10,000 00	\$33,755 03		\$33,755 03	368,980										
	37,000 00	07,000 00	24,000,127 59	11,187,999 00	9,265 17			127,556 19		502,377											
						\$7,199 67		\$16,112 99					\$151,800 50	\$2,884,267 69	\$1,311,581 45	\$59,134 00	\$58,118 92	\$5,370,197 02	\$153,000 50	\$4,868,022 10	\$7,229 12
70 10	\$2,646,184 74	\$2,177,709 41	\$184,766,809 86	\$24,504,565 92	\$17,700 00	\$73,180 07	\$11,510 00	\$10,000 00	\$3,031 99	\$177,587 29	101,166										
40 10	\$2,116,116 44	\$2,116,116 44	\$306,732,062 09	\$17,060,006 39	\$2,561,000 45	\$200,000 72	\$6,720,887 30	\$14,160,013 29		\$14,160,013 29	215,000										
	\$11,500 53	\$67,001 25	\$12,759,601 67	\$4,500,018 98	\$3,329,282 19			\$102,674 78		1,701,692			\$5,750,018 92	\$5,958,025 13	\$17,811,313 13	\$1,632,410 54	\$69,103 30	\$14,108,801 25	\$5,758,218 22	\$94,560,730 05	\$1,003,789 25
50 10	\$3,300,969 37	\$3,300,969 37	\$1,319,194,747 05	\$61,802,821 87	\$5,009,658 64	\$160,001 82	\$200,000 72	\$4,730,007 30	\$102,854 38	\$18,241,253 41	2,427,099										
55 06	\$5,136,313 56	\$5,136,313 56	\$1,339,580,214 75	\$30,057,117 39	\$5,210,356 33	\$113,297 67	\$241,523 40	\$1,944,181 80	\$113,271 41	\$19,360,028 07	2,518,023										
													\$4,301,015 07	\$63,417,263 35	\$17,680,911 31	\$4,153,214 28	\$54,929 37	\$10,550,992 30	\$4,101,045 67	\$91,421,491 22	\$17,154,432 17

STATE BANKING DEPARTMENT OF CALIFORNIA

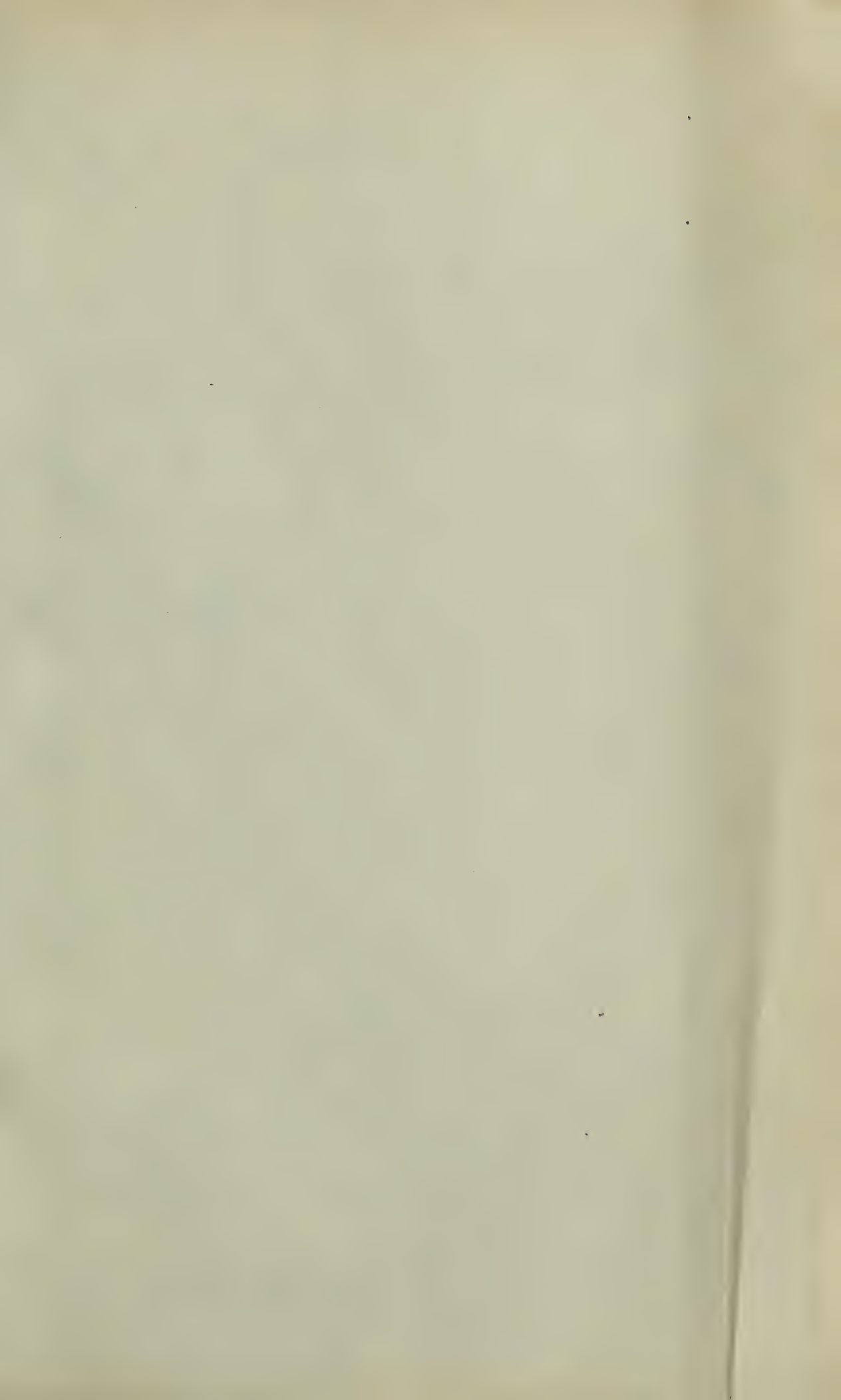
OFFICE OF SUPERINTENDENT, MERCHANTS NATIONAL BANK BUILDING, SAN FRANCISCO.

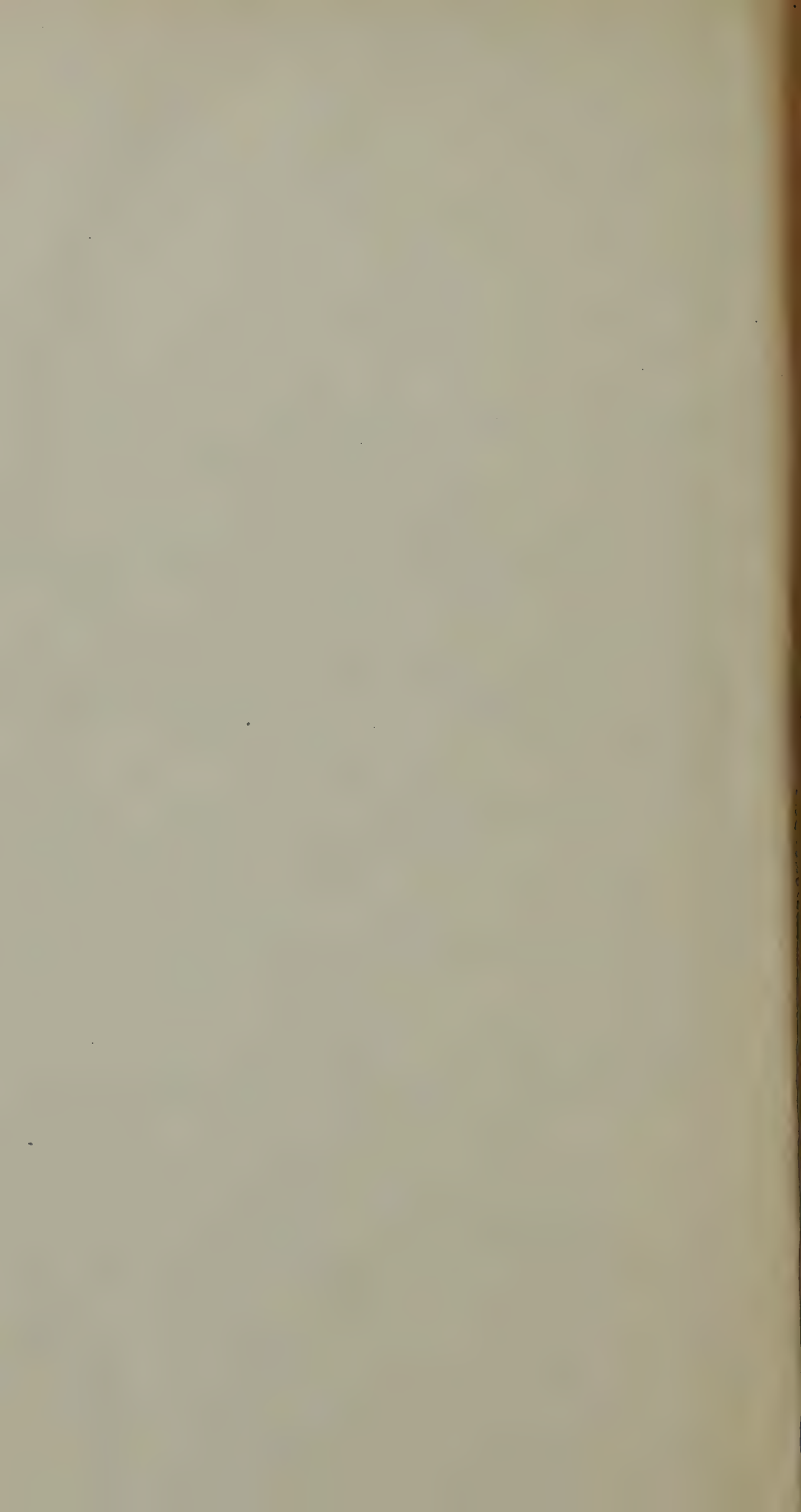
Abstract of the Report of the Condition of 429 State Banks with 281 branch offices, as of June 30, 1922, comprising the reports of 67 commercial banks, 99 savings banks, 7 trust companies and 256 departments.

LOCATION			LOANS AND DISCOUNTS (including Redemptions)				Overdrafts	Customers' Liabilities Against or Drafts Paid Under Letters of Credit	Liability of Customers and Foreign Banks and Branches Against or Acceptances Extended by or for Account of Bank	Bonds, Mortgages and Other Securities	Stock of Federal Reserve Bank	Bank Premiums, Furniture and Fixtures, Land and Buildings, Safe Deposit Vaults	CASH ON HAND										Unclaimed Profits	Reserves for Interest, Taxes and Expenses	Bills Payable Other Than with Federal Reserve Bank	Bills Payable with Federal Reserve Bank	
			All Loans Except Those Secured by Real Estate	Loans Secured by Real Estate	Discounts	Deposits							Other Cash	Due from Banks	Due from Federal Reserve Bank	Gold Coin, Gold Bullion, Gold Certificates	Currency Issued Under Laws of United States: Silver and Minor Coins	Exchange for Clearing House	Checks and Other Cash Items	Advances to Court Funds	Other resources	Total Resources and Liabilities					Capital Paid in	Surplus
SAN FRANCISCO	20 banks 75 branches	Commercial	\$121,451,157.99	\$2,022,104.21		\$290,116.18	\$110,501.12	\$655,747.46	\$26,891,500.24	\$75,560.00	\$8,002,804.45	\$53,896.23	\$18,457,017.23	\$41,028,302.10	\$1,511,718.15	\$2,316,275.71	\$7,153,232.67	\$7,927,230.61		\$12,065,002.75	\$22,431,811.58	\$20,220,000.00	\$7,272,729.19	\$1,798,106.02	\$185,781.91	\$48,892.50	\$1,750,000.00
		Savings		2,022,104.21									2,247,504.91	11,802,916.65	8,828,062.17	1,511,697.59	3,683,799.11	338,018.36	4,299,873.14		201,150.45	471,220,716.26	\$2,015,000.00	10,337,861.61	1,910,321.13	61,606.55	
		Trust											1,144,425.05	112,881.23													
		Total	\$121,451,157.99	\$2,022,104.21		\$290,116.18	\$110,501.12	\$655,747.46	\$26,891,500.24	\$75,560.00	\$8,002,804.45	\$53,896.23	\$18,457,017.23	\$41,028,302.10	\$1,511,718.15	\$2,316,275.71	\$7,153,232.67	\$7,927,230.61		\$12,065,002.75	\$22,431,811.58	\$20,220,000.00	\$7,272,729.19	\$1,798,106.02	\$185,781.91	\$48,892.50	\$1,750,000.00
LOS ANGELES	15 banks 96 branches	Commercial	\$10,022,758.45	\$3,114,609.29		\$192,815.73	\$143,100.47	\$152,000.70	\$17,205,866.01	\$3,750.00	\$2,364,106.29	\$10,747.63	\$5,402,025.85	\$6,795,597.26	\$55,728.00	\$4,817,132.81	\$6,662,965.71	\$2,494,991.89		\$1,550,441.01	\$15,511,066.89	\$9,515,500.00	\$2,691,240.31	\$1,451,456.29	\$75,548.47	\$20,000.00	
		Savings		3,114,609.29									18,108,418.90	5,513,379.51	579,979.00	3,121,882.90	1,159,819.15	478,068.94		3,124,138.76	210,712,717.92	6,975,500.00	2,598,000.00	1,197,961.84	431,925.87		
		Trust											10,748.32	3,122.28	69,367.23												
		Total	\$10,022,758.45	\$3,114,609.29		\$192,815.73	\$143,100.47	\$152,000.70	\$17,205,866.01	\$3,750.00	\$2,364,106.29	\$10,747.63	\$5,402,025.85	\$6,795,597.26	\$55,728.00	\$4,817,132.81	\$6,662,965.71	\$2,494,991.89		\$1,550,441.01	\$15,511,066.89	\$9,515,500.00	\$2,691,240.31	\$1,451,456.29	\$75,548.47	\$20,000.00	
OAKLAND	6 banks 9 branches	Commercial	\$1,000,000.00	\$100,000.00		\$100,000.00							\$113,910.00	\$913,102.15		\$52,542.50	\$10,833.40	\$39,933.16	\$6,001.17		\$38,155.15	\$30,000,000.00	\$200,000.00	\$197,000.00	\$61,915.52		
		Savings		1,000,000.00									2,188,321.28	\$145,285.48	3,620,150.57		60,531.16					39,250,737.91	1,750,000.00		1,081,103.32	\$25,000.00	
		Trust											15,031.90														
		Total	\$1,000,000.00	\$1,000,000.00		\$100,000.00							\$113,910.00	\$913,102.15		\$52,542.50	\$10,833.40	\$39,933.16	\$6,001.17		\$38,155.15	\$30,000,000.00	\$200,000.00	\$197,000.00	\$61,915.52		
STATE (including Alamo)	207 banks 100 branches	Commercial	\$1,000,000.00	\$100,000.00		\$100,000.00							\$113,910.00	\$913,102.15		\$52,542.50	\$10,833.40	\$39,933.16	\$6,001.17		\$38,155.15	\$30,000,000.00	\$200,000.00	\$197,000.00	\$61,915.52		
		Savings		1,000,000.00									2,188,321.28	\$145,285.48	3,620,150.57		60,531.16					39,250,737.91	1,750,000.00		1,081,103.32	\$25,000.00	
		Trust											15,031.90														
		Total	\$1,000,000.00	\$1,000,000.00		\$100,000.00							\$113,910.00	\$913,102.15		\$52,542.50	\$10,833.40	\$39,933.16	\$6,001.17		\$38,155.15	\$30,000,000.00	\$200,000.00	\$197,000.00	\$61,915.52		
STATE (for a whole)	10 banks 21 branches	Commercial	\$1,000,000.00	\$100,000.00		\$100,000.00							\$113,910.00	\$913,102.15		\$52,542.50	\$10,833.40	\$39,933.16	\$6,001.17		\$38,155.15	\$30,000,000.00	\$200,000.00	\$197,000.00	\$61,915.52		
		Savings		1,000,000.00									2,188,321.28	\$145,285.48	3,620,150.57		60,531.16					39,250,737.91	1,750,000.00		1,081,103.32	\$25,000.00	
		Trust											15,031.90														
		Total	\$1,000,000.00	\$1,000,000.00		\$100,000.00							\$113,910.00	\$913,102.15		\$52,542.50	\$10,833.40	\$39,933.16	\$6,001.17		\$38,155.15	\$30,000,000.00	\$200,000.00	\$197,000.00	\$61,915.52		
Report of May 5, 1922			\$121,451,157.99	\$2,022,104.21		\$290,116.18	\$110,501.12	\$655,747.46	\$26,891,500.24	\$75,560.00	\$8,002,804.45	\$53,896.23	\$18,457,017.23	\$41,028,302.10	\$1,511,718.15	\$2,316,275.71	\$7,153,232.67	\$7,927,230.61		\$12,065,002.75	\$22,431,811.58	\$20,220,000.00	\$7,272,729.19	\$1,798,106.02	\$185,781.91	\$48,892.50	\$1,750,000.00

total banks compared with totals as shown by the Report of Condition of May 5, 1932.

Assets Due to Banks	Individual Deposits	State, County and Municipal Deposits	United States and Postal Service Deposits	Deposits of Money Received from Executors, Administrators, Guardians, Trustees or Trustees	Letters of Credit and Transfers* Loans Sold for Cash	Acceptances Extended by or for Payment of Bills	Funds for Advances to Court Treasurers	Other Liabilities	Liabilities for Redemptions Excluding Those with Federal Reserve Bank, Acceptances of Other Banks Contracted with Federal Reserve Bank or Drafts Endorsed	Liabilities for Redemptions with Federal Reserve Bank	Number of Depositors	TRUST RESOURCES				TRUST LIABILITIES				
												TRUST INVESTMENTS		Personal Assets Received from Executors, Administrators, Guardians, Trustees or Trustees	Total	Personal Assets Received from Executors, Administrators, Guardians, Trustees or Trustees	Trusts Held in Capacity of Executors, Administrators, Guardians, Trustees or Trustees	Private Trusts Specifically Designated and Carried as Court Trusts Under Supervision		
												Personal Property	Real Property						Due from Banks	Cash on Hand
\$1,857,084.80 \$90,231.00	\$11,018,289.05 \$2,662,161.20	\$3,264,240.14 \$3,662,398.21	\$7,997,589.58 \$1,412,796.04		\$302,952.12	\$1,100,951.32		\$1,174,684.04	\$345,363.90	\$236,610.71	280,846 557,857									
\$5,000,000.00	\$4,123,333.95	\$22,461,115.97	\$1,223,115.45	\$2,000.00	\$302,552.72	\$1,110,951.72	\$15,000.00	\$12,501,197.20	\$815,565.00	\$236,630.71	858,733	\$1,033,375.76	\$3,812,697.77	\$1,174,214.94	\$1,230,736.00		\$56,857,019.12	\$1,000,375.76	\$31,330,882.60	\$82,739.20
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000,000.00	\$1,000.00	\$1,000.00	1,000									
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STATE OF CALIFORNIA
DEPARTMENT OF PUBLIC WORKS
DIVISION OF WATER RIGHTS
KEY MAP SHOWING LOCATION OF
APPLICATIONS FOR WATER
BEFORE THE
DIVISION OF WATER RIGHTS
1922

LEGEND

- Agricultural
- ▲ Power
- Mining
- ★ Municipal

Note.—Only true applications are shown.

Up to September 1, 1922 a total of 2003 applications have been filed with the Division of Water Rights since the Water Commission Act was passed in 1913. Of these 927 have been cancelled applications from the total before 2750. Subtracting the true from each one of these is shown by an approximately equalled to an approximately equalisation of a large key map of California in the office of the Division of Water Rights measuring 12" x 15" and drawn on a scale of 1 inch to one inch.

PART IV

REPORT

OF THE

Division of Water Rights

A SUBDIVISION OF THE

DEPARTMENT OF PUBLIC WORKS

OF THE

STATE OF CALIFORNIA

*To Accompany the First Biennial Report
of that Department*

NOVEMBER 1, 1922

H. A. KLUEGEL, Chief of Division



CALIFORNIA STATE PRINTING OFFICE
FRANK J. SMITH, Superintendent
SACRAMENTO, 1923

INDEX OF CHAPTERS

CHAPTER I.

	Page
INTRODUCTION	7
History	7
Purpose of Law	8
Division a Fact Finding Body	9
Kings River Investigation	9
Distribution by Water Master	9
Progress during Biennial Period	10
Applications to Appropriate Water	10
Summary by Counties	12
Adjudications and Court References	12
Administration	13
Special Investigations	13
Cooperation with United States Departments	13
Record of Old Rights	14
Economy of Placing Rights on Record	14
Bureau of Information	14
Tulare Decision	14
Riparian Rights	15
Los Angeles Office	15
Underground Water Problems	15
Minor Amendments to Water Law	15
Recommendations	15

CHAPTER II.

SUPERVISION OF ACQUISITION OF NEW RIGHTS	18
--	----

CHAPTER III.

ADJUDICATIONS AND COURT REFERENCES	31
--	----

CHAPTER IV.

ADMINISTRATIVE DISTRIBUTION OF WATER	40
--	----

CHAPTER V.

SPECIAL INVESTIGATIONS	45
Kings River	45
San Jacinto River	45
Lopez Creek	48
San Joaquin River	49
Return Flow in San Joaquin Valley	49
Use of Water in Sacramento Valley	49
Salinity in Sacramento-San Joaquin Delta	50
Indian Wells Valley	50
Water Supply for State Institutions	51

CHAPTER VI.

COOPERATION WITH FEDERAL DEPARTMENTS	52
--	----

CHAPTER VII.

WORK OF STATE DIVISION OF WATER RIGHTS ON KINGS RIVER	57
---	----

CHAPTER VIII.

LOWER SAN JOAQUIN RIVER HYDROGRAPHIC SURVEY	65
---	----

CHAPTER IX.

LEGAL DEPARTMENT	72
------------------------	----

CHAPTER X.

UNDERGROUND WATER DEVELOPMENT	76
-------------------------------------	----

CHAPTER XI.

FINANCIAL STATEMENT	82
July 29, 1921, to June 30, 1922	82

APPENDICES

APPENDIX I.

	Page
SALINITY INVESTIGATIONS IN SACRAMENTO AND SAN JOAQUIN DELTA -----	84

APPENDIX II.

INVESTIGATION IN CONNECTION WITH PERMITS IN SACRAMENTO VALLEY FLOOR-----	90
---	----

APPENDIX III.

RETURN WATER IN LOWER SAN JOAQUIN VALLEY-----	104
---	-----

APPENDIX IV.

REPORT ON COOPERATIVE WORK OF UNITED STATES GEOLOGICAL SURVEY -----	111
--	-----

APPENDIX V.

REPORT ON WATER RESOURCES INVESTIGATION-----	113
--	-----

APPENDIX VI.

FINANCIAL STATEMENT FOR SEVENTY-SECOND AND SEVENTY-THIRD FISCAL YEARS -----	114
--	-----

APPENDIX VII.

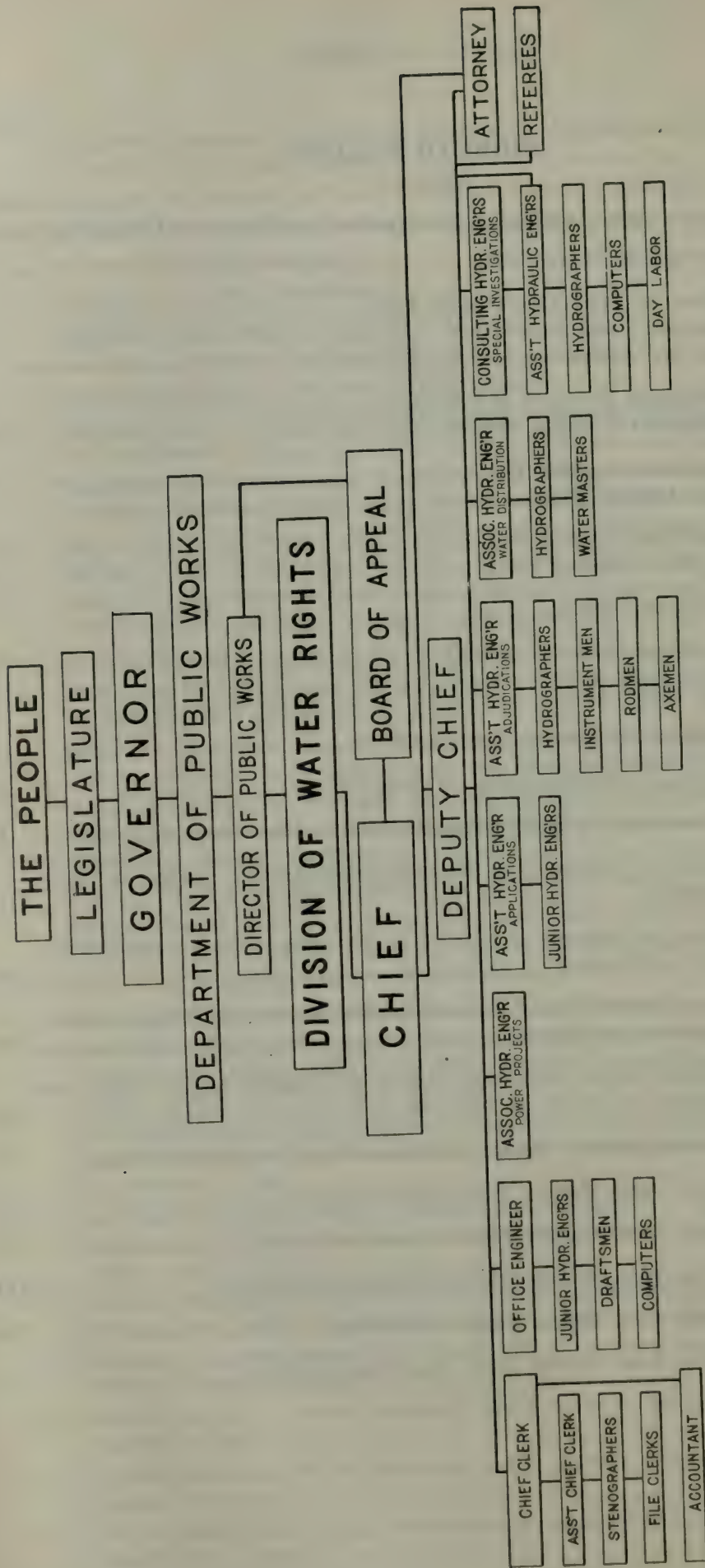
STATISTICAL TABLES -----	116
--------------------------	-----

INDEX OF TABLES

Table No.		Page
1.	Numerical Summary by Biennial Periods of Applications Received and Permits and Licenses Issued.....	12
2A.	Summary by Counties of Data in Connection with Applications Received..	16
2B.	Summary by Counties of Present Development of Power and Irrigation..	17
3.	Summary of Adjudications.....	33
4.	Summary of Court References.....	37
5.	Summary of Horsepower Applied For.....	53
6.	Increase in Irrigated Acreage 1899-1919.....	76
7.	Financial Statement—Division of Water Rights.....	82
8.	Segregation of Pending and Permitted Applications in Sacramento Valley as to Source.....	91
9.	Proportion of Total Acreage under Permit, which was Irrigated during Year of Maximum Irrigation on Thirty-three Typical Projects.....	93
10.	Use of Water of Thirty-three Typical Projects under Permit during the Period 1916 to 1921.....	93
11.	Monthly Demand for Water at Point of Diversion in Per Cent of Seasonal Demand on Sacramento Valley Rice Projects.....	94
12.	Growth of Rice Industry in California.....	95
13.	Diversions by Sacramento River Pumping Plants—Red Bluff to Sacramento for 1920 Season.....	96
14.	Monthly Variation in 1920 for Discharge, Diversion and Return Water on Sacramento River for Section from Red Bluff to Knights Landing.....	98
15.	Totals of Discharge, Diversion and Return Water for Period June to September, inclusive, 1920, on Sacramento River Section between Red Bluff and Knights Landing.....	99
16.	Permits Issued on Applications in the Sacramento Valley.....	101
17.	Return Flow in San Joaquin Valley Streams during the Years 1920 and 1922	105
18.	Data as to Measuring Stations in California.....	111
19.	Comparative Discharges Sacramento and Kings Rivers.....	112
20.	Important Proposed Irrigation Projects as Indicated by Applications to Appropriate Water Filed during the Biennial Period Ending September 1, 1922.....	116
21.	Important Proposed Hydro-electric Power Projects as Indicated by Applications to Appropriate Water Filed during the Biennial Period Ending September 1, 1922.....	122
22.	Important Proposed Mining Projects as Indicated by Applications to Appropriate Water Filed during the Biennial Period Ending September 1, 1922.....	127
23.	Proposed Municipal Projects as Indicated by Applications to Appropriate Water Filed during the Biennial Period Ending September 1, 1922.....	128
24.	Important Permits Issued for Agricultural Purposes during Biennial Period Ending September 1, 1922.....	129
25.	Permits Issued for Power Purposes during Biennial Period Ending September 1, 1922.....	133
26.	Permits Issued for Mining Purposes during Biennial Period Ending September 1, 1922.....	134
27.	Permits Issued for Municipal Purposes during the Biennial Period Ending September 1, 1922.....	135

INDEX OF PLATES

	Page
Plate A. Map of California Showing Live Applications Before the Office	<i>Frontispiece</i>
Plate 1. Organization Chart, 1922-----	6
Plate 2. Number of Applications Each Year-----	11
Horsepower per Application-----	11
Acres per Application-----	11
Plate 3. Applications Received and Status-----	24
Applications Pending Action-----	24
Plate 4. Horsepower Applied For-----	26
Acres Applied For-----	26
Plate 5. Second Feet Applied For-----	28
Acre Feet Applied For-----	28
Plate 5A. San Jacinto Basin-----	46
Plate 6. Yuba River Power Project-----	52
Plate 7. Kings River Area-----	58
Plate 8. Schedule of Diversions on Kings River-----	62
Plate 9. San Joaquin Hydrographic Investigation-----	66
Plate 10. Sacramento-San Joaquin Delta, Showing Salinity Observation Stations	84
Plate 11. Relation of Salinity in Sacramento-San Joaquin Delta to River Discharge -----	86
Plate 12A. Advance and Retreat of Salinity in Sacramento-San Joaquin Delta— July and August-----	88
Plate 12B. Advance and Retreat of Salinity in Sacramento-San Joaquin Delta— September and October-----	89
Plate 13. Sacramento Valley, Showing Areas to be Irrigated Under Permit with Location of Points of Diversion-----	100
Plate 14. Location of Return Water Measurements in San Joaquin Valley----	104
Plate 15. Accretion from Return Flow—Merced River-----	107
Accretion from Return Flow—Stanislaus River-----	108
Plate 16. Accretion from Return Flow—Tuolumne River-----	108
Accretion from Return Flow—Dry Creek-----	108
Plate 17. Accretion from Return Flow—San Joaquin River-----	109



ORGANIZATION 1922

PLATE 1.

REPORT OF DIVISION OF WATER RIGHTS OF STATE DEPARTMENT OF PUBLIC WORKS.

NOVEMBER 1, 1922.

CHAPTER I.

INTRODUCTION.

The Department of Public Works was created by an act of the 1921 legislature, which became effective July 29th of that year. By the terms of this statute the State Water Commission, as such, was abolished and its functions and duties under the Water Commission Act became the functions and duties of one of the divisions of the new Department of Public Works, namely, the Division of Water Rights.

This report concerns the activities of the office since the last biennial report of the State Water Commission, and covers the period from September 1, 1920, to September 1, 1922. During the first part of this time the work was carried forward under the supervision of the Water Commission, and during the second part under the supervision of the Chief of Division of Water Rights, who in turn is responsible to the Director of Public Works. This change in name has caused some difficulty in writing the report because reference is made continuously to the Commission or the Division as the case may be, and some confusion may be caused unless it is understood that the former refers to the organization prior to July 29, 1921, and the latter to the organization subsequent to that date. The office, however, functions under the definitions of and the authorities conferred by the Water Commission Act (chapter 586, Statutes 1913).

History.

The history of the Division of Water Rights and of the State Water Commission and the reasons for the establishment of the office go considerably farther back than the enactment of the Water Commission Act in 1913. Legislation along this line was proposed more than forty years ago, but it was not until about 1900 that the movement made much progress. There was an awakened desire for water supplies for irrigation about this time, influenced probably by the occurrence of a cycle of dry years. The perplexing status of California water law, however, and its general inadequacy, recognizing as it did the two conflicting doctrines of prior appropriation and riparian right, was a bar to progress, and there grew up an insistent and increasing demand for a water code under which development could proceed. A code similar to those adopted by other western states, and which had been exceptionally successful, was proposed, and soon after 1900 an attempt was made to have such a law enacted. There was determined opposition to such change, however, by the holders of vested water rights, particularly by riparian owners, and the movement failed. This situation was peculiar to California, as the other western states do not recognize riparian rights to a material degree.

The demand continued, however, and in 1913, due to the efforts of several earlier boards and commissions, the present Water Commission

Act was adopted by the legislature, and after being held up by referendum, was passed by vote of the people at the general election in 1914, and became effective December 19th of that year. The Commission was immediately organized, and it and its successor, the Division of Water Rights, have functioned as described in the succeeding chapters of this report. The office was at first maintained in San Francisco. However, early in 1922 it was moved to Sacramento and is now located in the Forum building in that city, where are also the several other divisions of the Department of Public Works.

Purpose of Law.

The true purpose of the Water Commission Act is to provide the legal machinery by which new vested rights to the use of water may be acquired, while at the same time rights which have already vested by use may be protected in their use of water. All new rights by appropriation must be acquired through the procedure required by the act and hence, through the supervision exercised by the Division of Water Rights, a complete record, valuable to both the state and the applicant, of the progress from the time of filing until use of the water is made is available, and when question arises there is little difficulty in finding from the record exactly what has been done. Chapter II gives a fairly complete description of the functioning of the office in recording these applications.

Rights which had vested prior to the Act are not so easily ascertainable, for there is no such record. Information as to these rights is continually sought by the Division by asking their owners to place their claims on record when a new appropriator on any stream applies to the Division. By means of the protests and supporting data filed in this connection, a great deal of information is being acquired and recorded as to the older rights, but this is at best fragmentary. To remedy this lack of knowledge as to the older rights, it has been provided in the act that a body of water users may ask the Division of Water Rights to survey all the irrigated lands on a stream and measure the diversions and thus determine the facts as to what rights have vested. In addition, by means of testimony and whatever records are available, the Division determines the date when such diversions were first made, and thus establishes their relative priorities. When such information has been completely gathered, the court may enter a decree affirming or modifying the same, and the whole proceeding then constitutes what is called an adjudication of these rights.

By this method the facts as to rights which have been acquired prior to the act are gathered as fully as is possible and after such a survey a complete record exists of all rights on the stream, both old and new. Although authorized to make such determination of old rights on its own initiation, the Division and its predecessor, the Commission, have never exercised such authority. However, on petition of the water users, it has thus determined, or is in process of determining, the rights on four streams involving 182,000 acres of irrigated land. Similar determinations have been made, in a somewhat less formal manner, on five streams involving 7700 acres of irrigated land. This last is by court reference, whereby the court, when a case involving water rights is before it, may refer the determination of the facts to the Division of

Water Rights. A narrative of these adjudications and court references is given in Chapter III.

Division a Fact Finding Body.

It will be thus seen that the largest function of the Division of Water Rights is as a fact finding and recording body. For new appropriations it keeps a complete record of all pertinent matters leading up to the vestiture of a water right, both in the office and by field examination. For old rights it determines the facts by field investigation and testimony.

In any legal controversy over water it is most often the questions of fact which are in issue. Such questions are also in issue constantly before the Division of Water Rights. Whether or not the Division has any quasi-judicial function, it can, if it is in possession of the facts regarding conditions on a stream, make known these facts to the interested parties in the issue and the matter is then susceptible of compromise, and no fair solution is possible if the physical facts are unknown. The Division is authorized to make such investigations of conditions in a more informal way than either an adjudication or a court reference, and has been requested to do so in a number of cases with funds furnished by parties in interest. These various investigations are discussed in Chapters V, VII and VIII. The investigation which has been of greatest importance, and has accomplished the greatest result, has been on Kings River, discussed in Chapter VII.

Kings River Investigation.

The question of the amounts of water diverted by the numerous canals diverting from Kings River had been in controversy for many years. Before such controversy could be settled it was necessary to determine the facts in the matter. Such a determination could be made only by painstaking continuous records of the diversions which were being made. Such a record has been now in progress for five years and most of the matters formerly in controversy are no longer subjects of dispute.

A digression here may be pardonable. It would be impossible to over-emphasize the importance to the state of the progress toward amicable settlement of disputes which has been made by the Kings River interests because they have seen fit, in the manner noted, to remove from the domain of controversy the facts as to the amounts of water being diverted.

This has led to another important step. The waters of Kings River are being distributed by a watermaster in accordance with a schedule worked out from the information gathered in the investigation. This is an important step in advance, for, after all, the object of all water law is to provide adequate means so that the owner of a vested right may receive the water which belongs to that right with the minimum of effort on his part and with no fear by reason of adverse claimants.

Distribution by Water Master.

All records in the office of the Division of Water Rights are made for that end, all facts gathered in adjudications are also to that end, all facts gathered in any investigation are gathered for that purpose.

But gathering the facts alone does not always accomplish the result in times of water shortage. Water in streams continually changes its position, and to ensure that a requisite amount reaches the owner of a vested right the conditions, which change from day to day, must be constantly observed. Some one must be appointed to measure and record the flow and to adjust from day to day the headgates of the canals diverting from the stream. Such an appointee, with proper authority, has been found to be the most effective agency by which the owner of a vested right may be relieved of constant vigilance to secure his water. There have been few appointed in California, but in other states practically all streams are thus regulated. Experience in this and in other states is discussed in Chapter IV.

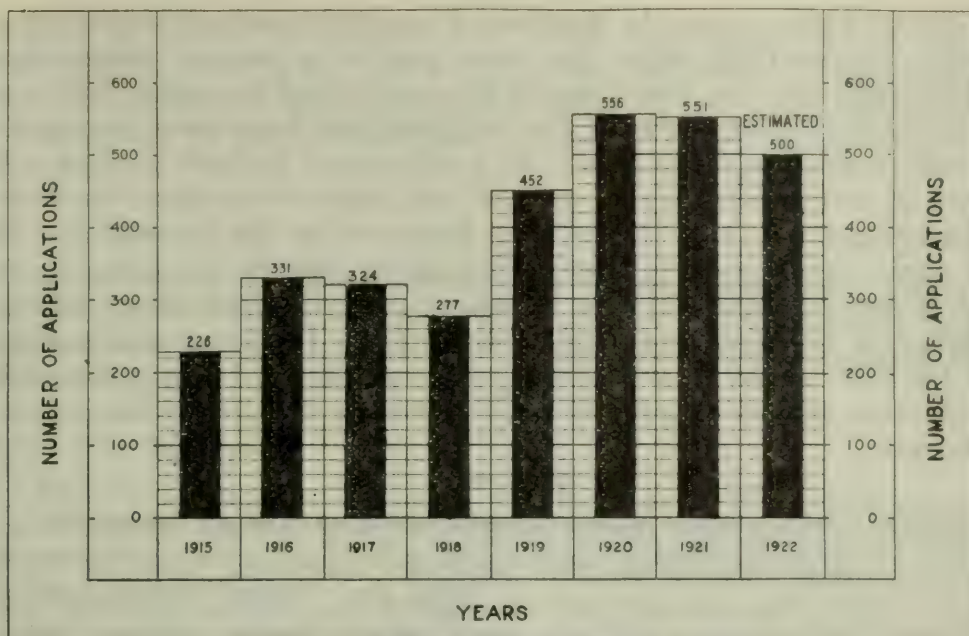
Progress During Biennial Period.

Speaking generally, the office has made material progress in all its more important functions during the two years just passed. At the beginning of this time the State Water Commission was many months behind in its work, due to the great and sudden increase in all lines of water resource development which came about following the close of the World War and the resumption of business activity in 1919. This rush of work found the Commission unprepared, both as to funds and personnel. Neither defect could be remedied on short notice, as additional funds were not available, and due to the legal and technical complexities of all activities under California water law, very specialized experience is necessary in the engineering personnel. The organization has been built up to meet the situation as rapidly as possible, and more adequate funds became available at the beginning of the present biennium on July 1, 1921. At the present time, the Division is approaching the condition of being able to function rapidly and efficiently on the work coming before it, which will be a most gratifying change from the status obtaining since early in 1919. This statement can not be closed without grateful acknowledgment to the unfailingly loyal and hard-working employees of the Division who have made this result possible.

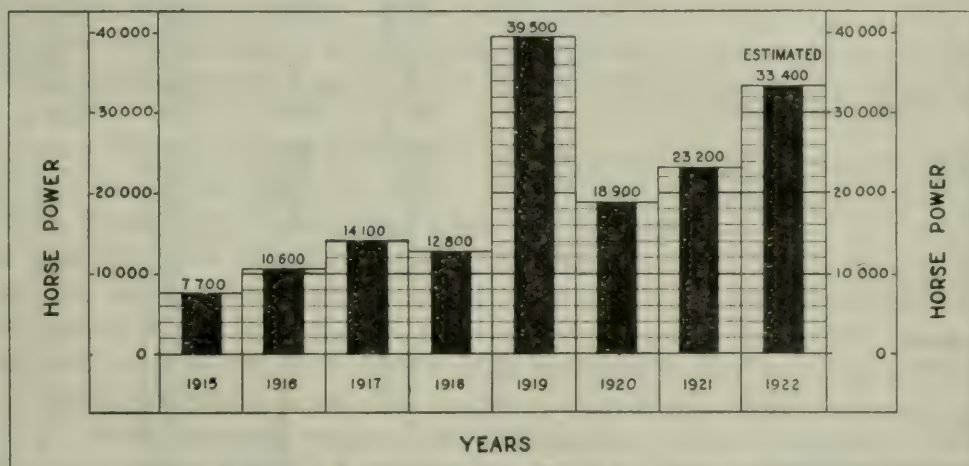
Applications to Appropriate Water.

In Table 1, page 12, is shown in comparative form a summary of applications received and permits issued during each biennial period since the act was passed. Also, on Plate 2, page 11, is shown graphically the number of applications as compared to size. It will be seen that there is a constant increase in both size and number of applications. This increase can not, of course, continue and there is some indication from the graph that the number of applications per year will not further increase. It would seem reasonable to expect that the size of development proposed in each application for irrigation use would continue to increase, for the smaller projects have presumably been well taken up, and future developments must necessarily be in larger units. This increased complexity has been reflected already in the increased investigative work done by the Division.

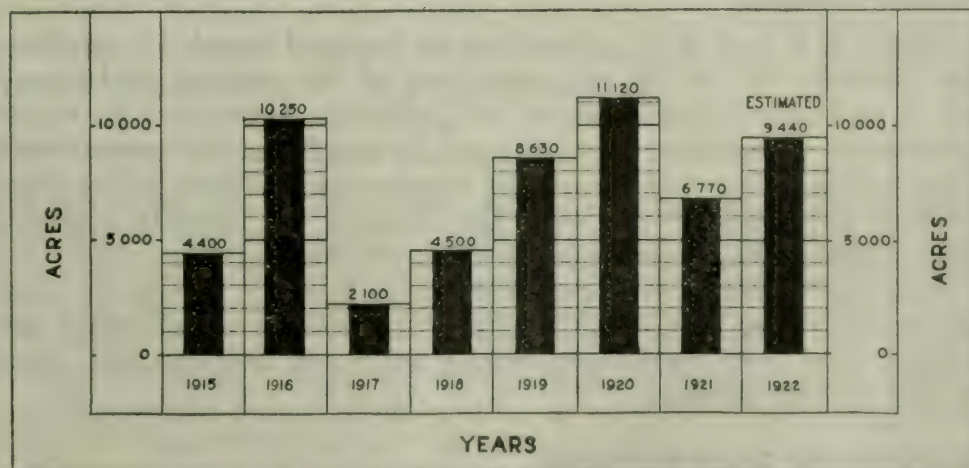
The succeeding chapter contains a series of graphs depicting the activity in various phases of such work since the establishment of the



TOTAL APPLICATIONS RECEIVED



HORSEPOWER PER APPLICATION



ACRES PER APPLICATION

office, one of which shows the number of unacted upon or pending applications to appropriate water for each quarterly period. Since January, 1922, and for the first time in the history of the office, this number has not increased, showing that applications have been disposed of, by permit action or cancellation, at a rate equal to their receipt. The issuance of larger numbers of permits will cause a constant increase in field investigations and inspections, however, as the permits are kept under close supervision in order that there may be no lapse in that record of development which is necessary to finally vest these rights.

Chapter II is devoted to a discussion of the functions and activities of the Division in the supervision of the acquisition of new water rights, and reference to this chapter is made for more detailed information on this subject.

TABLE No. 1.

Numerical Summary by Biennial Periods of Applications Received and Permits and Licenses Issued.

	Totals to Dec. 1, 1916	Dec. 1, 1916 to Sept. 1, 1918	Sept. 1, 1918 to Sept. 1, 1920	Sept. 1, 1920 to Sept. 1, 1922	Totals
Applications Received	524	531	925	1,023	3,003
Agricultural.....	429	380	658	577	2,044
Power.....	33	61	164	267	525
Mining.....	48	73	60	79	260
Municipal.....	8	6	16	23	53
Domestic.....	6	11	27	77	121
Applications closed.....	85	153	314	330	882
Applications pending—end of period.....	231	349	694	1,003	1,003
Permits issued	208	259	267	384	1,118
Agricultural.....	173	199	199	273	844
Power.....	9	14	23	45	91
Mining.....	22	37	34	29	122
Municipal.....	0	1	2	5	8
Domestic.....	4	8	9	32	53
Permits revoked.....	5	32	53	134	224
Permits pending—end of period.....	203	395	554	746	746
Licenses issued	1	36	55	58	150
Agricultural.....	0	23	33	30	86
Power.....	1	2	8	8	19
Mining.....	0	5	7	14	26
Municipal.....	0	0	0	0	0
Domestic.....	0	6	7	6	19
Licenses revoked—end of period.....	0	0	0	1	1

Summary by Counties.

In Tables 2-A and 2-B, appearing on pages 16 and 17, at the end of this chapter, will be found summaries of the present and proposed irrigation and power development in California, separated by counties. The summary of existing development is not from the records of the Division, but is of interest by way of comparison. These tables give the number of applications received, the number of permits issued, the acreages planned to be irrigated and horsepower planned to be developed both for permits and pending applications. While the figures appear excessive, and do contain some duplications which could not be eliminated, they still represent actually proposed development, some of which will be put through.

Adjudications and Court References.

The accomplishments of the Division in the determination of rights by adjudication or by court reference proceedings during the biennium

are fully set forth in Chapter III. This important part of the work has increased considerably; however, in view of the great value to vested rights in receiving a clear and easily defended definition of such rights, it is the belief of the Division that this phase of its service is yet in its infancy.

Administration.

The legislature in 1921 amended the Water Commission Act to provide for effective state administration of the distribution of water in accordance with rights which had been adjudicated. Activity under this amendment is recited in Chapter IV.

Special Investigations.

In Chapter V is given a résumé of a number of water resource investigations which are being carried on under the direction of the Division. One of the more important of these, that on Kings River, has already been commented upon. Another, on the San Joaquin River, equally important in the development of the state, is treated fully in Chapter VIII.

These investigations, while desired by the Division in connection with action upon applications, have required field work and studies too expensive for the office to undertake, and the applicants, or interested parties, have advanced part or all of the funds with which to prosecute the work.

During the past year the Division has supervised the expenditure of approximately \$35,000 in this class of work and has contributed directly from state funds somewhat less than \$4000.

A considerable demand exists for the direction by a disinterested agency of such investigations in various parts of the state. The determination of obscure physical facts must be made by experienced and competent engineers; also, the results to be of full value and acceptable to all local interests must be entirely impartial. Particularly is this true of underground water investigations. The Division of Water Rights, as an impartial fact finding body with specialized experience along these lines, is singularly well fitted to render this assistance, and it is believed that this is a proper field for state cooperation and participation: first, because of the areas, people and investments involved, and secondly, because it is felt that state encouragement should be given to further development of its natural resources.

Cooperation with United States Departments.

The Division maintains close and effective cooperation with the United States Forest Service, Geological Survey, and Power Commission. This cooperation is not only mutually advantageous, but on account of the relation of the National Government to the state, the one controlling all lands unpatented, the other all water unused, is necessary for proper operation of the offices concerned, and to be able to give the service to which the public is entitled. For instance, if the Division of Water Rights and the Power Commission did not function in unison, power projects in this state might be held up for years or be defeated altogether. The Forest Service is of particular assistance to the Division in inspecting small outlying diversions, very difficult

and expensive to get at otherwise. The water resources branch of the Geological Survey collects stream flow records throughout the state, which records, in view of the already large use of water, are necessary before any project, irrigation or power, can proceed intelligently, and which are therefore vital to the development of the state. The Division of Water Rights contributes financially to the collection of these records. A full description of all activities in connection with the federal departments is given in Chapter VI.

Record of Old Rights.

During its eight years of existence the office has received in connection with applications and protests and in other ways a large amount of data relative to vested water rights established prior to that time. These data are filed in the office of the Division as public records, and there is a considerable use made of them by the public. There is also a demand for such records not on file with the Division, as it is naturally supposed that the office has a complete record of established water rights. The Division believes that ultimately such a record should be in the office, both for its own use and for that of the public, and is gradually assembling in available form such data as is received.

Economy of Placing Rights on Record.

The value to the owner of an old water right of having a record of the same on file in the Division office is brought out elsewhere in this report. However, it is noted that it is especially valuable to the large company or holder of many rights, as in addition to the protection feature, the expense and annoyance of protest correspondence, etc., is reduced.

Bureau of Information.

The Division acts in the nature of a bureau of information in answering questions regarding water right principles. In this, it has been of much service in settling difficulties, in clearing up a number of intricate water tangles, and in bringing together those who desired an equitable settlement of their difficulties, but were in doubt as how best to proceed. It is believed that much useless and expensive litigation has been avoided through this service.

Tulare Decision.

In December, 1921, the Supreme Court of California handed down a decision in the so-called "Tulare Case." An action had been initiated in 1919 by the Tulare Water Company, a subsidiary of Miller and Lux, to compel the Water Commission to issue a permit on its application for water from Buena Vista Slough, the Commission having denied the application. The Commission had then entered a demurrer to the prayer for writ of mandate and the case on demurrer had been taken to the Supreme Court.

Probably no California decision in recent years has received more local publicity and certainly no decision has been more universally misunderstood. Primarily on this account a full statement of this case has been made in Chapter IX by Mr. Spencer E. Burroughs, attorney for the Division, in connection with a description of the work of the legal department.

Riparian Rights.

The familiar subject of riparian rights can not be passed without mention. This is written merely to emphasize the fact that the problem of unused riparian rights has not been solved, but is still with us, and to point out that a vast number of such unused rights are in existence. Since 1911 no less than seven investigative or regulative state boards or commissions have been formed by the legislature (including the Division of Water Rights) to promote the development of the state's water resources, and all have encountered the bar of the riparian problem immediately. A great deal of thought has been given the subject by these boards and their recommendations vary from condemnation to laws designed "to lessen the riparian right evil."

The attitude of the state was crystallized in a law set forth in section 11 of the Water Commission Act, which provides that riparian rights not exercised within ten years after the passage of the act (Dec. 19, 1914,) shall be forfeited. If this law proves an equitable method of dealing with the matter, the great problem will be practically solved, and a serious bar to California's progress removed.

Los Angeles Office.

There has been a growing demand during the period of increasing activity in water development since the close of the war, that the Division maintain a serviceable branch office at Los Angeles. Of the total of 3003 applications to appropriate water received, 1049 are in the ten southern counties which would be tributary to a Los Angeles office. The Division feels that in all fairness to the southern part of the state, such an office should be established.

Underground Water Problems.

Southern California has also within recent years developed a series of physical and legal problems in connection with the use of underground waters which are not covered by either court or statute law, and which are becoming of a serious nature. This situation is discussed in Chapter X and recommendations for legislation to clarify the situation are advanced.

Minor Amendments to Water Law.

The Water Commission Act as enacted in 1914 has been successively amended by the legislature in the 1917, 1919 and 1921 sessions. With the advances being made in the character of development work, new problems continually arise not contemplated by the original act, and amendments, usually of a minor nature, become necessary. A number of such minor corrections and amendments, the need for which has developed, will be submitted to the next legislative session.

RECOMMENDATIONS.

In closing this chapter, the Division of Water Rights advances the following recommendations relative to legislation:

First: Amendment to the Water Commission Act providing limited jurisdiction over underground water, and making certain definitions with regard to the same.

Second: Minor amendments in connection with the act for which need has developed.

Third: Appropriation of sufficient funds to allow the Division to fulfil its proper place in the development of the state water resources.

TABLE 2-A.

Summary by Counties of Development as Proposed in Applications Received.

County	Applica- cations received	Projects under permit or license			Applications pending		
		Number	Acres	Theo. H. P.	Number	Acres	Theo. H. P.
Alameda	3	1	1				
Alpine	13	3	605	2,500	6	41,000	64,000
Amador	36	2	10		26	62,000	280,000
Butte	113	25	35,375	3,732	50	*400,000	158,000
Calaveras	37	3	10	13,650	18	43,000	131,000
Colusa	48	22	130,658		12	*350,000	
Contra Costa	17	7	10,755		9	† 14,000	
Del Norte	19	4			2		
El Dorado	86	22	302	219,456	50	*50,000	300,000
Fresno	74	27	147,773	1,718,829	32	*950,000	470,000
Glenn	24	10	46,390		3	*250,000	
Humboldt	36	12	372	239	13	240	368,000
Imperial	22	12	5,269		1	12,000	
Inyo	187	51	10,986	6,985	42	*120,000	54,000
Kern	89	24	2,247	79,146	15	*500,000	1,260,000
Kings	9	2	8,391		3	*400,000	
Lake	19	9	259	8	1		
Lassen	73	22	5,498		15	*100,000	
Los Angeles	191	59	6,686	4,943	54	*80,000	5,000
Madera	25	1	15		15	350,000	729,000
Marin	3	1	1		1		
Mariposa	29	4	189,781	96,193	10		269,000
Mendocino	28	17	442	15,068	8	155	36,000
Merced	20	9	7,903		5	40,000	
Modoc	106	37	16,144		28	140,000	
Mono	134	29	8,202	17,008	37	*50,000	97,000
Monterey	18	8	141		1	54	
Napa	27	8	1,589		3	50,000	
Nevada	48	2	58		49	210,000	282,000
Orange	6	1			2	5	
Placer	73	17	736	79	32	*130,000	597,000
Plumas	75	15	262	7,263	30	7,100	305,000
Riverside	115	32	51,080	17,925	35	*100,000	84,000
Sacramento	23	11	29,457		10	*300,000	
San Benito	13	2	86		9	*100,000	7,000
San Bernardino	246	81	11,193	22,340	75	*50,000	52,000
San Diego	78	21	5,241	3,030	28	25,976	11,000
San Francisco							
San Joaquin	42	13	14,657		21	*320,000	
San Luis Obispo	15	3	23,050		8	300	1,000
San Mateo	6	2	167		1	730	
Santa Barbara	18	9	493		3	5,100	
Santa Clara	24	7	319		11	*150,000	
Santa Cruz	14	2	80		9	300	5
Shasta	79	28	41,982		15	4,000	254,000
Sierra	79	11	100	5	34	8,000	472,000
Siskiyou	105	48	45,007	73	22	70,000	60,000
Solano	16	2	97		10	220,000	
Sonoma	21	11	315		4	200	
Stanislaus	40	20	15,771		7	350,000	
Sutter	50	28	82,777		10	180,000	
Tehama	49	9	3,496	10,227	20	*350,000	116,000
Trinity	89	37	1,160	88	28	200	125,000
Tulare	31	5	90	1,640	13	70,000	137,000
Tuolumne	37	12	335	140	10		234,000
Ventura	52	13	670	10,000	16	30,000	72,000
Yolo	22	14	58,763		4	110,000	
Yuba	46	7	15,021		21	180,000	59,000
State of Nevada†	5				5		

*Acreage applied for in counties marked thus is greatly in excess of the figure shown in table, but has been reduced to approximate the irrigable acreage in the county or the water supply available to the county.

†To be diverted in Nevada and used in California.

TABLE 2-B.
Summary by Counties of Present Development.

County	Developed water power		Present total acreage irrigated
	Number of plants	Installed horse-power	
Alameda.....			14,200
Alpine.....	1	400	4,800
Amador.....	1	37,500	200
Butte.....	5	147,200	98,200
Calaveras.....	3	4,000	100
Colusa.....			135,700
Contra Costa.....			67,300
Del Norte.....			
El Dorado.....	1	8,100	6,100
Fresno.....	4	177,500	600,400
Glenn.....			119,500
Humboldt.....			2,500
Imperial.....			463,900
Inyo.....	9	48,100	70,700
Kern.....	4	119,600	321,100
Kings.....			445,000
Lake.....			1,400
Lassen.....	2	5,800	62,300
Los Angeles.....	8	95,400	307,300
Madera.....	5	35,500	136,300
Marin.....			300
Mariposa.....	5	5,100	
Mendocino.....	2	16,100	2,500
Merced.....	1	800	388,500
Modoc.....	1	500	121,000
Mono.....	5	22,500	59,500
Monterey.....			72,000
Napa.....			2,500
Nevada.....	11	20,600	4,400
Orange.....			149,600
Placer.....	7	82,000	36,000
Plumas.....	7	64,600	33,900
Riverside.....			173,100
Sacramento.....	2	4,800	130,400
San Benito.....			23,300
San Bernardino.....	8	17,200	126,800
San Diego.....	2	900	42,300
San Francisco.....			400
San Joaquin.....			304,000
San Luis Obispo.....			8,200
San Mateo.....			12,200
Santa Barbara.....			16,700
Santa Clara.....			95,400
Santa Cruz.....	2	1,600	1,700
Shasta.....	12	181,500	52,900
Sierra.....	3	600	13,900
Siskiyou.....	3	22,400	76,000
Solano.....			90,100
Sonoma.....	1	400	2,600
Stanislaus.....	1	1,700	244,300
Sutter.....			85,400
Tehama.....			49,500
Trinity.....	5	6,900	7,100
Tulare.....	5	24,900	515,400
Tuolumne.....	6	65,900	500
Ventura.....			47,900
Yolo.....			124,900
Yuba.....	1	20,300	27,100

CHAPTER II.

SUPERVISION OF ACQUISITION OF NEW RIGHTS.

The Water Commission Act provides for state supervision over all water rights initiated after the date the act went into effect, or December 19, 1914, and in a measure also provides for supervision over rights of appropriation initiated prior to, but not yet perfected at that time.

This is in contrast to the conditions which prevailed previously when there was in California no state supervision over the acquisition of new rights to the use of water. Appropriative rights could then be acquired either under the provisions of section 1415 of the Civil Code by posting a notice of appropriation at the proposed point of diversion, recording a copy of such notice in the office of the county recorder and proceeding with "due diligence" to construct the necessary works and to apply the water to beneficial use,—in which case priority ran from the date of posting the notice,—or a water right might be acquired by merely constructing the necessary works and applying the water to beneficial use, in which case priority ran from the date on which the water was actually beneficially used.

There was during this time no attempt to define the project for which the appropriation was made. The amount claimed was generally out of all proportion to what would be required under conditions of reasonable use. There was no means to work out the relation of the new appropriation to vested rights or future appropriations except by tedious and expensive litigation. There was no definite requirement in the way of diligence. And there was no adequate means of eliminating the "dead timber" of rights once initiated but forfeited through non-use.

An analysis of the nature of the supervision over the acquisition of new water rights provided for in the Water Commission Act, and now exercised by the Division of Water Rights, follows. There is also included a statement of the office and field procedure by which this supervision is carried on and some statistical summaries and diagrams showing the activities of the Division.

Character of Supervision.

The principal service performed at present by the office of the Division of Water Rights is in connection with the initiation of new rights through applications filed to appropriate water under the provisions of section 11 of the Water Commission Act. This service is performed by the functioning of the office in four ways:

The first, and perhaps most obvious of these functions, is the service which is performed in acting as a central recording office for all new water rights initiated within the state. The files of the Division of Water Rights now contain a complete list of all appropriative rights to the use of water initiated since the approval of the Water Commission Act, and reference to a single map shows at a glance not only the location of each diversion point but the status of the right, *i.e.*, whether only initiated, approved for permit, or construction completed and use confirmed by issuance of license.

This is a marked improvement over conditions obtaining previous to the approval of the act when it was a very difficult matter for one con-

templating a new appropriation to determine how the flow of the stream from which he proposed to divert might be affected by vested rights, and more especially by those recently initiated.

The second, and probably most important function at the present time in connection with applications filed under section 11 of the act, is the clear definition which is worked out for each right initiated.

Before the application is approved for permit, the applicant must make known upon his application form and the accompanying maps, the source of the proposed appropriation, the location of the point or points of diversion, the character and capacity of the proposed diversion works, the location and character of the proposed use and all other data necessary to adequately describe his project.

The third function in connection with applications under section 11, is the service which is performed for the applicant and for owners of vested rights in working out the probable extent of interference of the proposed diversion with diversions under vested rights.

This service is performed by first giving proper publicity to the proposed appropriation, then hearing and investigating protests filed, and lastly, if in order, approving the application for permit with such limiting clauses "as in the judgment of the Commission will best develop, conserve, and utilize in the public interest the water sought to be appropriated."

Under conditions prevailing prior to the passage of the Water Commission Act, there were no adequate means by which a new appropriator might determine the nature and extent of opposition by vested rights.

The Division now endeavors to advise all parties who may be interested in a new appropriation and proceeds to make clear the relation which the proposed new appropriation will have to diversions under vested rights. This relationship is brought out by correspondence, by conference, and by investigations both in the field and office. All interested parties are requested to furnish any data which are pertinent. If there is no unappropriated water the fact is clearly presented to the applicant. If there is unappropriated water, available to the applicant, without interference with use under vested rights, that fact also becomes clear. In such case, without resort to litigation, the conditions are defined under which this unappropriated water may be diverted by the applicant.

Owners of vested rights should recognize that a well sustained protest wherein the nature and extent of the rights involved are clearly defined accomplishes for a protestant much the same result by reason of this definition, as an application filed by a new appropriator, in that it tends to establish the relation of the one right to others, both old and new, upon the same stream, and this at a time prior to the commencement of construction in connection with the new appropriation.

The fourth valuable function performed by the Division in connection with applications filed under section 11 is the clearing away of "dead timber." This is brought about by weeding out impractical, visionary, and speculative projects and by promptly scaling down to reasonable amounts the quantities applied for.

The completion of an application with proper accompanying maps, the clearing away of protests and definite statement of plan, works no hardship upon the bona fide project. Every step required by the

Division is one which the promoter of a project must in any event take in its orderly development. But the surveys, the preparation of maps, and the response to protestants does throw a burden upon the visionary, impractical and purely speculative projects which prevents them from standing indefinitely in the way of live projects.

At the earliest practical moment after receipt of an application the quantity of water applied for is scaled down to an amount consistent with the beneficial use in the project contemplated. Permits are refused for water in excess of such an amount, the period for construction is defined and time limit set for the initiation and completion of beneficial use.

With the wide seasonal variation of California streams there may be unappropriated water during one portion of the year and not at another. By inserting in the permit the approximate period of the year when there may be unappropriated water, and denying the application for the remainder of the year, one common cause of controversy, the attempted diversions by later priorities when the stream flow is low, is eliminated.

Annual progress reports are required from permittees and if construction and use is not completed within reasonable time the permit is either revoked or a license issued for the amount of water actually applied to beneficial use only.

Aside from the initiation of new rights of appropriation under section 11 of the Water Commission Act, the Division of Water Rights has various other functions in connection with the acquisition of other new rights. These are (1) the authority, under section 11 of the act, to declare that a group of diversions benefiting from a common storage development may be designated as one project and so considered; (2) the authority under section 12 of the act to prescribe conditions under which an applicant may join in the occupancy and use of existing works for the diversion of water or may enlarge existing works and thereafter share in the occupancy and use thereof; (3) the authority under section 12 of the act to prescribe for a particular project the time within which the full amount of water appropriated prior to the passage of the Water Commission Act shall be applied to a useful or beneficial purpose, providing reasonable diligence has been shown; and (4) the authority under section 16 of the act to consider and accept or reject, petitions of permittees and licensees to change points of diversion and use.

In numerous instances the Division has declared related reservoir projects a unit and established a construction program prescribing definite dates for completion of the various parts thereof, allowing a large project to have its priority maintained and protected during development, providing reasonable diligence is shown.

There has as yet been no request for the office to function in the matter of prescribing the conditions under which applicants may enlarge and share in the occupancy and use of existing works.

There have been filed altogether twenty-two petitions under section 12 of the act requesting that the Division issue a certificate prescribing the time within which the full amount of water appropriated according to the law prior to the passage of the Water Commission Act shall be applied to a useful or beneficial purpose.

The authority under section 16 of the act to consider and accept or reject petitions to change points of diversion and places of use under rights initiated by application to the office is one often invoked and is of considerable importance. Such changes are allowed provided no injury will result therefrom to vested rights. Prior to the passage of the act there was no prescribed way of bringing about such changes nor is there now any method provided by law for making such changes in rights other than those initiated by application to the Division.

The office also endeavors to maintain upon its records the chain of title to all rights initiated through its functioning and has adopted the practice of requiring all assignees of applications to file proper evidence of transfer.

To summarize, it may be said the character of supervision exercised by the Division of Water Rights over the acquisition of new appropriative rights is such as to define and maintain a public record of all rights initiated, establish the relation of rights so initiated to vested rights, and clear away the "dead timber" of rights initiated and forfeited through failure to complete or through non-use.

Office Procedure in Connection with Supervision.

The office procedure under which the above described supervision is carried on is the result of approximately eight years of development and has become well established.

When an application is received there are four simple requirements which must be satisfied before the application will be accepted and a priority established. The application must be accompanied by the five dollar filing fee required by law, it must give the source of the proposed appropriation, name an amount, and locate, at least approximately, the proposed point of diversion. When the new application is satisfactory in these four requirements it receives a number and is at once referred for examination as to remaining details and inspection of maps.

It is an unusual occurrence for an application to be received which is complete and accompanied by satisfactory maps. And although the requirements in this respect would appear fairly simple and void of all unnecessary intricacies, still it may be said that a very considerable portion of the work of the office is expended in an effort to obtain from applicants a clear and consistent definition of their intention and purpose in connection with projects described in the applications. The value of this effort has been explained heretofore. It is of sufficient importance to repeat that there is at the present time no more important function of the Division than that of working out a clear definition of all new appropriative rights to the use of water initiated in the state.

When an application has been completed in all details, and the necessary maps have been filed, steps are taken to give proper publicity. All other applicants before the Division on the same stream, all protestants to these previous applications, and all other individuals and corporations, of which the office, through its various channels of information, has been advised as being interested, are sent notices giving the essential data of the application. Copies are also sent to local postmasters for posting in a conspicuous place.

If the proposed diversion is for more than three cubic feet per second or two hundred acre-feet per annum, the notice is also published in a newspaper of general circulation within the stream system.

Protests are invited by this publicity and the protestant is required to serve a copy on the applicant. The applicant is required to reply thereto, also serving a copy on the protestant. After all protests and answers are in, and after all other data are gathered an analysis of the project is made. If the matter is not yet clear a field investigation is required. An effort is made to establish clearly to the applicant and also to the protestant the relation of the proposed new project to the claimants of vested rights or prior appropriative rights not yet vested. Ultimately, the Division is able to take final action with the reasons therefor clear to all. This final action may be the issuance of permit on the application as filed, or the issuance of permit on a modified application, or cancellation.

In connection with the publicity and protest procedure as described, in some instances companies or concerns having extensive or complicated vested water rights have filed with the Division a complete statement of their claims. As heretofore pointed out, the state, the protestant and applicant are all gainers by a valid protest, because it places on record, in a central clearing house, information which should be public. On practically all streams there are applicants before the Division and will be more, and so a statement of all claims on all streams relieves the large concern of the necessity for reiteration of protests in connection with each new application.

After the issuance of a permit there is little office activity in connection with the supervision of the initiation of new rights under section 11 of the act. Permittees may request extensions for completion of construction and use, they may request that there be entered upon the record assignments of the rights initiated or they may petition changes in the points of diversion and use, which latter matters are handled much in the same manner as the receipt of a new application in that the proposed changes must be clearly defined, proper publicity must be given, and protests must be received and considered. Eventually, as a result of the reports by permittee or of field inspections made by the field engineers of the Division each permit is either revoked or a license is issued thereon, certifying that as a result of construction and beneficial use under the terms of the permit the permittee is entitled to a right to the use of a certain amount of water under a priority of the date of his original application.

Applications filed under section 12 of the Water Commission Act requesting that the Division consider the matter of diligence shown in connection with the completion of appropriations begun prior to the passage of the act have been few in number and are handled in almost identically the same manner as applications filed under section 11 as heretofore described.

The remaining functions of the office in connection with supervision over the acquisition of other new rights comprise also a relatively small part of the work performed in the office and the procedure connected therewith is, therefore, passed without further discussion than that heretofore given in this chapter.

FIELD INVESTIGATIONS.

The field work carried on by the Division of Water Rights in connection with the supervision of the acquisition of new rights is divided into three classes: first, the investigation of applications and protests

thereto, prior to action relative to issuance or denial of permit; second, the inspection of construction work and use of water under permits issued; and, third, the investigation of miscellaneous matters pertaining indirectly to applications and permits.

About one-third of the applications received by the office are protested, and about one application out of every eight received requires an investigation in the field by an engineer.

Protests vary in nature and kind from those which are merely intended to place certain existing rights on record in connection with the proposed application, to those which require a very careful study of water supply, existing rights and other conditions, and involve conferences and hearings as well.

The field work in connection with a protested application may consist of merely a visit to the site of the controversy and an interview with interested parties, it may include a series of stream or ditch measurements extending over a period of from a few days to several years, together with studies of use under existing rights, or it may include the planning and supervising of an extensive study of water supply, including both surface and underground water. It is often advisable to hold conferences or hearings in the locality in question, in order to bring out all information possible bearing on the subject, and if necessary to effect a modification of the application, or an agreement between parties, in order that future controversy will be eliminated.

The Water Commission Act provides that the office shall cause an inspection to be made of the project under a permit after the date when the same has been completed in accordance with the law, terms of the permit, etc. Based upon the use as found by this inspection, a license is issued, or an extension of time is granted to complete use, if it appears that reasonable diligence has been shown. If such diligence has not been shown, the permit is revoked.




The construction work on larger projects is inspected from time to time for the purpose of obtaining a record of diligence in construction. In case it has been found that no work has been done, the permit is revoked and the applicant may make a new filing with a later priority if he so desires. This is a direct service to all later appropriators, inasmuch as it does not allow holders of permits under early priorities to maintain them without making a reasonable effort to utilize the water.

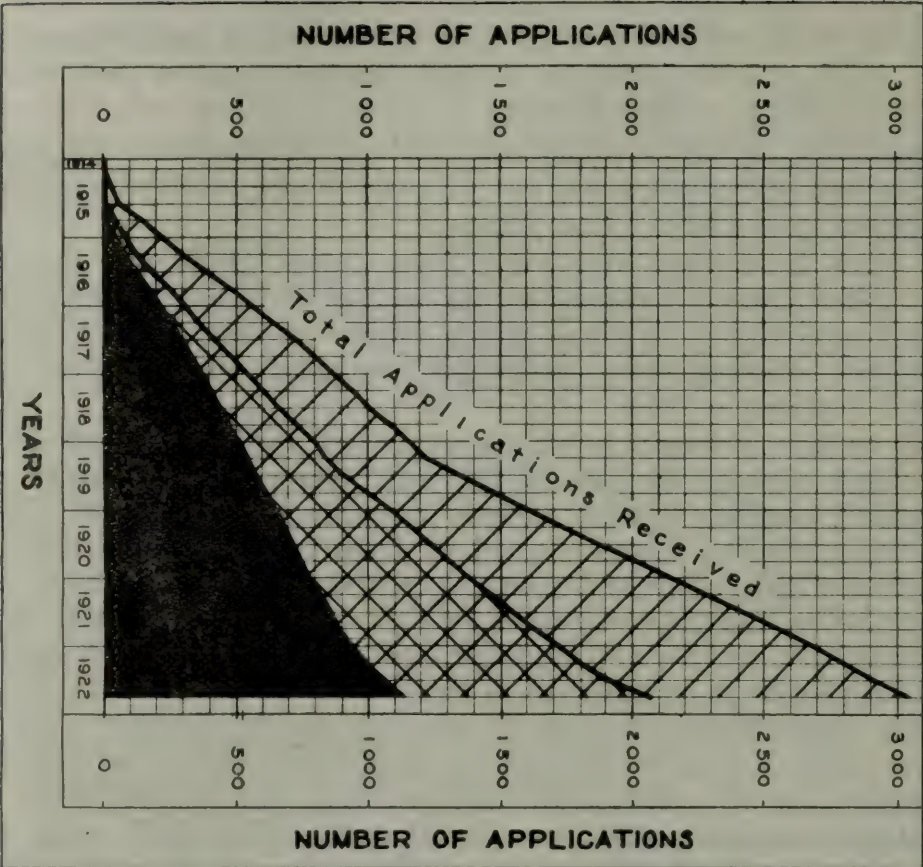
Where use of water has not been made, or is only partially completed by the date set, and it appears that with reasonable diligence the use should have been completed, the permit is revoked, or a license issued based upon the amount of water which has been put to beneficial use, and if the permittee desires to proceed with his development, a new priority is required to be established through a new filing.

Miscellaneous matters investigated in the field range from the collection of special hydrographic data pertaining to a particular time or locality, and necessary in connection with the work of the office, to assistance in general matters relating to water and within the jurisdiction of the Division. Some of these investigations are of sufficient importance that they are treated individually hereafter in Chapters V, VII and VIII. Power projects and the more complicated irrigation projects are requiring an increased amount of time, but the major portion of the field work is in connection with routine matters.




GRAPHICAL SUMMARY OF APPLICATIONS

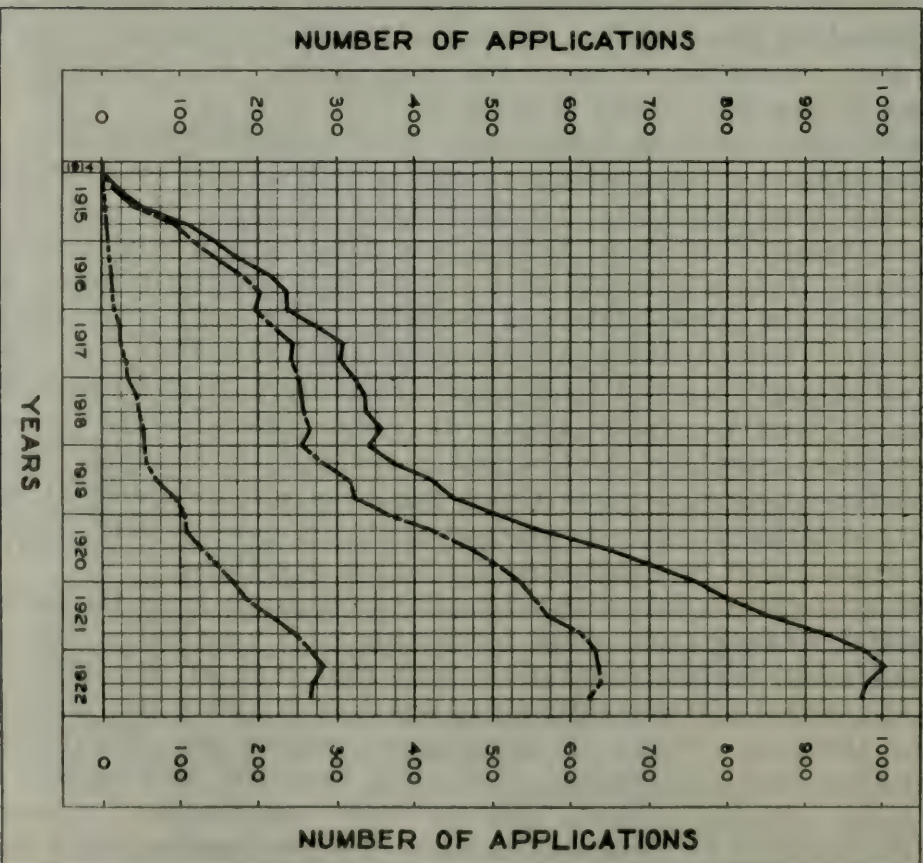
ACTION ON APPLICATIONS

TOTAL PENDING  - TOTAL CANCELLED  - TOTAL GRANTED 



APPLICATIONS PENDING

TOTAL APPLICATIONS , AGRICULTURAL APPLICATIONS , POWER APPLICATIONS 



The field engineers, visiting every section of the state on these matters, become familiar with local conditions, and the knowledge they obtain is of great assistance in connection with matters which can not be clarified by the office through correspondence.

Due to the large number of cases which must be visited each year in the field, careful planning of the season's field work is necessary, in order that traveling expense and time can be kept at a minimum. This method of grouping cases to be visited according to locality and trip often causes delay in acting upon matters awaiting field investigation, but with the number of engineers available for the work at present, it is the only manner in which the work can be handled and the ground covered.

There are four engineers who devote the major part of their time to routine field inspections and investigations and reports thereon. During the biennium there were 1334 cases requiring field investigation, but of these it was possible with the force available to visit only 984. Due to greater familiarity with the state and with local conditions, there is an increasing efficiency in handling this work.

There is a considerable lag between the time an application is received and the time when field work becomes necessary upon it. Many applications require two or three visits in one year, and visits extending over several years before they are settled. Most permits require more than one visit before license is issued, due to extension of time allowed. The increase in field work required in 1922 over 1921 reflects the increase in number of applications received during 1920 and 1921 over preceding years. During the next year or two this work will probably at least stay constant, if not increase in amount. An increased number of permits due for inspection can be expected during the succeeding years, as they do not usually require inspection for from two to four years after the applications are received. Of those considered for inspection during 1922, only 5 per cent were upon applications received during 1921, 24 per cent upon applications received during 1920, and the remaining 71 per cent for applications received prior to 1920. The permit inspections resulting from the large increase in applications received commencing in 1919 and 1920 will occur during the next two years.




STATISTICAL SUMMARIES AND DIAGRAMS.

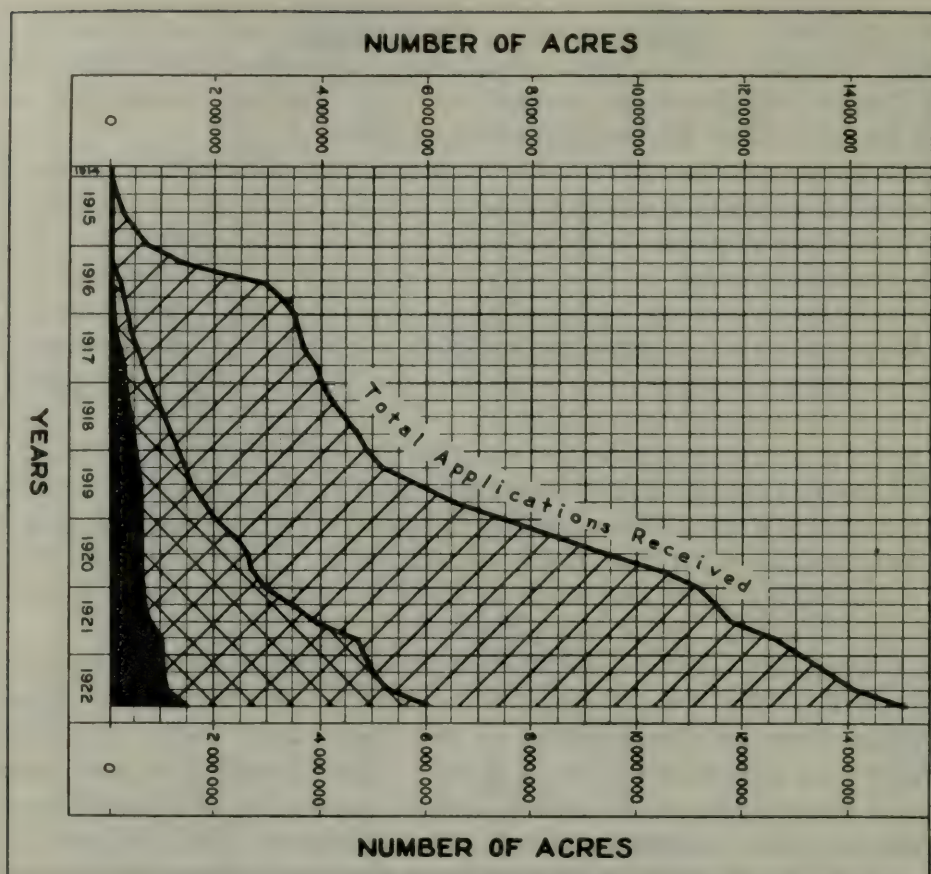
The activities of the Division in connection with applications filed under section 11 of the Water Commission Act are shown graphically in the accompanying diagrams. These deal altogether in cumulative totals at the end of quarterly periods, and cover the entire time since the office began to function.

Plate 3 shows in one part the action taken upon applications. It presents graphically in cumulative form by quarterly periods the total number of applications received, the number granted, the number cancelled or withdrawn, and the number pending. Plate 3 in the other part shows in cumulative form the total power applications, and agricultural applications on which action was pending at the end of each quarterly period.




Plate 4 shows, cumulatively, the total acreage to be served and total horsepower to be developed by all applications filed up to the end of each quarterly period.

GRAPHICAL SUMMARY OF APPLICATIONS AND STATUS THEREOF ACREAGE APPLIED FOR

TOTAL PENDING  - TOTAL CANCELLED  - TOTAL GRANTED 



THEORETICAL HORSEPOWER APPLIED FOR

TOTAL PENDING  - TOTAL CANCELLED  - TOTAL GRANTED 

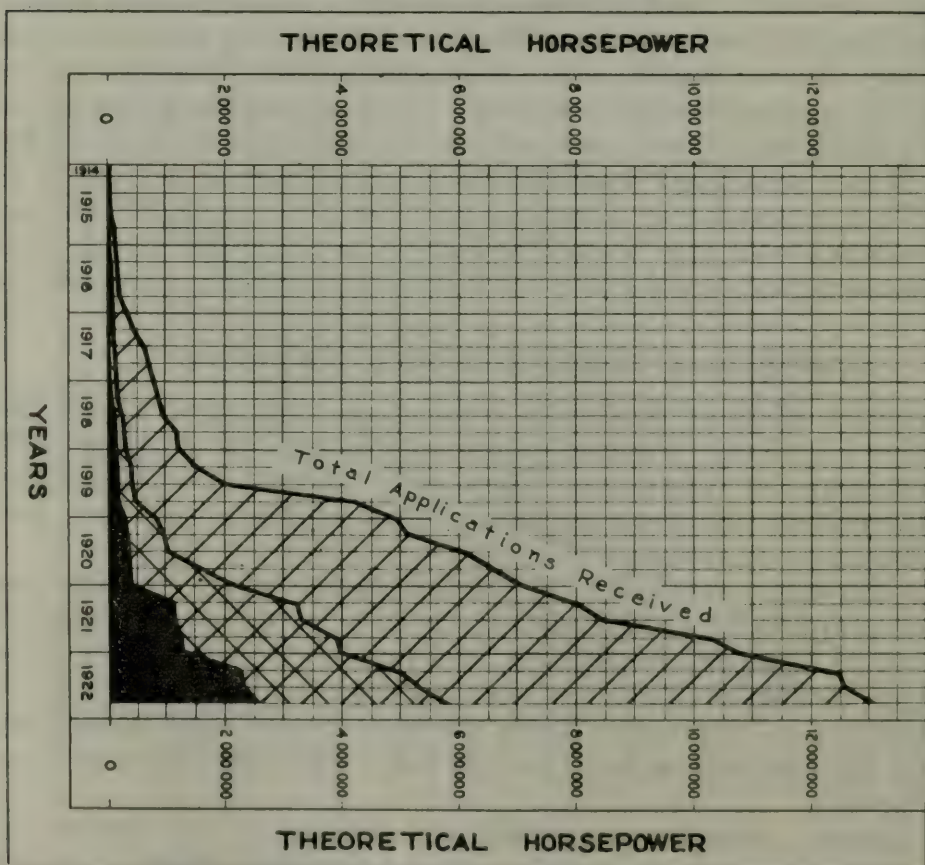


Plate 5 shows, cumulatively, the total second-feet for direct diversion and total acre-feet for storage included in all applications filed up to the end of each quarterly period.

The trend of the lines showing these cumulative totals is significant in many respects.

In Plate 3 the line showing applications received presents a decided break about the first of the year 1919. Prior to this date applications were received at an average rate of twenty-three per month. Since that date applications have been received at an average rate of forty-two per month. This increase in rate is to be accounted for no doubt in large part by the close of the World War. The passage of the Federal Water Power Act also had an effect, as will be pointed out in more detail later.

Not only have the applications been received in increased numbers during the past four years, but they have also represented larger projects. In this connection reference is again made to Plate 2 on page 11. The acreage to be benefited by the agricultural applications filed has averaged 42 per cent greater during the past four years than during the preceding four years, and the theoretical horsepower to be generated under applications for power purposes has averaged 129 per cent greater.

This combined increase, both in the number of applications received and in the magnitude of the projects contemplated in the applications, explains at least in part the rapid upward trend, after January 1, 1919, of the graph of applications pending. Applications for large amounts are generally more complex and require much more consideration. The number of applications awaiting action was therefore increasing because of the inability of the office to dispose of applications at a rate equivalent to that at which they were received.

There is a break, about April 1, 1922, in the line showing applications pending and it takes a downward trend, but a line showing permits pending if such a plat were drawn would at the same time take a sharp upward trend. The major portion of field work in connection with an application takes place after it is granted. Therefore, a marked increase in the field work may be expected.




There is also food for thought in the fact that of the applications thus far acted upon a large proportion represent smaller projects, while of the applications with action yet pending there is a considerable proportion representing larger projects.

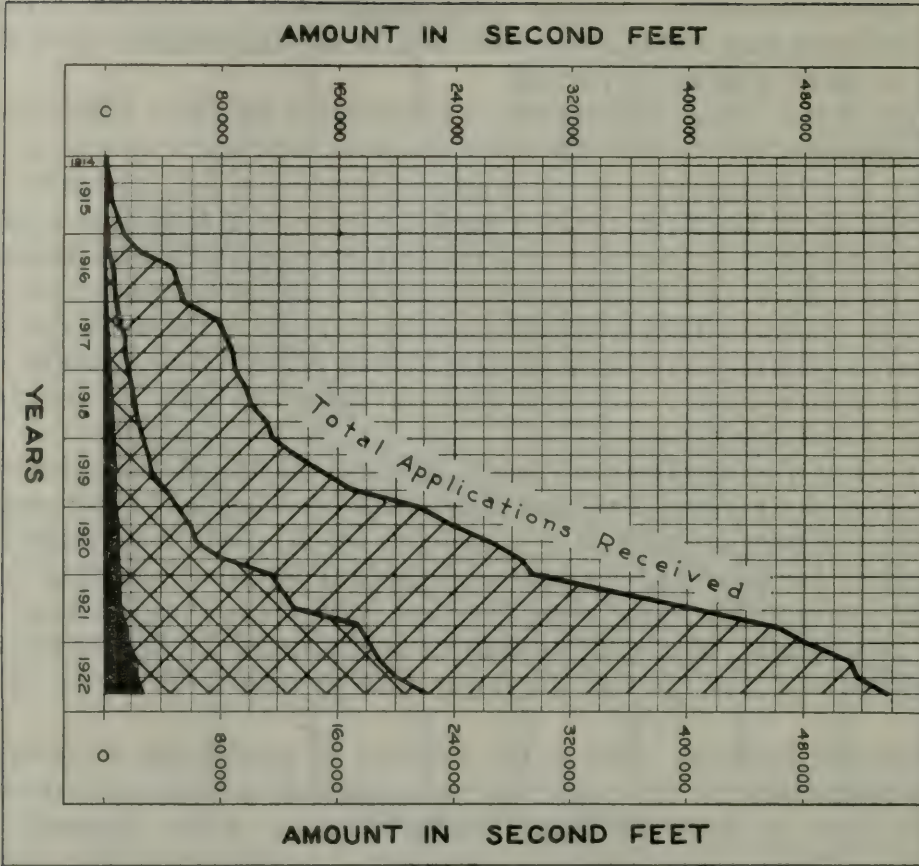
These graphs indicate several things. They convey some picture of the progress and development of the work of the Division of Water Rights. They suggest something of the service performed when an application is cancelled from the records and the filing ceases to be a deterrent to later applicants, but their greatest interest lies in their showing as to what may be in store for California in the near future.

The development of California's greatest natural resource passes first in review before the office of the Division of Water Rights and is epitomized on the graphs shown on plates three, four and five. Each acre which it is proposed to irrigate and each unit of water power which it is proposed to develop is to be irrigated or is to be developed by a plan which has crystallized in someone's mind to such a degree that it can be expressed by the statement of the plan which is a necessary part




GRAPHICAL SUMMARY OF APPLICATIONS AND STATUS THEREOF

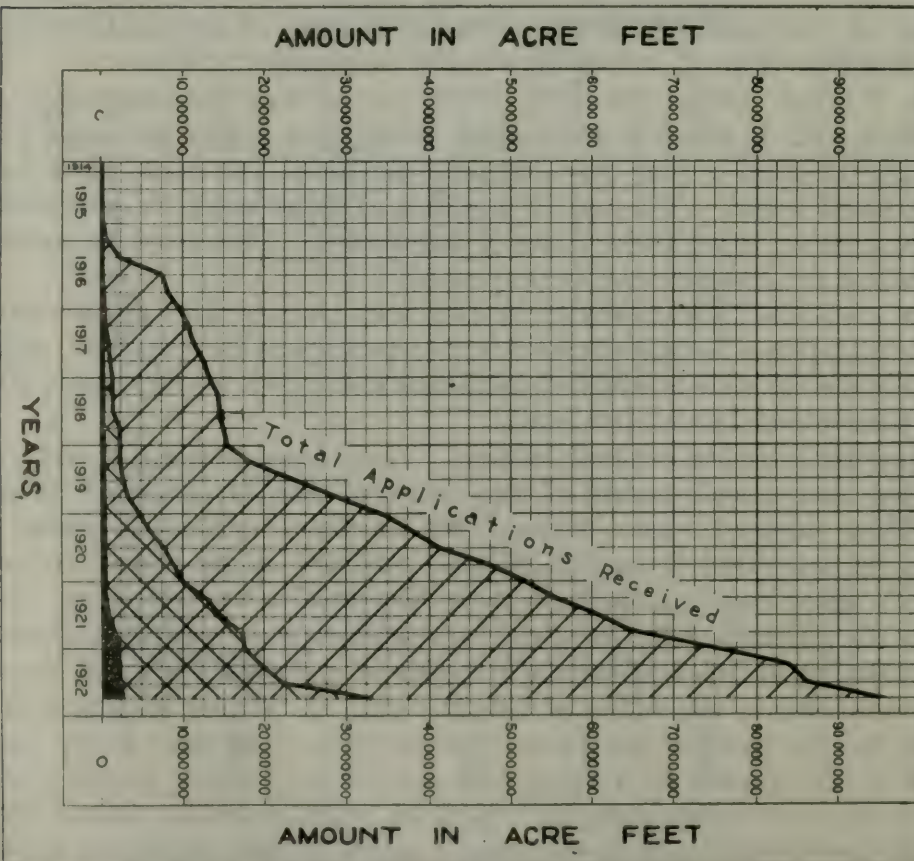
SECOND FEET APPLIED FOR

TOTAL PENDING  TOTAL CANCELLED  TOTAL GRANTED 



ACRE FEET APPLIED FOR

TOTAL PENDING  TOTAL CANCELLED  TOTAL GRANTED 



of an application before the Division. A very large proportion of the developments proposed are not feasible now and there is not water enough for all which have been proposed. Neither can capital be found available to finance at a rapid rate even those projects which are feasible now, nor are there settlers in sufficient numbers for the lands which it is proposed to irrigate, nor power users for the power development which it is proposed to build.

Nevertheless, the plans which have been made, and which are now on file, were made in response to a demand which now exists for an increased area of irrigated land and an increased power development, and whether the ratio of constructed projects as compared to filings is large or small has little bearing on the matter, for certainly some percentage of these projects will be constructed.

Probably the average lapse of time between filing for water and beginning construction on a large project is more than five years, hence they indicate that the state is now entering a period of development greatly surpassing its past. The greatest part of the future development of California must come about by a greater utilization of the waters of the state and the first step in the utilization of these waters is the filing before the Division of Water Rights, which filing must soon after be accompanied by a definite plan for the use of the water filed on. The graphs not only indicate that the state is now entering on a greatly accelerated period of development, but they show that as yet no slackening in this accelerated rate of progress is in sight.

CHAPTER III.

ADJUDICATIONS AND COURT REFERENCES.

The Water Commission Act, as amended in 1917 (sections 25 to 36*f*, inclusive), provides a complete procedure for the determination by the Division of Water Rights of all water rights by appropriation upon any stream, stream system, lake, or other body of water, such determination to be confirmed or modified by court decree. By virtue of the sections referred to, the Division of Water Rights may supplement with an effective and expeditious method the work of the courts in adjudicating water rights by appropriation.

The act also provides (section 24) that in case a suit is brought in the superior court involving the determination of water rights, the case may, in the discretion of the court, be transferred to the Division of Water Rights for investigation as referee. By this procedure, riparian rights, as well as rights by appropriation, may be determined.

Necessity for Determination of Water Rights.

Since December 19, 1914, the date on which the Water Commission Act went into effect, water rights by appropriation can be acquired only under the provisions of the act, in which case such rights are determined through the procedure provided in the act for supervision over the acquisition of rights by appropriation and described in Chapter II.

However, most of the present irrigated acreage in the state acquired its rights prior to that time and the loose methods of filing then existing and lack of supervision to determine whether all or any part of these rights have become vested by use has resulted in the existence of a vast number of rights undefined and in many cases even unrecorded.

One of the important functions of the Division of Water Rights is to protect the vested water rights on any stream system by administering the distribution of water to the various diversion systems entitled to its use, under the provisions of the Water Commission Act as amended in 1921 (sections 37 to 37*e*, inclusive). Before such administration can be undertaken, however, it is necessary that all water rights from the stream system shall have been determined.

Procedure.

Proceedings for the determination of all water rights by appropriation from any stream system, may be undertaken by the Division of Water Rights, either upon its own initiative or upon the receipt of a petition signed by one or more claimants to the use of water from such source. The procedure provided in the Water Commission Act closely resembles that which has been successfully practiced in Oregon and Nevada for some years, the constitutionality of which has been upheld by decisions of courts in those states and also of the Supreme Court of the United States. (In *re Willow Creek*, 74 Or. 592, 144 P. 505, 146 P. 475; *Vineyard Land and Stock Company vs. District Court of Fourth Judicial District of Nevada in and for Elko County et al.*; 171 P. 166; *Pacific Livestock Company vs. Lewis*, 36 Sup. Ct. 637 (Reporter System)).

Adjudication proceedings under sections 25 to 36f, inclusive, of the act are initiated by the filing of a petition signed by one or more claimants or by action of the Division on its own initiative. An order is entered by the Division designating the stream system to be investigated; notice is published; a thorough investigation and compilation of data is made by Division engineers; notice is published setting a date on or before which proofs must be filed by claimants; forms for proofs are supplied by the Division; claimants are assisted in making their proofs; the proofs are assembled and submitted to public inspection; claimants are given opportunity to contest any proof or proofs; contests are conducted at a hearing; an order of determination is entered; opportunity is given dissatisfied claimants to show good cause and thereby secure a reopening of proceedings; the order of determination as first entered or as modified on rehearing is printed and a certified copy is filed with the clerk of the Superior Court in the jurisdiction wherein the investigation is made; an order from the court setting a date for hearing is obtained; notice of such hearing is published and served by registered mail; any time at least ten days prior to date of hearing parties aggrieved may file a notice of exceptions to the order and thereby secure a hearing in court and a determination made by the court. In case no exceptions are filed the court enters the order of determination filed by the Division, as its decree.

In the determination of rights under court reference (section 24 of the act) the Division of Water Rights follows the procedure provided in sections 25 to 36f of the act, as closely as the same may be applicable to the conditions. In such cases, however, it is not bound to follow any formal procedure, and any unnecessary steps may be eliminated which will accomplish a saving of time and money to the litigants.

Merits of Procedure.

The legal questions in connection with water litigation are complex but their solution is rendered more easy if they can be approached freed from the confusion entailed through conflicting evidence as to fact. The facts as to water supply, area irrigated and irrigable under any individual ditch, capacity of ditch and other related matters can be more accurately determined in the field than elsewhere. Testimony can be more accurately sifted in the light of such knowledge and with the help of the personal familiarity gained during the time such data are being secured. Furthermore, isolated court actions can not always sufficiently consider all matters which might have a bearing on the situation.

The provision of the Water Commission Act regarding adjudication of vested rights places on the Division of Water Rights the task of securing this physical data and taking testimony as to facts not determinable by a survey, leaving the legal questions to be determined by the court in regular court procedure. By this method all rights on the stream are brought into the proceedings and all matters having weight in the decision are presented at one time.

The merits of such a procedure are manifest but it is believed pertinent to emphasize the following points:

First, adjudication proceedings may be initiated in advance of actual conflict between water users and, by settlement of rights involved, actual injury to the holders of vested rights due to diversions by junior upstream appropriators may be averted. Trouble may thus be anticipated and forestalled, the continuance of amicable and neighborly relationships promoted, and strife and litigation reduced to a minimum.

Second, all rights by appropriation may be determined by adjudication proceedings and all rights whether appropriative or riparian may be determined by proceedings under court reference. A comprehensive determination results in either case and a single procedure thus determines rights which undetermined might be the basis for numerous individual suits.

Third, the resulting determination is based upon data collected by specially trained engineers, who are state employees and disinterested parties.

Fourth, a complete and thorough investigation and survey of the entire stream system is made, including an extensive series of stream flow measurements which is, when necessary, extended over more than one run-off season.

Fifth, the physical facts of the case are established and presented in the form of maps, tables and reports, and most of the historical facts are ascertained through the medium of written claims, all of which information is secured by a direct, simple, and effective procedure, at a reasonable cost and without unnecessary delay, and is presented in such form as to insure findings as nearly correct as human intelligence permits.

Adjudication Proceedings Undertaken.

The following adjudication proceedings under sections 25 to 36f of the Water Commission Act, have been undertaken by the Division of Water Rights or by its predecessor, the State Water Commission:

TABLE 3.
Summary of Adjudications.

Stream system	Location	Date of order initiating	Status Oct. 1, 1922	Remarks
Stanislaus River.	Alpine, Calaveras, Tuolumne, Stanislaus and San Joaquin Counties.	Aug. 24, 1917.	Pending.....	Order of determination entered by Division of Water Rights, Sept. 21, 1922.
West Fork Carson River.	Alpine County.....	June 23, 1919.	Completed....	Findings of State Water Commission confirmed by decree of Superior Court of Alpine County, entered November 29, 1921.
Oak Creek..	Inyo County.....	Sept. 26, 1921.	Pending.....	Collection of engineering data completed July 1, 1922.
Shasta River.	Siskiyou County.....	Dec. 21, 1921.	Pending.....	Collection of engineering data about 60% completed.

STANISLAUS RIVER.

The Stanislaus River stream system is an important tributary of the San Joaquin River from the east, and traverses the counties of Alpine,

Calaveras, Tuolumne, San Joaquin, and Stanislaus. The water rights involved include some of the oldest in the state, some dating back to the early fifties, when the waters were used for the famous placer workings of Columbia, Angels Camp and Sonora. In recent years, power development in the Sierras and the further development of irrigated areas in the valley have so drawn upon the resources of the river that their fullest utilization is now required.

Adjudication proceedings were undertaken upon receipt of a petition from the Oakdale and South San Joaquin Irrigation Districts, representing a total of 145,327 acres of land on the main floor of the San Joaquin Valley.

The engineering data were collected during 1917 and 1918. All proofs of appropriation were submitted, and an abstract of all claims filed was mailed to each of the claimants in 1919. A series of hearings on contested claims was held during the summer of 1920; all briefs and legal papers were filed by the various claimants and contestants early in the following year. An order of determination was entered by the State Water Commission on July 20, 1921, but on petition a rehearing was held in November, 1921. The final order of determination was entered by the Division of Water Rights on September 21, 1922.

The order of determination shows fifty-eight water rights, covering 1847.53 cubic feet per second direct diversion for agricultural purposes, 791.67 cubic feet per second direct diversion and 128,289 acre-feet per annum storage for power purposes, 209.20 cubic feet per second direct diversion for public service purposes, and 1.75 cubic feet per second direct diversion for mining purposes.

WEST FORK CARSON RIVER.

The West Fork of Carson River is an interstate stream, traversing Alpine County, California, and uniting with the East Fork of Carson River in Douglas County, Nevada. There are twenty-nine ditches diverting from the West Carson stream system within the State of California, supplying water for irrigation to about five thousand acres of land. In addition, there are approximately ten thousand acres of land within the State of Nevada which are irrigated with water diverted from the stream below the state line.

The Carson Valley was one of the earliest agricultural areas to be developed in the west. As the climate is arid, making irrigation necessary, the resources of the West Fork of Carson River were gradually drawn upon for the development of new land until, in about the year 1900, injury resulted to lower Nevada users due to extensive diversions above them. This condition led to a suit in the federal courts, with all of the Nevada users from the river as complainants and naming all of the California users from the river as defendants. On November 27, 1905, a decree was entered by the federal court, granting the Nevada users the exclusive right to the use of all of the waters of the West Fork of Carson River, whenever the same were required for irrigating their lands as they then existed, for the period of seven days out of every fourteen days, beginning on the first Monday of June of each year, and continuing to the end of October of each year.

Following this, the Nevada users had their water rights adjudicated under the Nevada law and the distribution of water in the seven day period during which they were entitled to its use was placed in the hands of a watermaster acting under the supervision of the State Engineer of Nevada. Under such administration, the distribution of water has apparently been handled to the satisfaction of all concerned.

In the meantime, new areas were put under irrigation in California, until in August, 1916, several of the lower California users complained to the State Water Commission that they were experiencing difficulty in obtaining the water to which they were entitled. Being familiar with the advantages which the Nevada users had obtained under the Nevada law, they desired to follow the same procedure. It was not until the Water Commission Act was amended in 1917, however, that this was possible, and a short time thereafter the adjudication was begun.

The engineering data were collected in 1920 and proofs of appropriation were submitted in that year followed by completion of the abstract of claims early in 1921. A hearing was held in June of that year and the order of determination was entered by the State Water Commission in July. The findings were confirmed by a decree of the Superior Court of Alpine County, entered on November 29, 1921.

The decree established thirty-nine water rights, covering 63.16 cubic feet per second direct diversion and 9637 acre-feet per annum storage, all for use for agricultural purposes.

OAK CREEK.

The Oak Creek stream system is the source of water supply for about two thousand acres of irrigated land in Owens Valley, situated immediately north of Independence, Inyo County. It originates in perennial snow banks near the summit of the Sierras and flows in an easterly direction to a point about two and one-half miles northwest of Independence, where the flow is distributed to four main ditches by means of a division box which was installed about the year 1872.

The use of water from Oak Creek dates from the establishment of Fort Independence, on July 4, 1862. The original fort covered an area one mile square, and a considerable portion of this area was cultivated and irrigated with water from Oak Creek by the soldiers who occupied the fort. In the later sixties, various settlers who located around the fort cleared considerable land and irrigated it with water from Oak Creek.

About 1870, the early settlers formed an association known as the "Oak Creek Water Users Association," in which the water rights of all members were recognized as of equal priority. Each member was allotted a certain number of shares in the association, in proportion to his irrigated acreage. The association constructed a division box on the stream which automatically distributes the flow to the four main ditches, in proportion to the number of shares owned by the members supplied by the respective ditches.

In recent years, subsequent appropriators have constructed ditches diverting water from the stream above the division box of the association. While these subsequent appropriators recognize the prior rights

of the association, contention has arisen over the amount of water to which the association is entitled.

Adjudication proceedings were undertaken upon receipt of a petition signed by all of the members of the Oak Creek Water Users Association, as well as by several of the subsequent appropriators.

The engineering data were collected during the period between May 20, 1922, and July 1, 1922, and proofs of appropriation will be called for in the near future.

SHASTA RIVER.

The Shasta River stream system is an important tributary of Klamath River from the south, and traverses Siskiyou County. As in the case of the Stanislaus River, the waters of Shasta River were used for mining purposes in pioneer days, and some of the water rights date back to the early fifties. Agriculture soon superseded the mining industry in importance in Shasta Valley, however, and the extent of the use of the waters of the stream system for irrigation has increased until there are at present over thirty thousand acres of irrigated land in the valley.

In July, 1921, several of the lower water users, possessing very old rights, complained to the Division of Water Rights of lack of water due to diversion by permittees of this office. An investigation was made by the Division followed by a conference with representatives of the Grenada Irrigation District, the latest appropriator on the stream, whose diversion was responsible for the complaint, and the directors of the district agreed to operate their pumping plant in such a manner as the Division should direct. An engineer of the Division was stationed in the valley for the remainder of the 1921 irrigation season, and the district's pumping plant was operated in such a manner as to allow ample water to pass down to the lower users, at the same time permitting the district to utilize such water as was available for it.

The supervision of the diversion of water from Shasta River during the period of shortage in 1921 demonstrated to the water users the advantages of state supervision of the distribution of water. Realizing that a complete adjudication of all of the water rights on the stream would be necessary as a basis for administration, twenty water users, representing over five thousand acres of irrigated land, submitted a petition requesting such proceedings. An order granting the petition and initiating the proceedings, was entered by the Division of Water Rights on December 21, 1921.

Collection of the field data was commenced on May 1, 1922, and is about sixty per cent completed at the time of this report.

COURT REFERENCES RECEIVED.

Suits involving the determination of water rights on the following stream systems have been referred by Superior Courts to the Division of Water Rights or to its predecessor, the State Water Commission, for investigation as referee, under the provisions of section 24 of the Water Commission Act:

TABLE 4.
Summary of Court References.

Stream system	Location	Date of order of reference	Status October 1, 1922	Remarks
Red Rock Creek.	Lassen County.....	May 27, 1916.	Closed.....	Case failed of completion because of involved land ownerships and other pending litigation.
Willow Creek.	Lassen County.....	June 12, 1916.	Completed....	Decree entered April 16, 1918.
San Pedro Creek.	San Mateo County.....	Sept. 6, 1917.	Completed....	Decree entered May 12, 1921.
North Fork Cottonwood Creek.	Shasta County.....	June 6, 1919.	Completed....	Decree entered June 9, 1920.
Hat Creek	Shasta County.....	March 29, 1920.	Pending.....	A stipulation has been drawn up which has been tentatively approved by all attorneys involved.
Burney Creek.	Shasta County.....	Nov. 25, 1921.	Pending.....	Collection of engineering data completed July 27, 1922.

RED ROCK CREEK.

The Red Rock Creek stream system rises in the Warner range in northeastern Lassen County and flows in a southerly direction onto Madeline plains. The flow is utilized for the irrigation of about thirty-two hundred acres of land.

The case of *McKissick Cattle Company vs. Union Land and Stock Company*, involving water rights on this stream system was referred to the State Water Commission for investigation as referee, by the Superior Court of Lassen County. An extensive field investigation of the water supply and use of water from the stream was made by the Commission, the results of which were submitted to the court. The case failed of completion, however, because of involved ownerships of land and other pending litigation.

WILLOW CREEK.

The Willow Creek stream system rises near Hayden Hill, in the northern part of Lassen County, and flows in a general northerly direction to its junction with Ash Creek in Big Valley. The flow is utilized by five ranches for the irrigation of about ten hundred and fifty acres of land.

The case of *Johnson et al. vs. Hill*, involving all water rights on the stream, was referred to the State Water Commission for investigation as referee, by the Superior Court of Lassen County. A hydrographic study of the stream system was made by the Commission covering the 1916 irrigating season, a report of which was made to the court. The case was tried by the court on July 2, 1917, the Commission's engineer attending the trial as a witness. Judgment was entered in favor of the plaintiffs, on April 16, 1918.

SAN PEDRO CREEK.

The San Pedro Creek stream system is located in San Mateo County, about twenty miles south of San Francisco. The flow is utilized for the irrigation of about four hundred and twenty-five acres of riparian land

intensively planted to artichokes and garden truck for the San Francisco market.

The case of *Tobin vs. Brown et al.*, an action brought by a lower riparian owner naming all other users from the stream as defendants, was referred to the State Water Commission for investigation as referee, by the Superior Court of San Mateo County. The Commission made a field investigation covering a period of two years, in which a thorough study of the water resources of the stream system was made, and the areas subject to economical irrigation, with their respective water requirements, were determined. Based upon the report of the Commission, a stipulation was prepared embodying a schedule for the distribution of the summer flow among the various claimants, which stipulation was signed by all parties to the action. A decree conforming with the stipulation was entered by the court on May 12, 1921.

NORTH FORK COTTONWOOD CREEK.

The North Fork of Cottonwood Creek stream system rises in Shasta County, about fifteen miles west of Redding, and flows in a southeasterly direction to its confluence with the main Cottonwood Creek, near Gas Point. The flow is utilized for the irrigation of about twenty-two hundred acres of land, including about sixteen hundred acres in the Happy Valley Irrigation District. The district plans to provide for the irrigation of an additional area of about sixteen thousand acres of land, by the construction of three storage reservoirs. The first of these, Misselback Reservoir, has recently been completed, providing capacity for the storage of fifty-seven hundred acre-feet of water per annum.

In the spring of 1919 a suit was brought in the Superior Court of Shasta County by the Bee Creek Ditch and Water Company, naming all of the other water users from the stream system as defendants, and appealing to the court to establish the relative rights of the various parties. The court then entered an order transferring the case to the State Water Commission for investigation as referee. The Commission made a field investigation of the water supply and use of water from the stream system covering the 1919 irrigation season. The various parties were able to agree as to the irrigated acreage under each ditch and consequently it was not necessary to make a survey of the irrigated land. Proofs of appropriation were filed by all parties to the suit, and an abstract of claims was mailed to each party. Practically all of the claims were contested.

A hearing on contested claims was set for April 12, 1920. Before proceeding with the formal hearing, however, the attorneys for the respective parties, aided by the representatives of the Commission, were able to arrive at an agreement for the allotment of the water. This agreement was signed by all parties to the suit, and in accordance therewith a decree was entered by the court on June 9, 1920.

The decree established thirteen water rights, covering 31.25 cubic feet per second for agricultural purposes, 2.00 cubic feet per second for mining purposes, and 0.90 cubic feet per second for power purposes.

HAT CREEK.

The Hat Creek stream system rises in the eastern part of Shasta County at the foot of Mount Lassen, and flows in a general northerly

direction to its confluence with Pit River, near Carbon. Near Cassel, Rising River enters from the east, supplying between three hundred and five hundred cubic feet per second to the flow at all seasons of the year. The Pacific Gas and Electric Company has recently constructed two power plants on Hat Creek below Rising River.

Above the influx of Rising River, the entire summer flow of Hat Creek is utilized for the irrigation of about twenty-five hundred acres of land. In recent years, lower users on this portion of the stream system have experienced difficulty in obtaining sufficient water, on account of increased use by land owners above them. This condition led to the suit of *Doyle et al. vs. Massie et al.*, in the Superior Court of Shasta County, which is an action brought by several of the lower users naming all other water users from Hat Creek above its confluence with Rising River as defendants.

The case was referred by the court to the State Water Commission for investigation as referee. A field investigation was made covering the 1920 and 1921 irrigation seasons, which investigation included a study of the water supply and duty of water, and also a complete plane table survey of all ditches and irrigated lands. Based upon the results of this investigation, a proposed stipulation has been drawn up by the Division of Water Rights, which stipulation has been tentatively approved by attorneys representing all parties to the suit. This stipulation will be submitted by the various attorneys to their respective clients in the near future, with recommendations that it be signed by all parties involved.

The proposed stipulation allots to each water user a definite quantity of water apportioned according to area irrigated, and further provides for a schedule of rotation to be operated between June 1st and October 19th of each year.

BURNEY CREEK.

The Burney Creek stream system rises on Mount Burney, in the eastern part of Shasta County, and flows in a general northerly direction to its confluence with Pit River, immediately below Burney Falls. The flow is utilized for the irrigation of about fifteen hundred acres of land in Burney Valley.

In 1916 a suit was brought in the Superior Court of Shasta County by Ednah M. Black, one of the lower water users, naming three upper users as defendants, and seeking to enjoin them from using water to her injury. Owing to the fact that the litigants were able to reach a temporary working agreement as to the use of water, the suit was not pressed until the fall of 1921, when it was referred by the court to the Division of Water Rights for investigation as referee. The Division made a preliminary field investigation, as the result of which a report was made to the court recommending that all other water users from the stream system be brought into the suit, in order that the findings would result in a complete adjudication of all water rights from the stream system. Acting upon this recommendation, the court ordered the plaintiff to file an amended complaint, naming eight additional water users as defendants.

A field investigation of the water supply and use of water from the stream system was made by the Division of Water Rights in July, 1922, a report on which is now in the course of preparation.

CHAPTER IV.

ADMINISTRATIVE DISTRIBUTION OF WATER.

Based upon experience in the seventeen western states in which irrigation is generally practiced, it has become recognized that a complete code of water laws must, in addition to providing a system for the supervision of the acquisition of new rights and a procedure for the adjudication of existing rights, provide the necessary administrative machinery under which water can be equitably distributed to the various diversion systems entitled to its use.

The importance of the administrative distribution of water is emphasized by the following quotation from "Elements of Western Water Law," by Mr. A. E. Chandler, former president of the State Water Commission of California:

"A little reflection will convince the reader that the goal sought in water right conflicts is the distribution of water among those entitled to its use. Litigation resulting in an adjudication of water rights is but the means to this end. Likewise, an orderly system for the proper record and control of the initiation of water rights is designed to fix the priority of the new rights so that the water may be distributed in accordance therewith without further adjudication or litigation."

Development of Law.

The first state to adopt an effective water code providing for the administrative distribution of water, was Colorado, in 1879. This code has been in effect, with minor changes, ever since its adoption, and has served as a model for legislative enactment in other states. Of the so-called "irrigation states," Kansas is now the only one which has not enacted legislation for the supervision of the distribution of water. A large portion of the state of Kansas is situated in the humid belt, however, and consequently the need for such legislation does not exist there to the same extent that it exists in the other western states.

In California, the principle of state supervision of the distribution of water was established when the Water Commission Act was passed in 1913. Section 37 of the original act empowered the Water Commission to supervise the distribution of water in accordance with the priorities established under the act, when such supervision would not contravene the authority vested in the judiciary of the state. The original act did not, however, specifically authorize the Commission to supervise the distribution of water to rights acquired before the act went into effect, or provide the necessary machinery for handling the distribution of water. It was not until the Water Commission Act was amended in 1921, that effective legislation providing for the administrative distribution of water was enacted.

Present Law in California.

At the 1921 session of the legislature, the "Water Master Bill" was passed as an amendment to the Water Commission Act (sections 37 to 37c, inclusive). This bill provides for the creation of "water districts"

by the Division of Water Rights, to include stream systems upon which all water rights have been determined. Upon written request from the owners of at least fifteen per cent of the diversion systems entitled to water in any water district, the Division may, if in its discretion necessity therefor exists, appoint one or more water masters for such district. Such water masters are authorized to divide the waters of the stream systems among the various conduits in accordance with their respective determined rights, and in the performance of such duty, may regulate diversion works and arrest anyone tampering with them after they have been so regulated. Changing or interfering with diversion works which have been regulated by a water master, constitutes a misdemeanor punishable by fine or imprisonment, or both. Any water user who is dissatisfied with a decision of a water master, however, has the right to appeal from such decision to the Superior Court of the county in which the regulation takes place.

Experience in California.

On some stream systems, early attempts were made to obtain regulation of the diversion of water through injunction proceedings. Such method necessitates numerous actions in court, however, involving great expense to the litigants. Furthermore, the results obtained are in most cases of but temporary value. The futility of attempting to accomplish satisfactory results by this method is now apparent.

Although there have been several streams in California where for many years the water users have, by mutual agreement, employed a *zanjero*, or water superintendent, to distribute water to the various ditches, the first instance of state supervision of the distribution of water occurred in 1919, when the Kings River Conservation Association appealed to the State Water Commission to appoint a water master to regulate headgate diversions from Kings River. The details of the operation of this and its ultimate result are described in Chapter VII.

The next instance of state supervision of the distribution of water occurred on the Sacramento River in 1920, which was described in the third biennial report of the Water Commission and which is briefly covered in Appendix II of this report.

The first and only water district which has been created under the provisions of the Water Commission Act as amended in 1921, is the West Carson Water District, in Alpine County. This district was created by an order of the Division of Water Rights entered on February 6, 1922, and embraces all territory included in the West Carson adjudication proceedings, which resulted in a decree entered by the Superior Court of Alpine County on November 29, 1921. On May 8, 1922, the Division of Water Rights received a petition signed by the owners of twenty-seven per cent of the ditches entitled to water in the district, requesting that a water master be appointed to supervise the distribution of water within the district. Early in August, the flow of the West Fork of Carson River reached such a stage as to necessitate the assuming of the duty of distribution of water by the Division of Water Rights. A water master was appointed, who administered the distribution of water within the district from August 7th to September 25th. No serious difficulties were encountered, and the situation was handled to the satisfaction of all parties involved.

Experience in Other States.

Naturally the value of the experience of other states in the administration of their laws on the adjudication of rights and distribution of water will be interesting to California only in so far as conditions in these other states are comparable to those in California and also in so far as the complexity of the problems encountered indicate what may be expected in California.

Wyoming, Colorado, Nevada and Oregon probably have the most perfect codes in regard to adjudication and also administration of water, while Idaho is to the forefront in its system of distribution as actually practiced. In the first two, adjudications take place at regular intervals and all new rights are placed in their relative priority by the date of their filing. The amount of the diversion attached to this priority is determined in the adjudication and is henceforth administered by the water master. In the latter two states, adjudications are made at the will of proper authorities.

Adjudications establish a water right in priority and in amount, but to be operative the adjudication must be succeeded by distribution of the water either by mutual agreement or in the hands of an organization with police powers to make effective the court rulings. Since in some of the other states the streams were adjudicated many years ago, there has grown up a system of state administration of streams which is effective in accomplishing the object which is sought in water right litigation and in water law; that is, to distribute the waters of the stream to those individuals who have acquired the right to its use.

In Colorado, Wyoming, Utah and Idaho, probably the greatest development of areas feasibly irrigated by gravity has taken place. As compared to California much greater reservoir capacity has been constructed, partially because the climate is arid and farming operations can not succeed without water as they can in large parts of the semi-arid or sub-humid sections of California, partly because an effective law exists, partly because pumping from ground water is not feasible as it is in so large an area in California. In other words, conditions in these other states force the water user to secure his late water supply through the construction of surface reservoirs rather than by pumping from underground reservoirs.

As shown by the activity before this office in filings made for the purpose of building reservoirs, California is on the eve of an era of reservoir development to secure a gravity late water supply and it is thought that a short description of the more interesting developments of administrative distribution in other states on streams where reservoir development is large will be of interest because California must soon encounter and solve similar problems of distribution. The agency which proposes to build a reservoir must be assured, before proceeding, that its stored water will reach the land for which it was built.

It is not always necessary to appoint a water master to regulate the diversions from a stream. In small communities all irrigated from one stream and where each man is acquainted with his neighbor the division of the water is often accomplished by mutual agreement. In larger stream systems where the users are widely separated the tendency of each water user is to divert at all times the water he needs although

some other has a right to its use. It was this condition that first made a water master necessary.

The duties of the first water master were primitive in the extreme. He was appointed by the state on a per diem basis. He was generally a farmer living in the vicinity. When complaint came from the owner of senior right that he was not getting the water belonging to that right, the water master merely went out on the stream and closed down the headgates of enough of the junior rights above the complaining right to insure that the requisite flow would reach the complainant. The water master perhaps took such action not more than half a dozen times each year and then only when complaint was lodged. He made no effort to anticipate complaints, nor did he spend time in study of the varying phases of the stream.

Such a system is still in effect on the smaller and more isolated streams of these states, even when on other streams a more complicated administration is necessary. It answers the requirements fairly well at a minimum expense only because the general community has a fair knowledge of conditions.

It was when water users became widely distributed in a stream basin that need for more highly organized administration was felt, and particularly after the first reservoirs were built it became necessary to summon men of great technical knowledge and high administrative talent to the work. Although there is not in the entire west any area of land with the extent and fertility of the Great Valley of California, which at the same time has water available and easily diverted for irrigation, yet there are extremely large areas of irrigated land watered from a single stream system having perhaps complex problems of distribution comparable to those which will be encountered in California.

Development on these stream systems would long ago have ceased had it not been possible to work out a fair and just method of distribution in the face of what would seem hopelessly complicated conditions. The best examples of efficient distribution of irrigation water are found in Colorado on the South Platte River and in Idaho on the Snake River.

South Platte River.

The waters of this stream are probably more intensively developed for irrigation than any other major stream in the United States. There are now 1,100,000 acres irrigated in Colorado from this stream and the area is continually increasing. To serve this there are now constructed 185 reservoirs averaging 5000 acre-feet in capacity and aggregating in excess of 900,000 acre-feet. A few of these reservoirs are in the headwaters on the streams but most of them are offstream and supplied by canals from the main stream and its tributaries. The developed area lies in a tract stretching about 300 miles along the river. Some of the reservoirs lie adjacent to the lands for which they were built, some many miles above and some many miles below. In operating these last the water goes to an area which has an old right while the agency building the reservoir diverts the natural flow which belongs to the old right. In one case an irrigation district constructed 19 reservoirs not one of which is above the lands of the district. Through the control exercised by the

water master the district secures the benefit by exchanging this stored water for natural flow which it diverts higher up.

It is at once apparent that such a system is a problem of very complicated operation. It is the outgrowth of over 40 years of experience in operation. It has not solved all the problems, being somewhat hampered by legislative restrictions, yet it is very efficient and satisfactory.

Snake River.

In Idaho a system which is on the whole more efficient has been worked out in the last ten years. The administrative unit has been made large enough to include all related diversions. The best example of this is on the Snake River on which the entire river and its tributaries have been placed under the control of one man who has in turn built up an efficient organization of subordinate technical men and water masters. The portion of the river from which diversions are made is about 300 miles long and from it and from tributaries there are irrigated about 1,250,000 acres with a possible extension of half as much again. The early appropriators were at the middle of the 300 mile stretch and there had been developed in this area about 400,000 acres served by about 40 different canals when development perhaps 100 miles below began. Here were built several ditches serving about 500,000 acres and these canals combined to build a reservoir of 800,000 acre-feet capacity in the extreme headwaters above the prior rights and supplemented this by another small reservoir below. Although the stream was administered by several water masters, each serving a part of the area in accordance with the usual custom, the people who had built the reservoir soon found that they were not getting their reservoir water but that the upper users now had a plentiful supply. This was because of divided control. With recognition of the fault the existing regulation was changed to enable it to cope with the situation. Some idea of the difficulties of administration is gained when it is realized that it takes 6 days for water to pass from the upper reservoir to the lower canals, that the natural discharge is continually changing and that the stored water must pass the headgates of 40 canals diverting a total of 12,000 second-feet. Nevertheless, the method of handling has solved these difficulties and is producing results satisfactory to all, so that development is going ahead rapidly. A 3,000,000 acre-foot reservoir will soon be built near the lower end by a group composing most of the water users on the river and the portion of its water belonging to the upper users will be exchanged for water in the upper reservoir and for natural flow. Other reservoirs are to be built on the tributaries and similar exchanges effected.

Aim of Water Master Control.

It is believed these instances serve to illustrate the essence of the desirability of adjudications and administrative distribution, that vested rights need be at no expense to protect their rights save for the nominal tax of the cost of distribution. This cost is almost negligible compared to individual court actions. At the same time under these safeguards unused waters may be appropriated and the upbuilding of the state go on to the benefit of all, unhampered by legal expense.

CHAPTER V.

SPECIAL INVESTIGATIONS.

Section 40 of the Water Commission Act is in part as follows:

“The State Water Commission is also authorized and empowered to investigate any natural situation available for reservoirs or reservoir systems for gathering and distributing flood or other waters not under beneficial use in any stream, stream system or lake or other body of water, and to ascertain the feasibility of such projects, including the supply of water that may thereby be made available, the extent and character of the areas that may be thereby irrigated, and make estimate of the cost of such project.”

The above gives the Division of Water Rights broad power to investigate any kind of an irrigation project. Many requests for such investigations have been received, but state funds for such work have never been available in large amount and most of the work so far undertaken has been financed by the interested parties. The work of the Division along these lines has proved particularly valuable in those cases where obscure matters relating to water and its use are under dispute.

There follows a short summary of the investigations which have been undertaken in the last biennium. The more important of these are treated more fully in succeeding sections of this report.

Kings River.

This work was commenced in December, 1917, as a special investigation to determine the diversions of existing water rights from Kings River, preparatory to the construction of Pine Flat Reservoir.

The work is still going on but has assumed larger proportions than was at first contemplated. It aided materially in defining the rights of the various ditch systems and has grown into the administrative distribution of the waters of Kings River in accordance with a schedule drawn up under the direction of the Division of Water Rights.

The importance of proper distribution of water is so great in its social and economic features, and the area watered from Kings River is so large, that Chapter VII of this report has been devoted to an interesting account of the work written by C. L. Kaupke, associate hydraulic engineer of the Division of Water Rights, who has been in charge at Fresno since the inception of the work. It was thought advisable in this article to review the history of the work up to the present time for it is believed that the close of the year 1922 marks the close of the period during which the investigative features were the most important and ushers in the time when administrative distribution of the water takes precedence.

San Jacinto River.

The San Jacinto River system lies in the western part of Riverside County, and is one of the important streams of southern California. It rises in the San Jacinto mountains, flows in a westerly direction, and at one time reached the Pacific Ocean, but at the present time the surplus

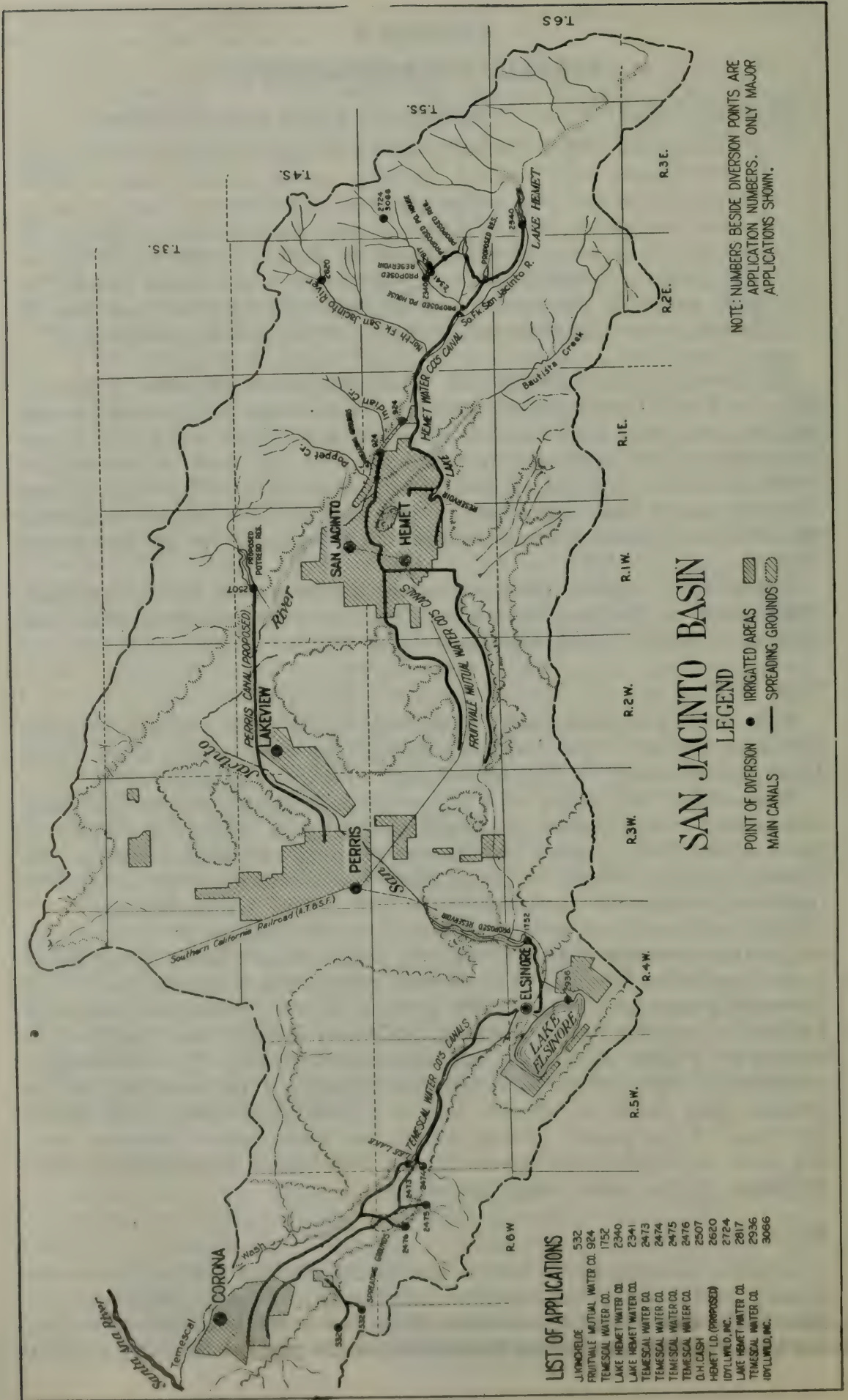


PLATE 5A

water flows into Lake Elsinore, and is there disposed of by evaporation. The general situation is outlined on Plate 5a, page 46.

The flow of the river is "flashy," varying widely between wet and dry years. The average annual discharge is about 50,000 acre-feet, a large part of which sinks in the stream channels and furnishes the underground supply for a large amount of irrigation by pumping.

Problems of water development on the San Jacinto are similar to those met with on all the streams of southern California, and it is believed that some description of the conditions along this river will be of interest because the underground water situation in southern California has become a major problem in the development of the state's resources. Many of the baffling underground water problems discussed in Chapter X of this report are encountered on the San Jacinto River.

Three comparatively large mutual companies are serving the major portion of the land irrigated from the San Jacinto River. These are Lake Hemet Water Company, the Fruitvale Mutual Water Company and the Temescal Water Company.

The Lake Hemet Water Company diverts from the natural flow of South Fork, Strawberry Creek and North Fork, and has storage on the South Fork in Lake Hemet. The lands served consist mainly of orchards in the vicinity of Valle Vista and Hemet. This company has an application before the Division of Water Rights for the diversion of water from Strawberry Creek to Lake Hemet in order to increase the storage available for their use. It is also proposed to develop power in connection with this diversion. The Fruitvale Mutual Water Company, which serves lands near San Jacinto, obtains its supply by direct diversion from the River, from submerged dams and tunnels and by pumping from wells. In order to increase the supply available from these underground sources the company has spread the flow of San Jacinto River on areas of coarse material adjacent to the river channel. Application for such use was made in 1917 and a permit issued by the then State Water Commission. The Temescal Water Company has wells located near the San Jacinto River in the Perris Valley from which it conveys water to Corona. An application for storage in Railroad Canyon, which connects Perris and Elsinore valleys, has been made by this company and is now before the Division.

In addition to these three companies there are many individuals and smaller organizations which are pumping from ground water in the area dependent on the San Jacinto River drainage basins. Some of these areas secure artesian flow. In others pumping has resulted in a general lowering of the ground water to such an extent that costs are becoming excessive and the quality of the water is affected. Lands in the vicinity of Perris have applications before the Division to spread the storm waters of the river, and also for surface storage on Potrero Creek. It is proposed to use the surface storage, together with the spread waters which will be recovered by pumping, to replace the supply which has been pumped locally for use on these lands. There is some pumping around Lake Elsinore, the largest organization for that purpose being at the southeastern end of the lake. As the lake is supplied from the surplus run-off of the river, which is disposed therefrom by evaporation, any reduction in the present inflow would detract from the attractiveness of the lake. Therefore the interests which have the

mineral baths at Elsinore are opposed to further use of the water in the upper part of the drainage basin for irrigation.

All the applications pending before the Division have been extensively protested by all other interests on the river. In connection with these applications and protests the Division in 1921 made a field investigation of the conditions on the river and this disclosed that the necessary information on which the office could base its conclusions was not available. A meeting to which all interested parties were invited was arranged at Riverside in August, 1921. The situation was outlined and a cooperative investigation suggested which would cover a study of run-off and ground water conditions. As a result of the meeting an agreement was entered into between the five principal interests on the river and the State Department of Public Works providing for an investigation by the Division of Water Rights to be made with sufficient thoroughness to furnish a basis for conclusions on the extent of the water resources and the feasibility of their more complete utilization. The cooperating parties were the Temescal Water Company, the Elsinore Valley Water Users' Association, the Perris Valley Chamber of Commerce, the Fruitvale Mutual Water Company and the Lake Hemet Water Company, each of which furnished one thousand dollars. The Division of Water Rights has furnished two thousand dollars from its general investigations fund and the Division of Engineering and Irrigation has contributed one thousand dollars and also the use of an automobile and other equipment.

Field work was begun in October, 1921, and has been continued up to the present time. It is now practically completed and the report will be finished in January, 1923. A large part of the work has been directed toward a study of the ground water and the effect of spreading as practiced by the Fruitvale Mutual Water Company. Observations of the fluctuations of wells over the full area have been made, the extent of draft on the ground water canvassed, measurements of run-off made, and available existing data assembled. The season of 1921-22 was one of unusually large run-off, so that the conditions for replacement of ground water have been more than usually favorable.

Lopez Creek.

Another underground water problem was presented to the office in the application of the City of San Luis Obispo to divert water from Lopez Creek.

The recent series of dry years and the growing needs of the city created a serious shortage in municipal supply, and it was proposed to tap the natural flow of the nearest adequate source, which is Lopez Creek. However, Lopez Creek furnishes the principal irrigation water supply for the very rich agricultural area in Arroyo Grande Valley. Existing data were not sufficient on which to base action by the Division, and the conditions of very evident need by a city, opposed by a determined organization of riparian users, promised bitter and long drawn out litigation. The physical situation was complicated by the fact that during the summer months the flow of Lopez Creek in its lower channel was beneath the surface of the ground.

With funds provided by the applicant, and material field assistance from the protestant's organization, a short field investigation was

made by the Division, which showed it to be inadvisable to grant the application as it was presented. The applicants are now considering a modified plan involving storage.

San Joaquin River.

A study of the San Joaquin River was begun in June, 1920, at the request of the Madera Irrigation District. This was undertaken in the same way as that on Kings River just referred to and with the intention of securing data which would aid in defining rights preparatory to the proposed construction of Millerton Reservoir on the San Joaquin. This is going on still and has been under the charge of Harrison Smitherum, assistant hydraulic engineer of the Division of Water Rights. The work is treated fully under Chapter VIII, which has been devoted to an article by Mr. Smitherum.

The increasing value of the work, as the engineer and his assistants become thoroughly familiar with the difficult and peculiar local problems and are able to devote special study to their solution, should not pass without mention. The continuation of the investigation until it fulfils its original purpose is to be earnestly recommended.

Return Flow in the San Joaquin Valley.

The importance of this phenomenon was brought to the attention of the Division as a result of a number of applications received for the appropriation of water from the lower reaches of the San Joaquin River and tributaries. Measurements have been made since and including 1920.

The subject of return flow and the results obtained in the investigation are given in considerable detail in Appendix III "Return Water in Lower San Joaquin Valley". The magnitude of the return flow shows its importance as a source of supply. It is expected that this study will be continued, in greater detail than in the past, to such time in the future as will allow the formation of definite conclusions regarding the possible increase of this flow with the expansion of irrigation development in the valley.

Use of Water in the Sacramento Valley.

The rapid increase in irrigation development in the Sacramento Valley during the last decade, and the part which the rice industry has played in this development, has resulted in a considerable amount of work in the valley by the Division of Water Rights.

The majority of the acreage irrigated is under permit from the Division, the appropriations having been initiated subsequent to the passage of the Water Commission Act. Realizing that the irrigation of rice required a larger amount of water than that for general crops, the first permits were issued on the basis of one second-foot to forty acres, with the proviso that the amount granted could be reduced at the time of issuance of license if investigation so warranted. There was a considerable overlap in lands included under different permits which could only be straightened out by a familiarity with local conditions.

During the summers of 1921 and 1922, inspections were made of all projects diverting under permit from the Division, and a great deal

of data collected especially upon the use of water for rice and the general development of rice irrigation.

Results of this work, and of the work of the Emergency Water Conference in 1920, are discussed in Appendix II.

The high prices prevailing in 1918 and 1919, resulted in the planting of rice on lands which under normal conditions would be better suited to general crops, and upon which an excessive quantity of water was used. The crop was a new one in the state, and lack of long experience in its irrigation did not encourage a most economical use.

The final duty of water allowed under licenses for irrigation of rice will have an important effect upon the acreage which can be irrigated in the valley. No definite conclusions have been reached regarding the duty to be allowed as yet, it being felt that further information is desired upon use under more stable conditions before final determination.

Salinity in Sacramento-San Joaquin Delta.

The investigation of salinity conditions in the Sacramento-San Joaquin Delta was first undertaken in a comprehensive manner in the summer season of 1920, which was a year of unusually low summer flow in both the Sacramento and San Joaquin Rivers. This work has been continued during the past two years, which were both characterized by a considerably greater summer flow. There has thus been afforded an opportunity to observe the salinity conditions in years of varying river discharge. The effect on salinity of the increased summer flow is plainly reflected in the graphs accompanying Appendix I herein. A brief description of the investigational work carried on in this connection, and some conclusions drawn as a result thereof, are also included in Appendix I.

The increasing salinity content of the water supplies of the Delta is a grave problem confronting not only this region but the entire Sacramento-San Joaquin system. It is of great importance to the state that irrigation development on the upper streams be allowed to proceed while it is equally important that the vast enterprises and investments in the delta below be not endangered. The facts established by this investigation will be necessary in the final solution of this serious problem.

Indian Wells Valley.

At the request of the settlers in this region, a comprehensive water supply investigation is being carried on under the direction of the Division of Water Rights.

The Indian Wells Valley is in Kern County, and lies just east of the Sierra Nevada Mountains about half way between Los Angeles and Bishop, in the north of Inyo County. It contains a large area of fertile but arid land, and many attempts have been made within recent years to obtain an irrigation supply. The eyes of the landowners of the Indian Wells Valley have turned naturally toward Mono Lake to the north, where there is a comparatively large water supply, at the present time unused. However, Mono Lake is nearly 200 miles distant from the valley, and it is at once apparent that it is not feasible economically to transport the available supply this great distance.

for agricultural purposes alone. There exist, however, at several points along the line which such a canal would take, possibilities for the development of hydroelectric power, the value of which would contribute materially toward the expense. The whole project thus hinges on the power possibilities. There had been no investigation of this feature, however, and there was only a rough idea of the water supply available and of the irrigable lands. To determine with definiteness whether or not Mono Lake offers a feasible source of water supply for the Indian Wells area, it was the desire of the residents that a thorough and impartial investigation be made of the whole project by the Division of Water Rights.

Accordingly, an agreement between the Kern County Farm Bureau and the State Department of Public Works has been entered into by the terms of which the farm bureau, in the interests of the proposed Indian Wells Valley Irrigation District and Fremont Valley will furnish funds, not to exceed \$7,000, for the investigation to be made by the Division of Water Rights.

The work has been placed in charge of Mr. John T. Whistler, formerly of the United States Reclamation Service, and is proceeding at the present time.

Water Supply for State Institutions.

The Division has been called upon at various times to advise relative to water supply or water rights of various state institutions. Some of these institutions have grown to considerable size and the problems encountered in securing an adequate water supply are similar in their diversity to those of cities of from five to ten thousand population under the wide variance in California conditions.

A thorough investigation was made of possible sources of supply and an estimate of cost prepared for Pacific Colony near Pomona, Los Angeles County.

Assistance was rendered in a similar investigation of the enlargement of the supply for the Napa State Hospital and Veterans' Home near Napa, Napa County.

Other investigations were made as to water rights and supply at the following state institutions:

San Quentin State Prison.

Folsom State Prison, at Folsom.

Whittier State School, at Whittier.

California Polytechnic School, at San Luis Obispo.

Mendocino State Hospital, at Talmage.

Preston School of Industry, at Ione.

CHAPTER VI.

COOPERATION WITH FEDERAL DEPARTMENTS.

U. S. Forest Service.

The cooperation which is received from the United States Forest Service is of a most valuable character and should not pass without acknowledgment.

Forty-one out of every hundred applications received by the Division are for appropriation within one of the nineteen National forests lying within the state, and the Forest Service renders to the Division a report upon each of such applications.

When an application is received for an appropriation within a National forest it is at once referred to the supervisor of that forest and further action is delayed pending receipt of his report.

This report includes the names of parties who may be affected by the proposed diversion and note of any special conditions which should be known by the Division before taking action. Definite recommendations are also included where the public may be affected by the proposed diversion.

Such investigations by men of local experience cover remote areas generally inaccessible and it would be difficult to overestimate the service thus performed without expense to the state by these agents of the federal government.

U. S. Geological Survey.

The water resources branch of the Geological Survey has developed a highly efficient and well organized corps of experts specially trained in the measurement of flowing water. Originally this organization operated entirely with funds furnished by the federal government but as the importance of the records secured became apparent came a demand that more gaging stations be established. The work grew beyond that which could be handled with the funds supplied by the federal government and local interests have contributed to the increasing costs while the execution of the work has remained in the hands of the Geological Survey. The Division of Water Rights contributed at the rate of \$10,000 per year to the furtherance of this work in California during the biennium.

Mr. H. D. McGlashan, district engineer for the Geological Survey, has made a report to the Division as to the work done under his direction toward which this office contributed funds and this is of such interest in showing the phases of development which his work is designed to help that this report is given in full in Appendix IV.

Federal Power Commission.

In June, 1920, the long awaited act which authorized the Federal Power Commission became a law. This act defined the methods by which right of way across the *lands of the government* can be secured for power project developments. The State of California in the Water Commission Act of 1913, and amendments thereto, had defined the method by which the *waters of the state* can be appropriated for power and other uses.

ELEVATION ABOVE SEA LEVEL

6500

6000

5500

5000

4500

4000

3500

3000

2500

2000

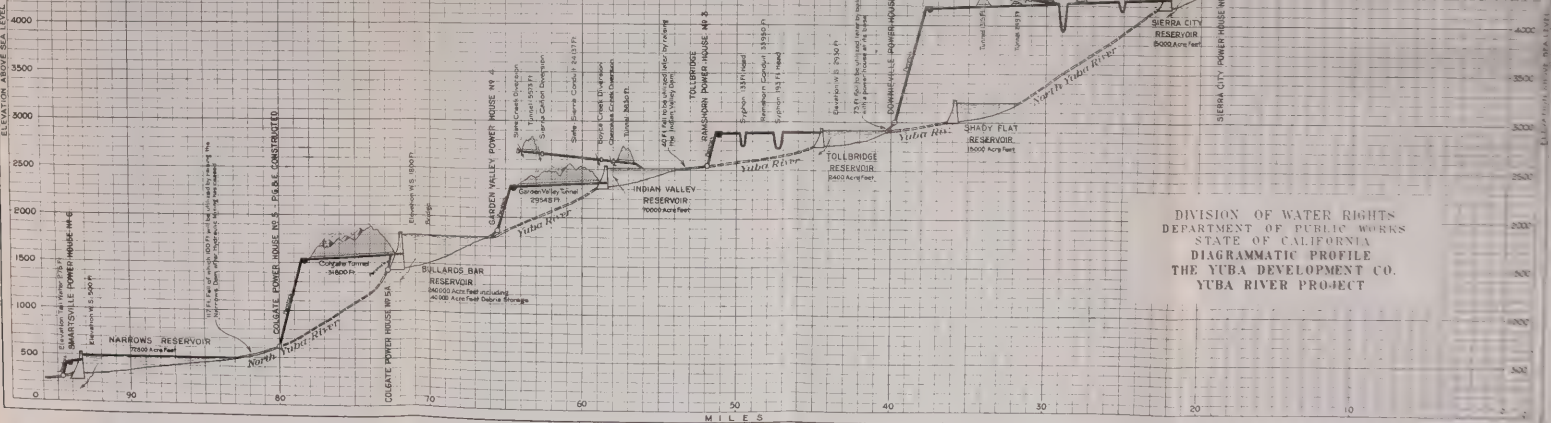
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NO.	NAME	SEC. FT.	HEAD STATIC EFFECTIVE	TYPE OF TURBINE	H.P. DEVELOPED	H.P. INSTALLED	EFFICI- ENCY	LENGTH FEET
1	SIERRA CITY	301	1192 (1931)	1156 (884)	IMPULSE	87,640	40,000	78
2	DOWNIEVILLE	385	1188	115	IMPULSE	39,140	50,000	78
3	RAMSHORN	817	340	323	REACTION	18,800	10,000	82
4	RAMSHORN VALLEY	808	610	610	REACTION	46,300	14,000	81
5	COLGATE	1100	1183	1082	REACTION	110,800	180,000	82
6	SMARTVILLE	1300	225	190	REACTION	22,900	40,000	82
TOTAL					4,813	308,000		
6-4	COLGATE	300	175	168	REACTION	4,800	9,000	82



DIVISION OF WATER RIGHTS
DEPARTMENT OF PUBLIC WORKS
STATE OF CALIFORNIA
DIAGRAMMATIC PROFILE
THE YUBA DEVELOPMENT CO.
YUBA RIVER PROJECT

For some years power development had been retarded by the failure of the federal government to pass such a law as that embodied in the Power Commission Act and during that period the growth of population in California had been rapid and the increase in prosperity great. There had grown up an increased demand for electrical energy.

To operate a power project an owner must have two rights. He must have a right of way for his works and he must have the right to divert water from a stream. Applications for diversion of water for power before the Division of Water Rights had been of comparatively minor consequence for several years, but with the passage of the act there were initiated a flood of new power projects. For the year previous, in anticipation of the passage of the act, activity had been large.

This activity is evidenced by the records of the Division of Water Rights which summarize as follows:

TABLE 5.
Summary of Theoretical Horse Power Applied For.

	Theoretical Horse Power	
From the passage of the Water Commission Act in 1913 to July, 1919, applications were received for	2,000,000	
In anticipation of the creation of the Federal Power Commission Act from July, 1919, to June, 1920, applications were received for	4,000,000	
From June, 1920, to October 1, 1922, applications were received for	6,500,000	
<i>Summing up:</i>		
Applications before the Division of Water Rights-----		12,500,000
Applications canceled	3,000,000	
Permits granted	2,200,000	
Applications acted on		5,200,000
Pending		7,300,000

Such a flood of applications found the Division unprepared but the personnel was increased as fast as possible to handle the work. The projects proposed are very complicated and in some cases contemplate the development of all the possible power in an entire river system as on the following streams:

Southern California—	Central California—	Northern California—
Whitewater River	Kern River	American River
Santa Ana River	Kings River	Yuba River
Sespe and Piru Creeks	San Joaquin River	Feather River
Owens River	Mokelumne River	Pit River

The plat on the preceding page shows a diagrammatic sketch of a project proposed by the Yuba Development Company on the North Yuba River, which is among the more comprehensive projects before the office. The plans serve well to illustrate the complexity of the proposed project, which will develop almost as much hydro-electric power as is now developed by the largest power company in the state. There are others of corresponding magnitude.

Naturally, even to keep the records of the Division clear, when projects of such magnitude are before it, requires a personnel of considerable engineering experience. Such comprehensive developments will add greatly to the wealth of the state but at the same time the effect on established conditions will be marked, and the results which will accrue to the future development of water for the other natural resources may or may not be beneficial.

The law authorizes the Division of Water Rights to see that the waters of the state are developed to best utilize the natural resources of the state. The Federal Power Commission is invested with still broader powers and is authorized to use its powers to prohibit any power development which does not fit in well with any ultimate ideal development of all the economic possibilities; that is, irrigation, mining, flood control and miscellaneous interests must and shall receive consideration.

The Federal Power Commission exercises its power on practically all of the power streams of California through ability to grant or to withhold right of way over public lands. The Division of Water Rights exercises its authority through its jurisdiction over the diversion of the waters of the stream. A grant of right of way by the Federal Power Commission would be worthless were the state to refuse a permit to divert its waters through a proposed conduit and likewise a permit to divert water would be inoperative if the permittee did not also have a right of way.

This condition of divided authority has necessitated and developed the closest cooperation between the Federal Power Commission and the Division of Water Rights. Almost one-quarter of all the projects filed before the Commission, and originating from all points in the United States, are in California. This has entailed an enormous amount of work, not only to state authorities but also to the local representatives of the Commission, and to the Washington office. This cooperation has materially simplified procedure before the two bodies and has expedited and harmonized action.

Simultaneous action has been expedited by a constant series of informal conferences between the two bodies. On some of the larger projects joint hearings have been held before representatives of the two offices. All parties in interest realize that this close cooperation exists and that every effort is being made by both organizations to avoid delay. Altogether seventy-eight projects from California have been filed before the Power Commission. This involves a vastly greater number of applications before the Division of Water Rights but these have been grouped into projects to correspond with the projects before the Federal Power Commission. Of these projects, nineteen are for various reasons not before the Division of Water Rights, being for transmission lines or having vested or riparian rights, fifteen have been given permits by this office, six have been canceled, and the remaining forty-eight have not yet been acted on, in most cases because the applicants have not yet finished the extensive surveys necessary to complete their applications. In addition to projects which are before both the Federal Power Commission and this Division, there are some forty or fifty in the preliminary stages before the Division but not yet before the Commission.

Most of the larger power developments embody extensive reservoirs in the headwaters of the streams, and because of increased summer flow made possible by these reservoirs, irrigation in the valleys will be benefited provided that works are constructed to smooth out the irregularities of flow incident to power operation. However, in some parts of the state the power reservoirs must be supplemented by reservoirs to recontrol the water for irrigation before this benefit can be fully operative. This hinges on the stage of development of irrigation up to the present time and the relative abundance of water as compared to the irrigable land.

This varies in different parts of the state. In northern California, that is, in the Great Valley north of San Francisco, the total annual flow is large compared to the area of land, therefore, any reservoirs which will increase the late summer supply will help irrigation. On the streams flowing into the Sacramento Valley, there are in few cases feasible large reservoirs low on the streams to re-regulate the discharge from the power plants for the demands of irrigation, but in most cases it is probable that regulation for power only will closely approximate the demand for irrigation of all the lands which can be irrigated from the streams on which the power projects are located, and thus that only minor regulation is necessary. An exception to this is the upper end of the main Sacramento River and on this, fortunately, there exists the Iron Canyon reservoir site which is now proposed as a part of the full development of the Sacramento Valley.

In this section of California there are considerable areas of foothill land susceptible of irrigation but the expense of development is so large that it has lagged. If power development goes ahead, the irrigation of some of these areas will be impeded because power will have acquired vested rights to the waters. Where any activity has been manifested in the irrigation of these areas, this has been helped as much as the law allows but it would be impossible and undesirable to hamper power development, which is needed now, for the benefit of possible future, but at present unplanned and unfeasible irrigation.

In Central California the San Joaquin Valley has large areas of land in excess of that which can be irrigated from the streams of the valley, and here the area of foothill land irrigated will be small. Some of these streams are very suitable to power development and the irrigated area in the valley is large. An irrigation practice has grown up suited to the natural flow of the river so that interference with the natural run-off by storage will in some cases upset existing practice. Fortunately, on most of the streams there are large and comparatively cheap reservoir sites in the foothills below the main power drops, and these when built can be used to regulate for irrigation the equated flow from the power reservoirs. The power reservoirs will supplement these larger reservoirs in controlling the streams. In some cases it has been necessary to refuse permits temporarily for storage to bona fide power projects until such time as the larger irrigation reservoirs below the proposed power plants have been constructed or some agreement has been reached. In these cases the power interests are keenly alive to the exigencies of the situation and have shown a helpful and cooperative spirit, realizing that the course adopted is for the best public interest. This situation exists on Owens, Kern and Kings rivers.

While the policy noted above is obviously one which protects and fosters irrigation, yet there are cases where power may suffer from certain phases of development of irrigation districts, and where the ultimate power possibilities can and should be protected. On some of the less favorable power streams in the San Joaquin Valley, reservoirs for irrigation are now being constructed or are proposed on the lower reaches for irrigation. These reservoirs will also be used to supply lowhead power plants and a vested right to the surplus waters of the stream will thus be acquired. Eventually demand will arise for power development above and this will be restricted by the vested right below which will inhibit proper regulation for power by means of upper reservoirs unless proper control is exercised in the initial stages.

In Southern California and in the Coast Range power will help irrigation. In Southern California water is used for irrigation during almost the entire year. The demand corresponds more closely, therefore, to the equated flow desirable for a power plant and while water is always insufficient it is to be expected that here the two will proceed hand in hand in the development of reservoirs, eventually without conflict.

Throughout the state these power reservoirs constitute an important feature of the ultimate flood control of the state. This is particularly the case in southern and central California. In central California the ratio of reservoir capacity which will be built for both power and for irrigation is large as compared to stream discharge and with proper regulation it will add measurably to the factor of safety which has been adopted by the Reclamation Board in its plans for flood control in the San Joaquin Valley.

CHAPTER VII.

WORK OF STATE DIVISION OF WATER RIGHTS ON KINGS RIVER.

By CHAS. L. KAUPKE, Water Master.

Kings River is one of the largest streams entering the San Joaquin Valley. It heads on the north slopes of Mount Whitney and is joined by several large tributaries giving the water shed a roughly fan-shaped outline and embracing about 1740 square miles, of which more than half is in the high Sierras. This region receives heavy snowfalls during the winter months, which melt but slowly, and consequently, in average years, the river does not reach its highest stage until the middle of May or first of June. The mean annual discharge is 1,900,000 acre-feet. Under the present conditions the mean annual diversion is 1,400,000 acre-feet resulting in a surplus of 500,000 acre-feet. A total of more than 45 canals, with an estimated capacity of 10,000 second-feet, divert from the river and irrigate 650,000 acres. The extent, variety, and value of the crops grown by means of the water furnished by this river give to it a rank second to none among the streams in the state.

About 20 miles east of Fresno the river debouches from the foothills of the Sierra Nevada Mountains and enters the Centerville Bottoms. These bottoms, which have a length of eight miles and an average width of three miles, are depressed below the general surface of the San Joaquin Valley plain about ten feet at the upper end and sixty feet at the lower end. The river flows through the area in several channels. The soil is very fertile and irrigation on Kings River was first begun here. Just below the bottoms the river is again confined in one channel and enters the "Reedley Narrows." The Narrows extend from a point about three miles north of the town of Reedley to the Southern Pacific Railroad crossing southeast of Kingsburg. The depth of the Narrows below the valley plain is 60 feet at the upper end and 10 feet at the lower end. The remainder of the river channel is in a flat alluvial cone.

Irrigation on the uplands or plains was first begun in the early seventies on the north side in the vicinity of Fresno and also west of Kingsburg, and on the south in the Hanford area. The bed of the river, outside the Reedley Narrows described above, being but little below the general level of the country, diversions were readily made at almost any point. The plain land being very fertile produced abundantly when irrigated, and rapid development resulted. Within the next ten years several large canals were completed and thousands of acres were irrigated.

The Rancho Laguna de Tache, a Spanish grant, commonly known as the "Laguna Grant," situated on the north bank of the river, in the vicinity of Laton, is the largest area of riparian land bordering on Kings River. For many years it was the source of great expense and annoyance to the canal companies and early settlers; nearly all the important canals were enjoined from diverting water from the stream. However, in nearly every case "a way out" was found and diversions were maintained and irrigation development extended. About 1892 the Fresno Canal (one of the largest on the stream) was purchased by

English capitalists and in order to improve their water rights these interests also purchased the "Laguna Grant." During the next few years most of the canal companies made compromise settlements with the owners of the "Laguna Grant," or in some other way adjusted their appropriation so as to avoid further strife and litigation on account of the riparian rights. However, litigation over riparian rights was by no means the only litigation over the waters of Kings River. As the country developed and the canal diversions increased the water supply was insufficient to give the settlers the quantities which they deemed necessary for their needs. Especially was this true with the late summer run, beginning about July 15th of each year. There was thus produced great and lasting animosities between the several communities of settlers and owners along the entire valley course of the river.

In the early development little attention was given to the matter of water measurement or to the amount of water diverted from the stream, and the measurement of flow and the length of time it was diverted by any given canal was very difficult to ascertain with any degree of accuracy. Each engineer or canal superintendent was responsible to the water users under his canal to see that their full supply was being diverted. Such a method, while satisfactory as long as the flow of the river exceeded the combined capacity of all the canals, developed endless disputes and friction during low water stages.

Most of the agreements and rights are based on the flow at Piedra, the U. S. Geological Survey gaging station above the highest irrigation diversion. The gage reading at Piedra is made and reported by the Weather Bureau at seven o'clock each morning, and diversions are made in accordance therewith until the next morning. During the spring months there is a large diurnal variation in the flow caused by the changes in the rate of snow melting, due to difference of temperature between day and night. The difference between the daily maximum and the minimum flow, in extreme cases, amounts to 50 per cent of the minimum at medium stages of the river. The maximum occurs in the morning and the minimum in the late afternoon or evening. As the official gage reading almost coincides with the maximum stage, when the river is affected by snow melting, the daily mean discharge is considerably overestimated. This condition is the cause of many of the difficulties encountered.

About the year 1900 a hydrographic survey was made of the Kings area by the U. S. Geological Survey, under the immediate supervision of Mr. J. B. Lippincott, as part of the general plan for ascertaining the water resources of the country, and the extent to which the arid lands could be redeemed by irrigation. The report was very favorable to the development of storage on Kings River. Two years later and immediately after the organization of the U. S. Reclamation Service, an appeal was made by certain public spirited citizens for federal aid. Mr. F. H. Newell, chief engineer of the U. S. Reclamation Service, responded and spent several months in endeavoring to establish cooperation and harmony between the many factions that had sprung up as a result of past litigation. But all efforts in this direction failed to accomplish the desired end and the Reclamation Service abandoned the project.



RIVER GAGING STATIONS

- ① CLOSING STATION AT REEDLEY
- ② CLOSING STATION
- ③ REEDLEY-REEDLEY RIVER
- ④ REEDLEY AT ELMHURST GRADE
- ⑤ GREEN LAGOON
- ⑥ ELMHURST FARM
- ⑦ FARMHOUSE CORNER
- ⑧ RIVER LAGOON NEAR LANCER
- ⑨ SOUTH LANCER NEAR 'REEDLEY'

KINGS RIVER AREA

SCALE OF MILES
0 5 10

The extremely dry years of 1912 and 1913 forced the people to see the urgent need for storage if any further development were to be made. A mass meeting was called and an attempt made to have the people from the whole Kings River area attend. The results were not especially encouraging, but an organization was formed for the purpose of obtaining cooperation among the many conflicting interests on the stream. After three or four years of effort by public spirited men of the community an organization was created containing representatives of all the important interests, including the canal companies and riparian owners. This does not mean that they were agreed as to their respective rights; in fact they were wide apart, but they had begun to see the necessity for arriving at an agreement if litigation were ever to cease and further development be accomplished.

With the enactment of the California Irrigation Act, this organization resulted in the Kings River Conservation District Executive Committee. The first real task before the committee was a settlement by agreement of existing rights, as the storage scheme contemplated that these rights should remain intact. Most of the low and medium stage water rights had been defined by court decrees, judgments and agreements, but no complete data were available showing to what extent diversion and use had conformed with the claimed rights. It was apparent that accurate records should be kept from year to year of all water diverted and that it would be desirable to have this work done by a state agency. A resolution embodying such a request was made at a meeting of the committee held in Fresno in October, 1917.

The State Water Commission responded and agreed to furnish the service of an engineer during the irrigation season of 1918, provided all of the appropriators or users of water would agree to cooperate in making complete measurements and records of all diversions.

The writer, as engineer for the State Water Commission, arrived in Fresno on December 27, 1917. The first step was to become familiar with the location and character of the various intakes. In this he was greatly aided by the officials and employees of the various irrigation companies. A number of canals were already equipped with gaging stations and most of the others immediately built stations in accordance with the request of the engineer. The Water Commission, through a cooperative arrangement, secured the use of twenty-one water stage recorders from the Bureau of Public Roads, U. S. Department of Agriculture, a sufficient number to place one on each canal to be measured and not already so equipped. With the coming of warm weather the number of canals diverting and the area irrigated increased rapidly.

Those canals diverting near the foothills have clean channels, permanent cross-sections, and relatively high velocities, and the ratings show very little change from year to year. On the lower river, canal gradients are very flat—in fact, in most cases less than one foot per mile. Raising or lowering a checkgate two or three miles down the ditch may have a noticeable effect on the rate of flow at the intake. At high stages of the river large quantities of sand are deposited in the upper reaches of the canals. In the late spring and early summer months, aquatic plants and tules grow abundantly, greatly decreasing the rate of flow. All these are factors in changing the rating. In one instance, no less than ten rating curves were used in a year.

Daily diversion records were kept during the year 1918 on the following canals: Alta, Gould, Fresno, Consolidated, Lake Lands, Peoples, Last Chance, Emigrant, Lemoore, Grant, "A", Island, Liberty, Turner-Riverdale, Little Mill Race, Big Mill Race, Reed, Crescent, Stinson, Beta Main, Jap, and Carmichael Slough. No satisfactory results were obtained on Beta Inside, Empire Canals Nos. 1 and 2, Blakely and Tulare Lake canals.

At the end of the calendar year 1918 the data obtained under the immediate supervision of the writer were compiled in a printed report by the Water Commission and copies were made available to all interested parties. It proved to be valuable information, as each appropriator, knowing how much water he had used, could form a fairly accurate estimate as to his requirements. The irrigation interests fully realized that this work was just what was needed and that it should be continued over a period of years. The agreement with the Commission was renewed and the work was continued through the year 1919.

The run-off during the year 1919 was considerably below the normal; in fact it was only a 58 per cent year. By the beginning of July there was not water enough to supply canals who were entitled to all of the low flow. This situation annually resulted in friction and disputes, which in recent years were greatly aggravated by personal animosities. These companies fully appreciated the necessity for giving to an unbiased and disinterested agency the authority to supervise the division of the water at low stages of the river. The State Water Commission, having through its local representative acquired the confidence of these people as to its integrity and ability, appeared as the logical agency to undertake the work. A meeting of the interested parties was called on July 28th, at which the chairman of the Commission presided. The engineer of the Commission was given authority to act as water master during the remainder of the year 1919, and to distribute to the canals entitled thereto the flow of the river up to the two thousand second-foot stage at Piedra in accordance with a schedule mutually agreed to.

This, however, was only a beginning. Engineers and others interested immediately set to work to extend the schedule. The reasons for this can be ascribed largely to the recognized need of settling all existing water rights on the stream prior to the construction of the proposed Pine Flat Storage project. Such a settlement had not been accomplished through fifty years of expensive court litigation, during the course of which 137 suits had been initiated. Several schedules were proposed, only to be rejected as unsatisfactory by one or more rival claimants to the water. Sentiment, however, in the meantime, had grown strongly in favor of adopting such a schedule. On October 18th a meeting was held, at which nearly all canal interests having established rights were represented. The meeting unanimously passed resolutions declaring itself in favor of agreeing on the adoption of a schedule of distribution, and placing its operation in the hands of a water master, acting under the authority and supervision of the State Water Commission. It was also decided that a working committee be selected, consisting of one member for each company. Plans of procedure were discussed, which led to the decision that each company present a tentative schedule of its rights, to serve as a basis for discus-

sion. The committee also went on record as desiring and requesting that the engineer of the Commission be employed for the year 1920 to carry on and continue his work and water measurements on Kings River.

Beginning with the year 1920, the scope of the work was considerably enlarged. Measurements were made and records kept of diversions on the lower river where no satisfactory results had been obtained heretofore. To furnish data especially desired by the Schedule Committee, measurements were made of diversions in Centerville Bottoms and of seepage losses and return waters from the river channel.

Much of what precedes is in a sense contemporary history and is given here briefly to show the sequence of events leading up to the most important step yet taken by the irrigation interests on Kings River, as regards a settlement of disputes on water rights—the adoption of the schedule agreement.

Several meetings were held by the executive committee, and the engineers and attorneys, who had organized themselves into a board of engineers, and board of attorneys, were busy on the work assigned to them, when it was announced that the riparian suits (*Stinson & Crescent vs. Lemoore*) were set for trial in October.

It was very apparent that if these suits came to trial, long and expensive litigation would result. No further progress on the organization of the storage project would be made in the meantime and the benefits of much of the valuable work already done would be lost.

At a meeting of the board of engineers, the gravity of the situation was discussed and a committee consisting of Messrs. J. B. Lippincott, L. A. Nares, and Chas. L. Kaupke, was appointed to prepare a tentative agreement to be made and entered into by all water users on Kings River. This agreement provided that pending litigation be postponed, that all water users submit arguments to the State Division of Water Rights (formerly State Water Commission), setting forth their claims to the waters of Kings River, and that the Division of Water Rights be requested to prepare a temporary schedule for the division and administration of the waters of Kings River for the year 1922. After being prepared by the legal department of the Division of Water Rights, it was resubmitted to the committee, the board of attorneys, and the board of engineers, and by them approved. Copies were then sent to each and every interest on the river with the request that it receive earnest and immediate consideration and also advising the recipients that a meeting would be held at an early date at which every interest claiming rights to the waters of Kings River would be requested to sign the agreement. The meeting was held on September 27, 1921. In less than two hours time thirty-five signatures were affixed, representing more than 95 per cent of the appropriations and an area of more than 1,000,000 acres.

The following is an abbreviated text of the agreement:

WITNESSETH:

That whereas, during the last twenty years the water users on Kings River have been endeavoring to reach agreements that would permit of the construction of the Pine Flat Reservoir for the conservation of the flood waters of Kings River, without successful accomplishment, the principal difficulty in connection therewith being the failure to agree on a schedule for the division of the waters. * * * The

schedules that have been presented during the past few months have no fundamental or radical differences that apparently would justify failure to reach some final conclusion and it is, therefore, believed that some independent and impartial authority would have no serious difficulty in harmonizing them; and

Whereas, * * * Said State Water Commission and Division of Water Rights have collected accurate and extensive measurements of the water of all the canals diverting water from Kings River during the past four years. Their records have been accepted as accurate and satisfactory; and

Whereas, in addition, the Division of Water Rights had at its disposal numerous other state records as to the duty of water and the areas irrigated. By agreement of the parties interested, this Division has had charge of the distribution of the waters of Kings River up to a flow of 2000 cubic feet per second, measured at Piedra, and this service has been satisfactorily performed. The Division of Water Rights as the successor of the State Water Commission is the agency contemplated under the law of the state as the proper authority to which to appeal for the distribution and administration of the streams of the state among water users; and

Whereas, * * *

Now Therefore, the various canal organizations and individuals who are diverting water from Kings River, together with the owners of riparian lands thereon, in order to avoid litigation, strife and expense, and to accomplish a more just and effective distribution of the waters of the river to those entitled thereto, and to assist in the efforts for the construction of a storage reservoir on Kings River for the conservation of flood waters and the development of underground water supply by pumping, and in consideration of the premises and the mutual covenants herein contained hereby enter into the following agreement for the preparation of a temporary schedule for the division of the waters of Kings River and its administration for the calendar year 1922, and it is hereby agreed:

(a) That all corporations, districts, individuals and riparian owners, claiming rights to the waters of Kings River, submit arguments to the said Division of Water Rights of the Department of Public Works setting forth their claims to the waters of Kings River.

(b) That the Division of Water Rights be requested to prepare a temporary schedule for the division of the waters of Kings River for the year 1922.

(c) That this temporary schedule, which is to be prepared, may be varied by the Division of Water Rights to meet the requirements of different districts or sections of the area irrigated from Kings River for different seasons of the year.

(d) That the acceptance of this agreement binds the parties signing it to the acceptance of the temporary schedule to be prepared by the Division of Water Rights, but on January 1, 1923, any canal company, individual or riparian owner, claiming water rights to Kings River, who has signed this agreement, may withdraw by serving on said Division of Water Rights written notice of intention to withdraw, which notice shall be served on or before October 1, 1922. As to all parties who have not withdrawn as aforesaid, the schedule shall continue in force from year to year, but any party shall have the right to withdraw at the end of any calendar year by giving the three months notice as herein above provided.

(e) * * *

(f) That the Division of Water Rights shall put a water master in charge of the river to interpret and administer the schedule and have control of the diversion works of the various canals.

(g) That any canal company, individual water users or riparian owner may appeal to the Chief of the Division of Water Rights from any decision of the water master, in which event all interested parties shall be notified by the Division of Water Rights so that they may be present at the hearing which shall be held by the said Chief of Division, and the decision of the said Chief of the Division shall be final.

(h) * * *

(i) * * *

(j) * * *

(k) * * *

The Division of Water Rights accepted the task imposed upon it by this agreement, and after careful study of the evidence, arguments and

**SCHEDULE FOR DIVISION & ADMINISTRATION
OF THE WATERS OF THE KINGS RIVER FOR THE YEAR 1922**

PLATE 8

documents submitted, and the diversion records of the canals during the past four years by the Division of Water Rights, prepared a schedule and appointed the writer water master to administer the same.

As provided in section (b) of the agreement a budget, to the amount of \$15,000, covering estimate of cost of administering the schedule and work incident thereto, was submitted to the executive committee and unanimously approved. In prorating the assessment among the various water users the work was divided into two divisions, with one-half of the assessment allotted to each.

(1) Administration of the temporary schedule prepared by the Division of Water Rights for the year 1922.

(2) Collecting engineering data to aid in the permanent settlement of water rights and for the consummation of the Pine Flat Storage project. Under division (2) it is contemplated to obtain:

- (a) Complete records of daily diversions by all canals.
- (b) Division of water between North Fork and the South Fork of lower Kings River.
- (c) Flow into Tulare Lake and the San Joaquin River from Kings River.
- (d) Flow into Tulare Lake from other sources.
- (e) Return water studies.
- (f) Maintenance of automatic water stage recorder on Kings River at Piedra.

The assessments levied on the various irrigation interests have been promptly paid, thus providing ample funds to carry on the work. The water master perfected his organization as soon as the occasion demanded. Two assistants were employed soon after the beginning of the year: one with headquarters in Fresno and the other in Hanford. A gage observer was employed at Piedra, and telephone lines were extended which enabled the office to have reports of the gage reading on Kings River at that point twice daily, 6 o'clock a.m. and 6 o'clock p.m., and oftener if necessary. Automatic gages were installed on Cross Creek and Tule River. Superintendents, headgate tenders and other employees of the various canal companies made gage readings and regulated headgates and weirs as directed by the water master.

The schedule was rigidly administered from the beginning of the irrigation season until May 5th, and again from July 1st to the end of the calendar year. During the intervening period the river was in flood stage and the flow exceeded the combined requirements of the canals and little supervision was necessary. The water master and his staff, however, were exceedingly busy. Records were kept and engineering data obtained as outlined under (2). In addition to this, the reclamation districts on the lower river and grain growers in the Tulare Lake Basin area were daily advised of the stage of the river at Piedra and forecasts were made of any changes of stage of the river as it affected them.

At the time of this writing, near the end of the year 1922, the schedule agreement remains in full force and effect. Not one of the signers has seen fit to avail himself of the provision for withdrawing as provided in section (d) and in part as follows: "On January 1, 1923, any canal company, individual or riparian owner, claiming water rights

to Kings River, who has signed this agreement, may withdraw by serving on said Division of Water Rights written notice of intention to withdraw, which notice shall be served on or before October 1, 1922." For the purpose of furnishing complete information to the water users of this year's schedule operation, a report was prepared by the Division of Water Rights, giving the daily diversions by all canals, excepting those in Centerville Bottoms, the discharge of Kings River at Piedra, Elkhorn Grade and below Empire Weir No. 2, for the period of January 1 to July 31, 1922. The report was made available to all signers of the agreement in ample time to permit a careful study thereof prior to October 1st. The fact that no one has withdrawn is the source of much gratification to the Division of Water Rights, as well as to the signers themselves. It is evident that they believe the schedule, although not entirely satisfactory in its present form, to be a long step in the right direction, and that with some constructive revision it will ultimately bring about an amicable settlement of all water rights on Kings River, and thus prepare the way for the consummation of the Pine Flat Storage project.

CHAPTER VIII.

LOWER SAN JOAQUIN RIVER HYDROGRAPHIC SURVEY.

By HARRISON SMITHERUM, Assistant Hydraulic Engineer.

It is a matter of record from measurements made on the San Joaquin River at Friant and near Newman, over a period of years, that a large portion of the flow of the river runs to waste annually. Seeking to utilize some of these surplus waters for the irrigation of their arid lands, the proposed Madera Irrigation District in January, 1916, filed an application with the State Water Commission for the diversion of 5000 second-feet natural flow and 380,000 acre-feet annual storage of the waters of the San Joaquin River. In September, 1919, the proposed district filed another application for the diversion of 3000 second-feet natural flow and 500,000 acre-feet annual storage. Additional large filings were made by other interests. Little or no data were available as to actual diversions and it was deemed necessary that an investigation of the various diversions and use of water be made.

Such an investigation was also necessary to the Madera Irrigation District itself and on its organization, early in 1920, the district sought the cooperation of the State Water Commission, with the result that in June of that year a contract was entered into by which the District provided funds for a hydrographic investigation by the State Water Commission on the San Joaquin, Fresno and Chowchilla rivers. While the major part of the expense of the investigation has been provided by the district, the Division of Water Rights has also contributed a comparatively minor amount to the work.

Scope and Purpose.

The investigation was to deal principally with the main San Joaquin River, including its mountain drainage area and the San Joaquin Valley portion to the lower end of the valley, together with the two tributaries, Fresno and Chowchilla rivers. Measurement and study was proposed as follows:

- (1) Flow in main San Joaquin, Fresno and Chowchilla rivers.
- (2) Diversions from above named streams.
- (3) Present use of water for irrigation.
- (4) Effect on irrigation of release of storage water from power reservoirs.
- (5) Return flow from irrigation in the main San Joaquin, Merced, Tuolumne and Stanislaus rivers.

Cooperation.

In addition to money provided as just noted, both the District and the Commission have supplied water stage registers for the work. The water resources branch of the Geological Survey and the interests using waters within the area investigated have cooperated in establishing measuring stations and furnishing available records. Acknowledgment is made for information received and courtesies extended by the officials and employees of these interests.

Field work on the investigation began June 11, 1920. After a reconnaissance of the territory to be covered it was realized that

with the funds available, the nature of the country to be traversed and field conditions to be met precluded various phases of the work as outlined and it was decided that the major portion of the field work must be in the valley section and would be confined to the ascertainment of the discharges of the above mentioned streams and diversions therefrom.

The measurement of gravity diversions has been confined to controlled diversions, because of the number and character of outlets and the adverse physical conditions existing at many of them. The determination of the duty of water over the areas served by means of the measured flow at the intakes of canals is impossible, due to interchange of water between canals. These conditions are found only on the San Joaquin River and will be discussed later.

In addition to the measurement of the controlled gravity diversions from the streams in question, measurements on the San Joaquin River near Newman, in cooperation with the water resources branch of the Geological Survey, the Merced River near Livingston, the Fresno River at Madera, and the Chowchilla River above Buchanan, have been made. On Plate 9, page 66, will be found a map showing the territory covered by this investigation and the various diversions and measuring points.

SAN JOAQUIN RIVER.

The San Joaquin River, with a mean annual flow of 2,000,000 acre-feet at Friant and a drainage area of 1640 square miles, is the second largest stream of the valley.

Entering the plains below Friant, it flows southwesterly to the point of confluence with Fresno Slough and thence northwesterly to Suisun Bay. In its course to Suisun Bay the flow is greatly increased by many important tributaries draining the western slopes of the Sierras. During periods of peak run-off, the flow is further increased by an uncertain overflow from the Kings River watershed, entering through Fresno Slough. Tributaries from the west side are of little importance.

At Friant the river is shut in by bluffs, but it soon enters the low flood plain of the valley and at that point Gravelly Ford Canal diverts.

"The surface of the valley is in brief a combination of the surface of a great number of alluvial fans originating at the mouths of the canyons, through which the tributary streams discharge from the mountains into the valley."

"Each stream that enters the valley brings with it from the mountains a greater or smaller quantity of sand, gravel, or boulders. All or a part of this burden is deposited in the valley and the deposit constitutes the alluvial fan of that particular stream. The apex of each fan is the mouth of the stream canyon. From this apex it broadens and flattens until it coalesces at its periphery with other fans. The stream that built the fan usually spreads delta wise over it, discharging through a number of diverging channels into the trough of the valley." (U. S. G. S. Water Supply Paper No. 299.)

That portion of the San Joaquin Valley where are met the major problems of this survey lies wholly within the low flood plain of the river and its various tributaries. The stream is confined by low banks and cut by numerous sloughs, which, after running for a distance in



the same general direction as the river, reunite with it forming a broad swampy area which is often submerged. Canals, dams, levees and irrigation systems within this area have served to reclaim extensive areas. Other large areas of undeveloped or only roughly developed wild grass pasture lands still remain that are subject to inundation through river and slough outflow, together with water from controlled diversions.

Roughly, this flooded area extends along both sides of the river between the Aliso Canal and the mouth of the Merced River, except for that portion on the west side of the river between Mendota Dam and a point two miles above the head of Pick Anderson Slough.

Diversion points within this area are accessible only over difficult roads, which grow worse as the river rises. At flood stages these diversions can be reached only by boat or by horse drawn vehicle, the latter a hazardous undertaking without intimate knowledge of the country.

Between the Gravelly Ford Canal in section 8, T 13 S., R 17 E., and the mouth of the Merced River, many of the sloughs have been controlled and have become parts of irrigation systems. Others, while uncontrolled, are important factors in the irrigation of wild pasture lands. These, together with the artificial canals cut into the banks of the river, constitute the gravity diversions from the San Joaquin River.

There are fifteen gravity diversions controlled by structures; more than twenty uncontrolled sloughs, which take water at various stages of the river; innumerable small sloughs and overflow channels taking water only at extreme high stages; and all these divert from the San Joaquin River in that portion of its course between the Gravelly Ford Canal and the mouth of the Merced River, a distance by river of approximately eighty miles.

Problems Encountered.

The uncontrolled sloughs along both sides of the river present many difficulties of measurement. Diversion points are not readily accessible and a large portion of the water diverted is returned to the river. Many of the sloughs divert water from, or return water to, the river depending on the stage of the river and depth of inundation of the surrounding country. The areas served by these diversions are unprepared or only roughly prepared wild grass pasture, which are also subject to overflow and may receive return or waste water from controlled diversions. These latter present no unusual problems in the measurement of amounts diverted other than the difficulty of obtaining entirely satisfactory records of daily discharge which difficulty is due to operation of check gates below gaging stations.

The East Side Canal is an exception to the above. Due to numerous waste gates between the intake and Bear Creek, to provide for the passing of water diverted by uncontrolled sloughs and river overflow, it was necessary to locate the measuring station on the canal just above the Stevinson Colony. During flood stages of the river the canal may be supplied entirely by this cross-country water.

The areas served by these diversions consist both of lands cultivated for alfalfa and annual crops, and lands flooded and swamped for wild grass hay and pasturage or for reclamation from alkali. These areas are

held in large tracts, owned by the interests controlling and operating the diversions.

Within the cultivated areas on the west side of the river, there is a complicated interchange of water between canal systems; the lower diversions receive waste water from irrigated areas supplied by higher diversions, and areas served are extensive and irregular in shape, making determination of duty impossible.

The wild grass lands served by the controlled diversions lie principally on the east side of the river. These areas are at best only roughly prepared for swamping by high check levee systems. The areas actually receiving water can be determined only by detailed surveys. The waste and return flow from this swamp irrigation is large, but because it is returned to the river in the same channels with water diverted by uncontrolled sloughs and river overflow it is unmeasurable.

The canals serving this area divert from the river and run north across the trough of the country. There is much interchange of water between canals together with water diverted by uncontrolled sloughs and river overflow. It is not uncommon, during flood stages of the river, for the headgates on lower diversions to remain closed, the canals being supplied entirely by an upper diversion or by a combination of return flow from swamp irrigation, overflow from the river and water diverted by uncontrolled sloughs.

The determination of the duty of water under these conditions is impractical.

Measuring Stations.

Three gaging stations valuable to the investigation are maintained on the San Joaquin River by the United States Geological Survey: one at Friant, one near Newman, below the mouth of the Merced River, and one below the mouth of the Stanislaus. The latter station was established in 1922 for the measurement of return flow from irrigation. A measuring station on the river at the head of Lone Willow Slough is maintained jointly by the San Joaquin Light and Power Corporation, Southern California Edison Company, and Miller and Lux, Incorporated. This station is used principally as a control station for the release of stored water from power reservoirs and for the allotment of water to the canals having the first rights on the river, namely, the San Joaquin and Kings River Canal and Irrigation Company's main canal, and the Chowchilla Canal. The station is of little value during flood flows due to overflow of river banks above the station.

Diversions.

At present there are fifteen controlled gravity canals and sloughs and ten major pumping plants diverting from the San Joaquin River, named in their order down stream as follows:

(1) Gravelly Ford Canal; (2) Aliso Canal; (3) Browns Slough; (4) Lone Willow Slough, Columbia Canal, Chowchilla Canal; (5) Herminghaus Slough and Mowry Canal; (6) Tranquillity Pump No. 1, Fresno Slough; (7) Tranquillity Pump No. 2, Fresno Slough; (8) Firebaugh Canal Pump; (9) Outside Canal; (10) San Joaquin and Kings River (Main) Canal; (11) Helm Canal; (12) Helm Ranch Ditch; (13) Blythe Canal; (14) Temple Slough; (15) Santa Rita

Slough and Pozo Extension Canal; (16) Siphon Slough; (17) East Side Canal; (18) San Luis Island Canal; (19) Patterson Water Company; (20) El Solyo Ranch; (21) Whitehall Estate; (22) Naglee-Burke Irrigation District; (23) West Side Irrigation District; (24) Byron-Bethany Irrigation District; (25) Knightsen Irrigation District and East Contra Costa Water Company.

The diversions in the San Joaquin delta have not been considered within the scope of this survey and have not been investigated.

FRESNO RIVER.

The Fresno River with a drainage area of 272 square miles heads in the low Sierras. Dependent upon rainfall for its water supply, the flow is intermittent, and without storage very undependable for irrigation. The important flow occurs between the months of December and June. The bed of the stream is practically dry during the remainder of the year.

Measuring Stations.

At present there are two gaging stations on the Fresno River, one near Knowles, maintained by the United States Geological Survey, and one at Madera, maintained by the Division of Water Rights.

Diversions.

There are three canals diverting from the Fresno River, namely: Madera Canal and Irrigation Company, Stockton and Bonita canals. The Madera Canal and Irrigation Company serves from 8000 to 10,000 acres annually. The Stockton and Bonita canals are used to irrigate lands on the Bonita and Monte ranches owned by Miller and Lux. The Stockton Canal is used to flood wild pasture land, while the water diverted by the Bonita Canal is used for the irrigation of alfalfa.

CHOWCHILLA RIVER.

The Chowchilla River, draining an area of 268 square miles, is similar in origin and flow to the Fresno River. It flows in a south-westerly course along the northern boundary of Madera County and thence northwesterly to its junction with the San Joaquin. About ten miles below Buchanan the stream forks into three channels: Berenda Slough, Ash Creek and Chowchilla River. During the season of maximum run-off, Ash Creek and Berenda Slough carry the bulk of the flow. The Chowchilla River by means of temporary dams across the bed of Ash Creek carries the entire low water flow.

Measuring Stations.

Three stations are maintained on Chowchilla River by the Division of Water Rights: one in the foothills above Buchanan, the others above and below Sierra Vista Ranch, respectively. The two latter stations are used to determine the water diverted by the Sierra Vista Ranch. Being located below the forks of the stream the measured flow at these stations is not comparable to the flow above Buchanan, except during periods of low flow.

Diversions.

Aside from wild grass irrigation by flooding practiced on the lower reaches of the stream, the only irrigation system on the Chowchilla River is that of the Sierra Vista Ranch near Minturn.

WORK DONE.

Progress in 1920.

June and July were spent in a reconnaissance of the territory and in making intermittent current meter measurement on the various canals and streams within the scope of the investigation. Following the reconnaissance, automatic water stage recorders were installed at the previously selected points on the main diversions as rapidly as possible, and by November 1st twelve such stations were established. Included among these were the five canals diverting water at that season of the year. Three diversions, namely, Henninghouse Slough, Santa Rita Slough and Siphon Slough, presented unfavorable conditions for obtaining continuous records and were not equipped with measuring stations.

Current meter measurements were continued throughout the year on the canals and return flow measurements made on the main San Joaquin and several tributaries.

The results of these measurements are available through the Division of Water Rights in a report entitled "Report of San Joaquin River Hydrographic Survey for 1920."

Progress in 1921.

During 1921 water stage registers were installed on all gravity diversions at previously established measuring stations as soon as the canals began to divert, and a continuous record was kept throughout the year. Current meter gagings were taken on all canals as often as possible, the average being one gaging per week on each canal, to establish station rating curves. In general the canals and sloughs have low gradients and the rating stations are affected by the operation of check gates and the ponding of overflow water below the stations, making frequent measurements necessary.

Measuring stations equipped with staff gages were rated and maintained on Fresno River near Madera, on the three canals diverting from the Fresno River, on the Chowchilla River above and below the Sierra Vista Ranch, and on the Merced River below Livingston.

In addition to the above, measurements were made on the San Joaquin River near Newman in cooperation with the United States Geological Survey, on the lower Merced in the study of return flow and on miscellaneous diversions and tributaries not equipped with rating stations.

The results for 1921 are embodied in a report entitled "Report on San Joaquin River Hydrographic Survey for 1921."

Progress in 1922.

The work during 1922 has been similar to that of 1921.

The measuring stations on the Fresno River, Fresno River diversions, and Chowchilla River, were equipped with water stage registers. Additional stations, equipped with water stage registers, were established on the Chowchilla River above Buchanan and on the San Joaquin and Kings River Canal (Main) one mile below the head. The station on the lower Merced was replaced with a cable station, equipped with a water

stage register, some four miles upstream from its former location at Milliken Bridge. In August an additional water stage register was installed on the Merced River near the mouth for the measurement of return flow from irrigation.

It has been possible, as noted above, to gradually enlarge the field of the investigation during successive seasons. At the same time the accuracy and general reliability of the work has also advanced, the whole without materially increased expense. These results have been brought about through greater efficiency of the engineering staff made possible mainly by close personal contact and familiarity with the numerous problems recounted earlier.

CHAPTER IX.

LEGAL DEPARTMENT.

Character of Work Performed.

The legal work of the Division of Water Rights has grown steadily with the increasing volume of work handled by the Division, until the full time services of an attorney have become necessary. Legal advice is constantly required in connection with every activity of the Division. Questions of great variety and complexity are continually presented by applications filed before the office. Every case referred from a Superior Court involves legal advice and assistance to the Division in fulfilling its function as a referee and each stream system adjudication undertaken has its legal problems for solution. Frequent oral advice is called for by engineers of the Division relative to legal considerations both procedural and substantive; perplexing details of office administration and procedure constantly arise, necessitating interpretations as to the scope and meaning of provisions of the "Water Commission Act," which act has received practically no interpretation by court decision; written opinions are filed on questions of especial importance; contracts are drawn; official orders, certificates, and forms are prepared; conferences and hearings are attended in behalf of the Division; appearance is made in court when necessary; assistance is rendered in the preparation of stipulations for the settlement of water disputes; legal correspondence is conducted by the attorney; and letters, submitted by people from all parts of the state, seeking information relative to the law applicable to water rights and claims, are answered.

California water law is especially difficult of ascertainment due to recognition of both riparian and appropriative rights. The Water Commission Act throws light upon the doctrines of appropriation, but there is no act defining riparian rights and the law relative to both riparian and appropriative rights can be approximated only after reference to numerous court decisions, which are often apparently conflicting in terminology as well as in result. This situation is responsible for a heavy demand for information general and specific on the subject of water rights, and though many of the inquiries made are not clearly within the jurisdiction of the Division, they are, nevertheless, answered and as definitely as possible whenever the Division believes it can be of service in assisting to clear up a water problem. Many intricate questions arise upon which opinion can be given only after careful study.

Legislative reforms and provisions needed are from time to time noted and drafted for enactment. In 1921 bills were presented before the legislature for the purpose of strengthening weak points in the "Act" and making the law more adaptable for service to the water users of the state. These defects come to light only as problems arise. At the next session of the legislature additional changes will be proposed by bills drafted to increase the efficiency of the Division in accomplishing its work.

On large stream systems a problem of practical difficulty remains after water rights have been decreed. Actual distribution of water in times of scarcity necessitates accurate apportionment and fluctuating stream flow demands vigilant head gate adjustment. Obviously one

management is essential to prevent mistake and insure fair play. Also, a decree can only be successful as it is administered. In view of the importance of this work and the increasing demand therefor a study of water master control in other states has been undertaken and is in course of progress with the purpose of formulating any additional legislation on the subject that may appear advisable.

In the above it has been attempted to set forth in a general statement the work conducted by the legal department of the Division and no attempt has been made to go into a detailed review which could be made to occupy many pages and which would not be appropriate in this report. Briefly the work of the legal department along the lines above indicated is increasing along with the volume of work transacted by the Division. This increasing activity is commensurate with the ever growing demand for water and the keener contention for its acquisition and control and for safeguarding rights claimed.

Opportunity for Settlements Out of Court.

As a disinterested body with the means of ascertaining the essential facts of a case without a tedious hearing the Division is able to bring together litigants and prospective litigants where a court with its more formal procedure would fail. In the past, parties in interest or their attorneys and Division representatives, usually the chief, an engineer and the attorney, through the medium of an informal conference, have been able to gather around the table and in the light of facts ascertained by the Division, arrange a settlement by stipulation or agreement. This work has been accomplished with considerable satisfaction to all concerned and with a saving of time and expense that has been very appreciable. A day of conference may save a week of trial and reach a more desirable and final result. This valuable service has been rendered many water claimants, as witness such instances as the San Pedro Creek reference from the Superior Court of San Mateo County and the North Fork of Cottonwood Creek reference from the Superior Court of Shasta County and the Hat Creek reference from the same court which is in course of settlement by stipulation. This method of procedure is also frequently employed to dispose of protested applications and contests arising in the course of adjudication work.

The Tulare Case.

On July 6, 1915, the Tulare Water Company filed an application to appropriate 2000 cubic feet of water per second from Kern River flowing through Buena Vista Slough. September 26, 1919, the executive member of the State Water Commission entered an order rejecting the application, and December 17, 1919, the Commission as a whole affirmed this order of the executive member, which was based upon the conclusion that there was no unappropriated water. The Tulare Water Company thereupon applied to the Superior Court for a writ of mandate. The Superior Court sustained a demurrer to the complaint and held that mandate did not lie. Upon appeal the District Court of Appeal reversed the court below and directed that the demurrer be overruled (34 Cal. App. Dec. 987). Upon hearing before the Supreme Court the trial court was directed to overrule the demurrer and hear the cause on the merits. This decision of the Supreme Court was rendered December 12, 1921, and since that date no action has been

taken by the Tulare Water Company to set the case for trial on the merits. The decision is reported in Volume 187, California Reports, at page 533.

Since the publication of the Tulare case decision a broadcast impression has spread throughout the state which has been frequently and lustily voiced to the effect that the "wings of the Water Commission have been clipped," and that the Division of Water Rights as successor to the State Water Commission has been confined within a narrow field of activity. This impression is without foundation in law or in fact and is based upon the idea that all applicants are entitled to permits, that upon the refusal of a permit an applicant may receive a writ of mandate for the asking, only showing an application in due form, and so compel the issuance of a permit, and that the Division of Water Rights has been deprived of discretion and reduced to a perfunctory organization, a recording office for applications and permits.

The Tulare decision was rendered upon appeal from a ruling on demurrer. The petition alleged facts which established an application in due form for beneficial use and alleged unappropriated water. The demurrer admitted the facts pleaded and therefore admitted that the application was in due form, that it was made for a beneficial use, and that there was unappropriated water. The contention of defendant was that a Water Commission decision was final and that mandamus therefore did not lie. The Supreme Court decision negated this contention. It in effect said that if the Superior Court upon evidence submitted should find that the application was in due form, that it was made for a beneficial use and that there was unappropriated water it should issue a writ of mandate directing the Water Commission to issue a permit. And the Supreme Court therefore overruled the demurrer and directed that the Superior Court hear the evidence as to existence or non-existence of the facts pleaded and admitted by demurrer.

But the Tulare decision does not deprive the Division of the right to investigate and compile data and hold hearings and ascertain the existence or non-existence of unappropriated water and to decide according to its findings of fact; it does not hold that an applicant upon presentation of an application duly executed and in form is entitled to a permit as of right; it does not hold that the presence of unappropriated water is not essential to secure a permit; it does not decide that writs of mandate are available without proving the existence of those facts which entitle a complainant to a certain action by an official body; it does not command the Division to issue a permit; it does not disturb the order rejecting the application of the plaintiff water company.

As to the instant case the decision merely disposes of the demurrer and opens the way for a trial on the merits. It remains for the Tulare Water Company to prove the pre-requisite facts and the Division of Water Rights contends that at least one essential fact does not exist, to wit, unappropriated water.

That the Tulare decision could not reduce the Division of Water Rights to a perfunctory existence can not be disputed for that decision has no relation to two out of three important divisions of work handled by the Division, to wit, stream system adjudication of all appropriative rights involved, and determination by court reference procedure of all water rights whether riparian or appropriative.

That the Tulare decision has not even reduced the Division of Water Rights to a perfunctory existence as regards jurisdiction over applications, is evidenced in the following paragraphs:

The Appellate Court in its decision declared it to be the duty of the Commission to investigate and determine and upon finding no unappropriated water to reject an application, as witness the following language:

“When an application is filed for the appropriation of water of a stream it is incumbent upon the Water Commission to approve the application if it fully complies with the provisions of the act and the necessary facts exist—that is to say, that the water applied for is unappropriated and subject to appropriation and that it is intended to be used for beneficial purposes.”

“But it is not the duty of the Water Commission to approve every application which is in the prescribed form. As it is only water that is subject to appropriation, or is unappropriated, that may be applied for under the act, the commission must investigate under section 10 of the act, and determine whether the water applied for is in fact subject to appropriation or is unappropriated. If any of the essential facts necessary for the approval of the application are wanting, it is the duty of the Commission to refuse to approve it. But neither the approval or rejection of an application is a final judgment reached after a hearing and determination of the question involved.”

The Supreme Court did not negative the expression above quoted from the Appellate Decision and the Supreme Court decision is authority only on the point at issue, to wit, whether on facts pleaded and admitted by demurrer (an application in due form, unappropriated water, beneficial use) a writ of mandate lies.

The application stands rejected today months after the decision. Were a writ of mandate issuable upon merely showing an application in due form certainly the company would have asked for it. This long delay seems to indicate the interposition of legal obstacles between the Tulare decision and a writ, and one chief obstacle, it is maintained, is the proof of unappropriated water.

The Division of Water Rights has continued to function without hindrance, and as extensively, vigorously, and efficiently as ever did the Water Commission. Its investigation work towards determination of existence or non-existence of unappropriated water in connection with applications to appropriate continues and the evidence resultant from such work will assist in reaching a correct final determination in such cases as may be reviewed by the courts. Also, the value of such technical investigation of purely physical problems is everywhere admitted and this very work in nearly all cases satisfies applicants whose applications are rejected, because the water applied for does not exist.

In conclusion it is here pointed out that as a matter of law the Division of Water Rights has not been restricted in scope of operation and that as a matter of fact no determination of the Division has yet been reversed and that though its determinations are subject to review we are not for that reason impotent. Court decisions are also subject to review by higher courts.

CHAPTER X.

UNDERGROUND WATER DEVELOPMENT.

The general subject of underground water and its great and increasing importance in California needs no comment, as the trend of development in this direction is well known. With the tremendous increase in pumping from ground water in recent years, however, a series of new problems, both physical and legal, have been encountered, and with the solution of these problems the Division of Water Rights must necessarily be intimately connected.

The conflicts arising over the ownership and use of water flowing on the surface of the ground can be, and have been in many cases in California, most distressing and injurious to the best interests of the state. Here, the physical facts can be directly ascertained. How much greater then is the possibility of misunderstanding or conflict over the use of an underground supply, where the facts are always obscure and in some cases not susceptible of close determination.

The question of how to proceed with the fullest possible utilization of the remaining underground sources of supply without a repetition of the earlier conflicts over surface rights or possible loss of capital through ill-advised projects is occupying the attention of many individuals and concerns in this state at the present time. This is particularly true in the southern part, where, most surface supplies having been appropriated many years ago, later projects have been forced to depend on the underflow for their water supplies. This chapter will be devoted to a discussion of the more recent problems brought to the attention of the Division.

By far the greater part of the use of underground water for irrigation has come about since 1899. In the decade since 1909 the increase has been specially marked and two-thirds of the 868,000 acres so irrigated at the time of the last census has been developed in the last ten years.

The following table, taken from data gathered by the United States Census Bureau, shows for the last three census dates the total acreage irrigated in the state as compared with the total irrigated by pumping from underground sources. It is especially noteworthy that while in the last decade the total irrigated area has increased fifty-four per cent the area irrigated from underground water has increased two hundred and fourteen per cent, almost exactly four times as fast. It is also noteworthy that while in 1909 only ten per cent of the total area was irrigated from underground sources, this had increased to twenty-one per cent in 1919.

TABLE 6.
Increase in Irrigated Acreage in California.

Year	Total acreage irrigated	Acreage irrigated from underground sources
1899 -----	1,446,000	153,000
1909 -----	2,664,000	277,000
1919 -----	4,095,000	868,000
Increase	Per cent	Per cent
1909-1919 -----	54	214

The subject must be considered in both its physical and legal aspects. In a surface water problem the physical facts, while often intricate

and difficult to obtain, can after all be obtained with sufficient accuracy, and it is the awkward and involved legal situation involving the opposing doctrines of prior appropriation and of riparian rights, that creates the most serious obstacles to harmonious development. With underground water the case is exactly the reverse. The physical facts can be approximated only with great difficulty while the legal situation on the other hand is comparatively clear.

Legal Aspects.

As laid down by the courts, the rule governing the use of underground waters is, briefly, that a natural ground water supply is a common benefit for all overlying lands, and that each land owner is entitled to a reasonable use from this supply in common with all other overlying land owners. Use of the ground water supply is also allowed on distant lands when there is a surplus over and above the reasonable use of the overlying land owners.

It will be seen that the above rule allows a wide use of the underground water supplies, and does not restrict it to a few fortunate individuals owning land along a stream, as does the riparian doctrine. It affords the basis for the orderly development and distribution of all such sources of supply, which development as indicated by the figures quoted, is increasing rapidly, and is of the greatest importance to the progress and prosperity of the whole state.

This rule of the courts has not, however, been followed by delegating definitely to an administrative body the duty of applying its admirable principles. The Water Commission Act, under which the Division of Water Rights functions, states in section 42 in part as follows:

“Whenever the terms stream, stream system, lake or other body of water or water occurs in this act, such term shall be interpreted to refer only to surface water, and to subterranean streams flowing through known and definite channels”.

This definition is not at all clear legally, and it is manifestly impossible for the Division, when receiving applications, to investigate each case and determine whether or not the water applied for is “flowing through known and definite channels”. It is the practice of the Division to notify parties desiring to file applications for underground water of the limitations of section 42 and to further advise them as follows:

“It is therefore unnecessary to apply if the waters to be developed are merely percolating waters. The Division of Water Rights advises, however, that application be made even in the case of percolating waters developed on the public domain (by boring wells, driving tunnels, or other methods) so that the applicant may have a stronger ‘record protection’ in case conflict later arises with others who enter the public land upon which the development is situated”.

If, after receipt of this letter, the party still desires to file an application, it is accepted and filed in the regular manner and acted on in due time. Large numbers of such applications have been received, indicating a general desire for state supervision of underground water supplies.

Physical Aspects.

The impression prevailed generally in the past, and still persists to an unfortunate extent that the supply of underground water is inexhaustible, on account of the great depth and extent of some of the underground basins. It is clear, however, that over a period of years, no more water can be drawn out of the ground than goes into it, without a gradual lowering of the level of the water surface, and an eventual depletion of the basin.

The amount of water being supplied to the underground basin each year, or annual replenishment, is the first item to be taken up in the technical investigation of a ground water situation. This replenishment consists mainly of the percolation from the channels of the stream or streams traversing the basin. To obtain the amount of the percolation necessitates stream measurements of great accuracy, since it is often but a small percentage of the total flow. Inaccuracies may be introduced by the fact that there are other sources of replenishment than percolation from the stream beds. Such sources might be direct accretion to the ground water from rainfall on the basin, from flood run-off of minor streams and gullies, which as a practical matter are unmeasurable, return water from irrigation of overlying land, supplies from inter-connected adjacent basins, etc.

The amount of water withdrawn from the basin, or the annual draft, must also be obtained. This consists first of the direct draft by pumping for irrigation and domestic use, which is readily ascertainable. Springs, swamps or artesian wells may be the cause of additional drafts. Evaporation from the surface of the ground or from swamps is difficult to estimate accurately, but may be the cause of a large loss from the underground supply, and finally, if the basin is not of the "closed" type, that is, if there is an underground outlet to a lower basin or to the ocean, a very large draft may exist which it may not be possible to directly measure.

By the above it is not meant to convey the impression that it is impossible to ascertain the physical facts regarding underground water. This is not the case, for it is possible in each case to secure data sufficiently accurate for the purpose in mind. However, such data to be of value must be the result of a painstaking and intensive investigation, which often must extend over more than one season. The Division of Water Rights and its predecessor, the State Water Commission, have directed or assisted in several such investigations, all of which have been successful in obtaining the desired data. One of these investigations was carried on by the Commission for three years at an expense of \$30,000, and included probably the most complete study ever made of an underground water situation. It was possible at the conclusion of this study to closely balance the replenishment against the draft, the basin being of the closed type, and to evolve the relation between the amount of water flowing in the stream and the percolation therefrom. The work resulted in an agreement whereby it was possible to proceed with the construction of a large reservoir on the headwaters of the stream.

Summarizing the above statements, the law of underground waters is in conformity with the needs of the state, allowing full development.

Administration and direction, however, are lacking. The physical facts can be determined by proper investigation.

"Spreading" of Storm Waters.

The topography and climatic conditions in the southern portion of the state have resulted in the development of a method of conservation of water in that section which is relatively new in the art of irrigation. Surface storage of flood waters has been known and practised the world over for a long time. Underground storage of these waters and their recovery by pumping or by gravity, at the lower end of a subterranean basin, was brought about by demand for water and the lack of feasible surface reservoir sites.

The slopes of the stream channels are steep, making available surface storage very expensive. The run-off is flashy, the variation between normal summer flow and mean annual flow being exceedingly large, and the variation between wet and dry years such that excessive reservoir capacity is needed to furnish hold-over storage, when anything like the entire run-off of the stream over a long period of years is to be conserved.

The lack of available surface storage sites has been compensated for in a measure by the deposition in the stream beds themselves of alluvial material, and the formation at the mouth of the streams of debris cones. Flood water is readily absorbed in these cones under natural conditions. Much of the low flow of the streams in the summer time is maintained by the gradual draining out of the alluvial deposits saturated by the flood flow of the preceding winter.

The spreading of flood waters developed because the draft from various basins had become larger than the natural replenishment. As the name implies, the flood waters are spread by artificial means over a larger surface of porous ground than the stream would naturally occupy. The results obtained have been gratifying.

The most notable example of such spreading is that of the Water Conservation Association on the upper Santa Ana River. The association, composed of the various water and ditch companies diverting water from the Santa Ana River, assisted by the counties interested, has been very active in spreading and sinking the flood flows of the river on the upper debris cone of the river near Redlands. Accurate records of the amounts spread each year have been kept since 1912, and show the maximum to have been 82,000 acre-feet in 1922, and the minimum to have been 3000 acre-feet in 1913. A comparison of well levels in the San Bernardino Valley covering the period 1911-1921 proves conclusively that the spreading has resulted in raising the average well levels in the valley from ten to twenty feet. The cost of such spreading is said to be about fifteen cents per acre foot. The operation has proved so successful that the Association has lately applied to the Division of Water Rights to appropriate 150 cubic feet per second in addition to the original filing for 240 cubic feet per second, making a total of 390 cubic feet per second, or 19,500 southern California miner's inches, to be diverted.

A number of other applications have been received by the Division for the appropriation of water for spreading purposes. The applicants desire to spread storm waters and thereby raise or maintain the

ground water levels in many southern California basins. Among these are the San Jacinto, Perris, Coachella, San Bernardino, Antelope, San Fernando and smaller valleys. In some cases these applications have been actuated by proposed surface storage developments upon the streams applied for as sources.

The difficulties arising in connection with these applications lie in establishing the fact of beneficial use of the water appropriated. In a surface diversion, even including storage, the water impounded or diverted from the stream may be measured and seen. Its course to the place of use can be followed and the water used measured and identified as that diverted or stored. Establishing the fact of beneficial use is a simple matter of observation and measurement.

With an appropriation for underground storage, it is difficult in some cases to determine even the amount stored, unless there is an actual taking of the water out of the stream through ditches. Some spreading comprises merely the placing of obstructions and check dams in the stream channel to retard the flow, and it is difficult to measure the increased percolation caused by artificial methods over that naturally occurring.

Once the water is placed underground, it becomes impossible to trace its movements without intensive investigation. The question arises as to whether the water is used by those in whose interest the application was made, by other users in the same or a distant locality, or whether it passes on beyond the wells and pumps and is evaporated or is lost in the ocean.

The controversies which arise as a result of this uncertainty occur where it is desired to make an appropriation for diversion or storage upstream from the proposed spreading diversion. Spreading *per se* can not be considered an appropriation any more than surface storage, unless the water so spread or stored is beneficially used. Unless this use can be shown, the applicant for spreading can not claim a basis of right upon which to receive a license, or to object to upstream diversion or storage. The solution of the problem would be a statute defining what constitutes beneficial use by spreading.

Overdraft from Basins.

Another question is that of the over-appropriation, or overdraft, of subterranean basins. The principles laid down in various cases by the Supreme Court of correlative rights as between overlying landowners, and of the superior right of the overlying owner as against the exporter to distant lands, are just and equitable as long as there is no overdraft upon the basin. When, however, the development of ground water has reached and exceeded the safe yield of the basin, and the water levels are persistently falling from year to year, regardless of climatic conditions, additional pumping even for use upon lands overlying the basin should be restricted unless the replenishment can be increased by artificial methods, for it means a gradually increasing pumping lift for all pumps, which may eventually prove prohibitive, and the ultimate reduction of the water available to each irrigator to a quantity less than the amount sufficient to sustain plant growth.

The condition of overdraft exists or is being approached in some sections of the state at the present time, and if the rapid rate of develop-

ment occurring during the last few years is maintained in the future, without artificial replenishment, serious results will ensue.

Underground Water Legislation.

Generally speaking, the need of legislation relative to ground water is to put into practical effect the rules already laid down by the courts. The Division of Water Rights has administrative jurisdiction over surface water, and partially so over sub-surface water. However, the surface and ground water supplies are so intimately related physically that one can not be satisfactorily administered without consideration of the other. The water does not change with its disappearance underground and subsequent recovery, and the two classes of water rights, surface and underground, when on a single source should not be differentiated either physically or legally, as they apply to the same water. The recent spreading applications connect surface flow and underflow directly, as the water is taken from the one and delivered to the other, to be later recovered and beneficially used.

Mr. Francis Cuttle of Riverside, president of the Conservation Association whose spreading operations on the Santa Ana River have been noted, says in a letter on this subject:

“The only suggestion I have is that the law should be amended so as to give the State Water Commission jurisdiction over underground waters. I have in mind the tremendous expense and long drawn out litigation that has been gone through between the city of San Bernardino, the city of Riverside, and the Riverside Water Company, covering nearly a year of actual trial at court, involving the expenditure of over \$100,000 to the parties to this litigation, and it is not likely that much will be accomplished when all of this expense and trouble has been incurred.”

Recommendations.

The Division of Water Rights recommends that legislation be adopted covering the following points in connection with underground water:

Defining beneficial use in connection with spreading and underground storage, and amending the present technical requirements of applications to allow this type of filing to be readily handled.

Authorizing the ascertainment of physical facts relative to the water supply of underground basins where overdraft exists or threatens, and the withholding of further permits for diversions from such basins when in the judgment of the Division the beneficial draft exceeds the water crop.

Requiring that application be made to the Division for the appropriation of underground water whenever the same is to be used on other than overlying lands.

CHAPTER XI.

FINANCIAL STATEMENT.

The following table shows the income and expenditures of the Division of Water Rights since July 29, 1921, the date on which the act organizing the State Department of Public Works became effective.

TABLE 7.
FINANCIAL STATEMENT.
STATE DEPARTMENT OF PUBLIC WORKS.
DIVISION OF WATER RIGHTS.

Statement of Income and Expenditures for the period July 29, 1921, to June 30, 1922.

INCOME.

Appropriations—			
Salaries of Commissioners—Chapter 13—1921	-----	\$389	75
Support—Chapter 905—1921	-----	71,280	79
Survey Water Resources—Chapter 411—1921	-----	20,035	03
Treasury Revolving Fund—Chapter 854—1921	-----	416	07
			\$92,121 64
Contributive funds—			
San Joaquin Hydrographic Investigation Fund	-----	\$2,407	01
City of San Luis Obispo Fund	-----	500	00
San Jacinto Fund	-----	1,502	37
			4,409 38
Total income	-----		\$96,531 02

EXPENDITURES.

Appropriations—			
Administration	-----	\$23,511	45
Applications	-----	48,801	59
Adjudications	-----	7,166	13
Stream Gaging—Cooperative U. S. Geological Survey	-----	9,729	63
San Jacinto Fund—Chapter 411—1921	-----	2,912	84
			\$92,121 64
Contributive funds—			
San Jacinto Fund	-----	\$1,502	37
City of San Luis Obispo Fund	-----	500	00
San Joaquin Hydrography Investigation Fund	-----	2,407	01
			4,409 38
Total expenditures	-----		\$96,531 02
Fees collected and credited to General State Fund	-----		\$16,958 41

The income statement is segregated by funds, and those under the heading "Contributive Funds" were not supplied by state appropriation, but by outside interests. The expenditures are similarly divided into "Appropriations" and "Contributive Funds," and the first item is segregated by functional activities.

To complete the record since the submission of the last biennial report of the State Water Commission, there has been prepared also a financial statement covering the period July 1, 1920, to July 29, 1921. This statement will be found in Appendix VI, on page 114.

Fees.

Fees in the amount of \$16,958.41 were collected in the period July 29, 1921, to June 30, 1922, and have been transmitted to the State Controller and deposited in the state treasury to the credit of the general fund of the state, in accordance with the requirements of the act creating the office. The fees include those received for filing applications, in connection with the issuance of permits, and miscellaneous charges, such as for copying and certifying records, the main portion, however, coming from the permit fees, which are collected on a sliding

scale basis as set forth in the act. The amounts of such fees received during the last five years by the Division and its predecessor, the State Water Commission, have been as follows:

1917-1918 -----	\$4,157 73
1918-1919 -----	3,999 55
1919-1920 -----	6,769 76
1920-1921 -----	16,660 70
July 29, 1921 to June 30, 1922 -----	16,958 41

A very large increase of fees received is noted during the last two years. This has been due to increased activity of the office in issuing a greater number of permits, and also permits for larger projects. The Division of Water Rights has, since July 29, 1921, collected and remitted to the Controller approximately 18 per cent of the amount of money expended during the same time from state appropriations.

APPENDIX I.

SALINITY INVESTIGATIONS IN THE SACRAMENTO AND SAN JOAQUIN DELTA.

The salinity of the waters of lower Sacramento and San Joaquin rivers during the season of low flow is a serious problem confronting the owners of three hundred thousand acres of rich agricultural land. Several cities and towns are also concerned.

Sacramento and San Joaquin rivers discharge annually an average of approximately 33,000,000 acre-feet and this enormous volume of fresh water formerly swept the salt water out of the delta of these two rivers during the periods of high flow and acted as a barrier in keeping it out. But of late years the irrigation draft has become so great in the summer and fall that the river water in the lower delta becomes at times highly impregnated with salt and unfit for agricultural or domestic use.

The State Water Commission (predecessor of the Division of Water Rights) recognized the seriousness of this problem of increasing salinity in 1916. The First Biennial Report (p. 88) noted the probability that increased diversion from the summer flow of the Sacramento and San Joaquin rivers might cause a correspondingly increased encroachment of salinity into the delta. The Commission took some water samples from the rivers in this area and from Suisun Bay during October, 1916, and again in September, 1919, but no results of importance were obtained.

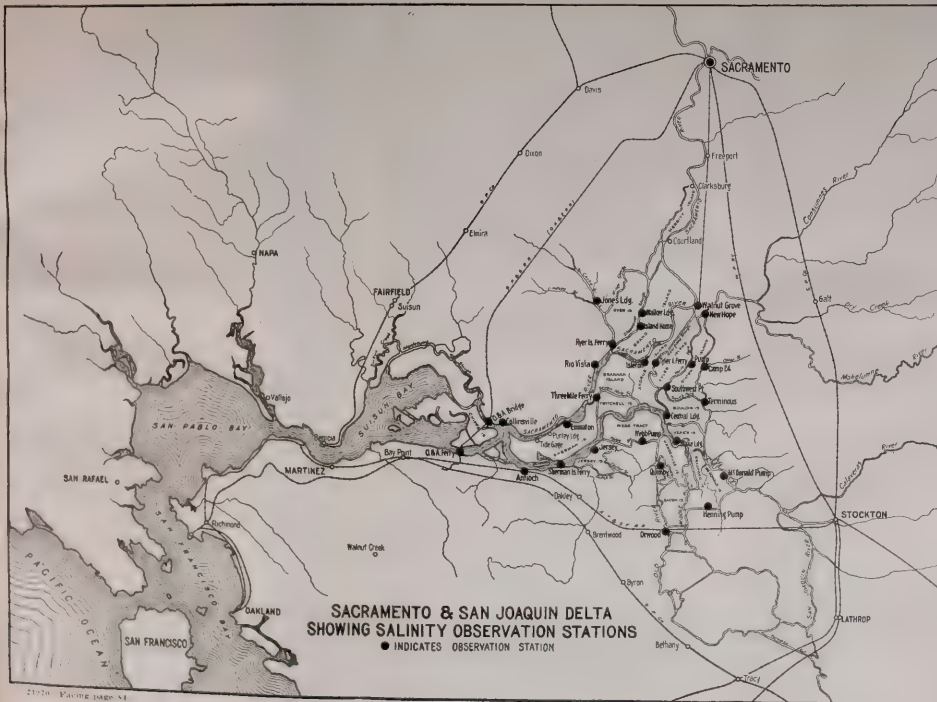
The light rain and snow fall of the winter of 1919-1920, and the large rice acreage planted in the Sacramento Valley indicated that the salinity condition would in that season become worse than ever before known. At the request of the River Lands Association, and with funds furnished by this organization, the Water Commission undertook a far more comprehensive plan of investigation. A description of the work carried on during this season is contained in the "Third Biennial Report of the State Water Commission" and need not be repeated here. The graphical analyses of water samples taken during the season is reproduced herein, however, in essentially the same form for the purpose of comparing salinity conditions of the year 1920 with those of the succeeding two years.

Investigation Work in 1921 and 1922.

The work begun in 1920 has been carried on in much the same manner during the periods of low river flow in the summer and fall of 1921 and 1922.

Because of the decreased area affected during the past two seasons it has been unnecessary to maintain so many observation stations as in 1920. The number and location of stations at which samples were taken, as well as the period under observation, is shown for each of the various years in the accompanying tabulation and map. (See Plate 10.)

The observers were instructed to take the samples on alternate days during daylight hours about two hours after the tidal peak, and in moving water unaffected by local influences, then to mail the samples promptly to the office of the Division.



SALINITY OBSERVATION STATIONS MAINTAINED BY DIVISION OF WATER RIGHTS.

Station	Periods under observation			
	1919	1920	1921	1922
Oakland and Antioch Ferry.	-----	June 2-Dec. 2	July 1-Dec. 30	Sept. 6-
Oakland and Antioch Bridge.	-----	June 16-Nov. 19	July 1-Dec. 31	Sept. 8-
Collinsville.	Sept. 13-Sept. 19	June 2-Nov. 25	July 1-Dec. 7	Aug. 26-
Antioch.	Sept. 14-Sept. 19	June 3-Nov. 22	July 5-Nov. 28	Aug. 26-
Sherman Island Ferry.	-----	June 2-Sept. 30	Aug. 6-Oct. 31	-----
Emmation.	Sept. 14-Sept. 19	June 4-Oct. 6	Aug. 6-Sept. 13	Sept. 20-
Jersey.	Sept. 13-Sept. 18	June 2-Dec. 14	Aug. 6-Oct. 31	Sept. 16-
Three Mile Ferry.	-----	June 2-Oct. 31	Aug. 7-Oct. 27	-----
Rio Vista.	Sept. 13-Sept. 19	July 23-Oct. 9	-----	Sept. 22-
Ryer Island Ferry.	-----	Aug. 16-Sept. 28	-----	-----
Jones Landing.	-----	Aug. 27-Sept. 28	-----	-----
Island Home.	-----	Aug. 14-Sept. 29	-----	-----
Walker Landing.	-----	Sept. 15-Oct. 6	-----	-----
Isleton.	-----	Aug. 14-Sept. 28	-----	-----
Walnut Grove.	-----	Aug. 14-Oct. 30	-----	-----
Tyler Island Ferry.	-----	July 22-Nov. 11	-----	Sept. 2-
Central Landing.	Sept. 13-Sept. 15	-----	-----	-----
Venice.	-----	July 23-Nov. 13	-----	-----
McDonald Pump.	-----	July 23-Nov. 19	-----	-----
Webb Pump.	-----	July 23-Dec. 13	-----	-----
Quincy Pump.	-----	July 23-Nov. 24	-----	-----
Orwood Pump.	-----	July 22-Nov. 24	-----	-----
Zookerman Pump.	-----	July 25-Dec. 3	-----	-----
Junction of North Fork and South Fork of Mokelumne River.	-----	Aug. 26-Nov. 19	-----	-----
North Fork Pump.	-----	Sept. 18-Oct. 9	-----	-----
Terminus.	-----	Sept. 18-Nov. 19	-----	-----
Camp 24.	-----	Sept. 18-Oct. 19	-----	-----
New Hope Bridge.	-----	Aug. 26-Nov. 19	-----	-----
Wakefield.	-----	Aug. 7-	-----	-----
Sacramento.	-----	Oct. 9-Oct. 15	-----	-----
Sing Kee Landing.	-----	-----	-----	-----
Blylock Landing on Bradford Island.	Sept. 13-Sept. 19	-----	-----	-----
Camp 35.	-----	Aug. 26-	-----	-----

Observation season not yet closed on October 15th.

The object in taking the samples approximately two hours after the tidal peaks was to secure data for both maximum and minimum salinity conditions. As pointed out in the Third Biennial Report (p. 92) there is a lag of some two hours after high tide before maximum salinity is reached and a corresponding lag after low tide before minimum salinity is reached. This lag is doubtless to be explained by the fact that the reversal in tidal current does not come at the peak of the tide, but from one and one-half to two and one-half hours later. This will be understood if one stops to consider that the tidal peaks are some six hours later at Sacramento than at Collinsville and therefore after high tide is reached at Collinsville, and the water level begins to fall at that point, there must continue for a time a tidal current toward Sacramento until an equilibrium is established with up-river points. The reverse is, of course, true at low tide.

The samples received have been tested for chlorine in the office of the Division by titration with silver nitrate, the parts of chlorine being expressed in parts per 100,000. To obtain parts of salt the results are multiplied by 1.65.

Graphical Analyses of Results Obtained.

Besides the accompanying map (Plate No. 10) there are contained herein three plates illustrating graphically the salinity conditions as they have been observed in the delta by the office of the Division during the past four years. Plate No. 11 has been designed to illustrate the relation between salinity in the delta and the flow in the Sacramento and San Joaquin rivers. Plates No. 12a and No. 12b have been designed to better illustrate the comparative advance and retreat of salinity in the delta at similar dates in different years. It is quite clear from the graphs that Sacramento River has an important influence upon salinity conditions at points on San Joaquin River below Georgiana Slough, and that San Joaquin River has little or no effect upon salinity at points on Sacramento River.

There is unanimous agreement among students of the problem that if sufficient discharge be maintained in the Sacramento and San Joaquin Rivers the salt water can be kept back and the menace of increasing salinity removed from the delta. There is as yet, however, no agreement as to what would be sufficient discharge to accomplish this purpose. There are as yet insufficient data upon which to safely base a close estimate of minimum flow.

One of the principal obstacles to basing such an estimate upon the results of investigations already made is the difficulty in establishing closely the river discharge at Sacramento because of the tidal influence there. At low stages of the river the tide alone may cause a variation of as much as three feet in the water level, thereby making it exceedingly difficult to establish a satisfactory gaging station.

To establish the approximate flow of Sacramento River at Sacramento in the years 1919, 1920, and 1921, data obtained at or near that point by the State Engineer's office have been used. For the year 1922, no records of flow at Sacramento were obtainable and the flow has therefore been established approximately by taking the sum of the combined discharges of Sacramento River at Knights Landing, Feather

River at Nicolaus, and American River at Fair Oaks, where gaging stations were maintained by the United States Geological Survey.

While it is appreciated that there is a considerable diversion by pumping for irrigation between these stations and the city of Sacramento, there is also no doubt a very considerable return flow. The records obtained in 1921 by the State Engineer's office for this set of three stations overlaps for a period of 106 days the record maintained by the same office at Sacramento, and there is noted a 7 per cent increase between the upper and lower sets of stations. There are no available data on return flow in this section of the river but the data given in Appendix III is interesting in this connection.

There are considerable variations in daily river discharge and there are also considerable variations in salinity conditions as revealed by the samples taken, so that the graphs of Plate No. 11 must be considered as representing average conditions of maximum daily salinity rather than exact conditions for particular days.

The data obtained in 1919 were meager and the results obtained unsatisfactory.

Conclusions.

The difficulty in exactly determining the flow of water into the delta, the rapidity with which the rate of flow changes, and the very apparent lag in time between the date on which the flow arrives at a critical stage and the date when the effect of that critical stage becomes apparent in samples taken, makes impossible at this time any exact determination of the amount of flow required to keep the water to any specific degree of freshness in the delta.

It would appear that there will probably be no apparent increase in salinity as a result of the continuation of low flow for a brief period, but that the same flow continued for a longer period may bring about a marked increase in salinity conditions.

It appears clear that with a combined discharge of less than 15,000 second-feet in the two rivers there very soon begins an increase in the saline content of the water at Oakland-Antioch ferry, and that in years of extreme low summer flow the salinity at this point may become as high as 900 parts chlorine in 100,000.

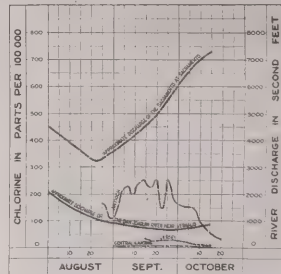
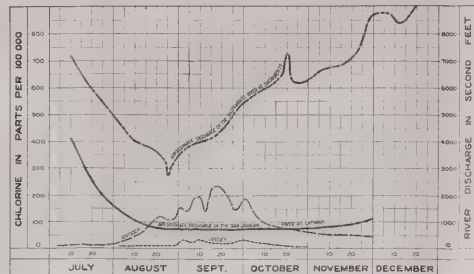
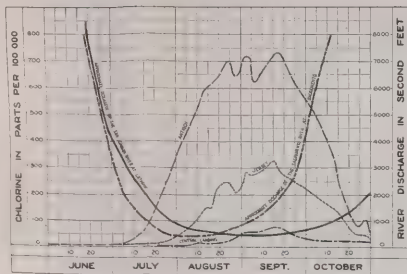
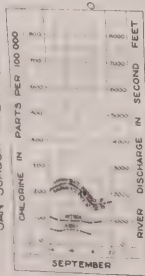
It appears probable that soon after the combined flow of Sacramento and San Joaquin rivers falls to 7500 second-feet it may be expected there will begin an increase in the salinity at Antioch, and that this increase may in a season of minimum flow reach a maximum of at least 735 parts chlorine in 100,000. In years more nearly approaching normal a minimum combined discharge from the two rivers approximating 4000 second-feet will probably prevent the salinity increasing beyond 250 parts chlorine per 100,000 at Antioch.

At Jersey on Jersey Island it appears the salinity increase becomes marked soon after the combined river discharge falls to 4000 second-feet and may reach a condition of 325 parts chlorine in 100,000 in years of extreme low flow. In years more nearly approaching normal when the combined river discharge falls little below 4000 second-feet it is probable the salinity at this point will not exceed 35 parts chlorine.

At Central Landing on Bouldin Island it does not appear that there is any marked increase in salinity until shortly after the combined

NOTE: SALINITY CURVES INDICATE MAXIMUM SALINITY DURING DAYLIGHT HOURS.

SAN JOAQUIN RIVER POINTS



SAN JOAQUIN RIVER POINTS

discharge of the two rivers falls below 1500 to 2000 second-feet. It will reach a maximum of at least 75 parts chlorine in 100,000 in years of extreme low flow, but during years in which the minimum combined flow of the two rivers remains above 4000 second-feet will probably remain below 10 parts chlorine.

Sacramento River at Emmaton begins a very rapid increase in salinity soon after the flow at Sacramento reaches the 2000 second-foot stage. It may reach a maximum of 475 parts chlorine in years of extreme low flow. When the flow of Sacramento River at Sacramento is maintained above 3000 second-feet the salinity at Emmaton appears to remain below 50 parts chlorine.

Rio Vista appears to suffer no marked increase in salinity until after the Sacramento River at Sacramento falls to the 1000 second-foot stage and will reach a maximum of at least 235 parts chlorine in years of extreme low flow. During years when the flow is maintained above the 3000 foot stage there will probably not be in excess of 4 parts chlorine at Rio Vista.

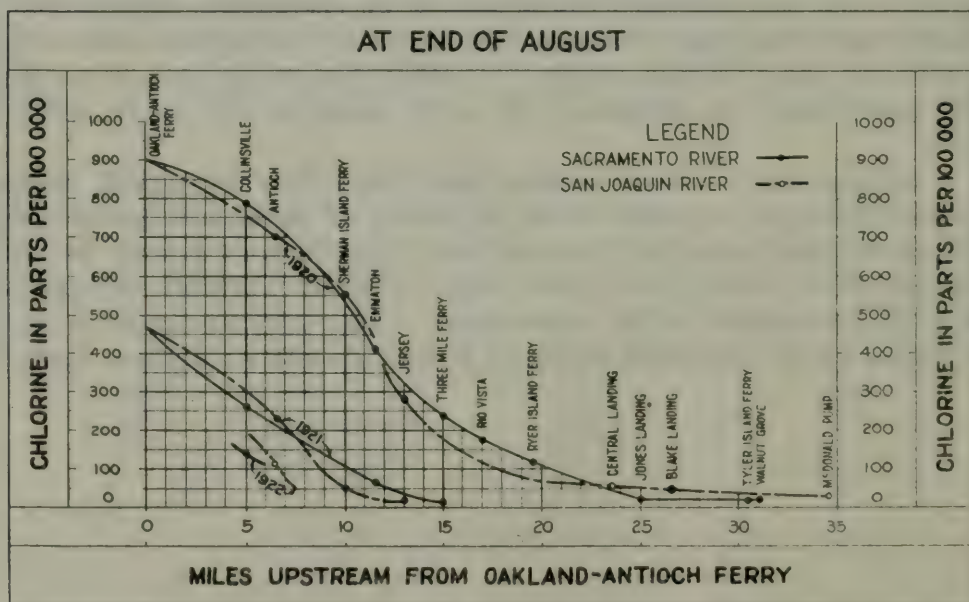
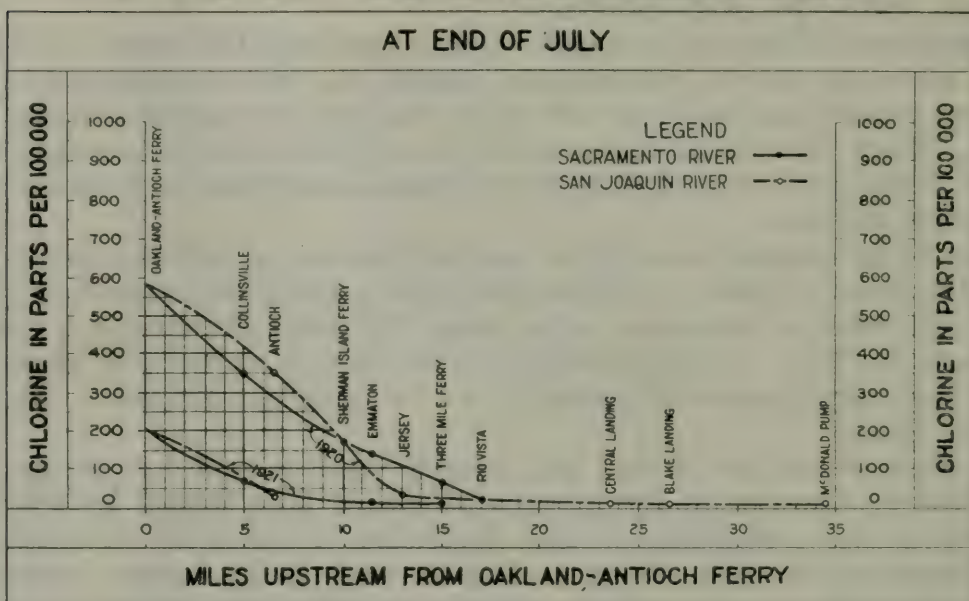
A decrease in the winter and spring flood run-off by storage, an increase or decrease in the amount of return flow caused by up-river diversions for irrigation, or the deepening of the river channels by dredging for the benefit of navigation may bring about important changes in the salinity problem confronting the delta region.

Some 300,000 acres of the richest agricultural land in the state depend upon the river flow through the delta for an irrigation supply diverted at points where the water becomes impregnated during the season of low flow with the salt of ocean water. In 1920 this entire area drew from a supply containing in excess of 30 parts chlorine (50 parts salt) per 100,000.

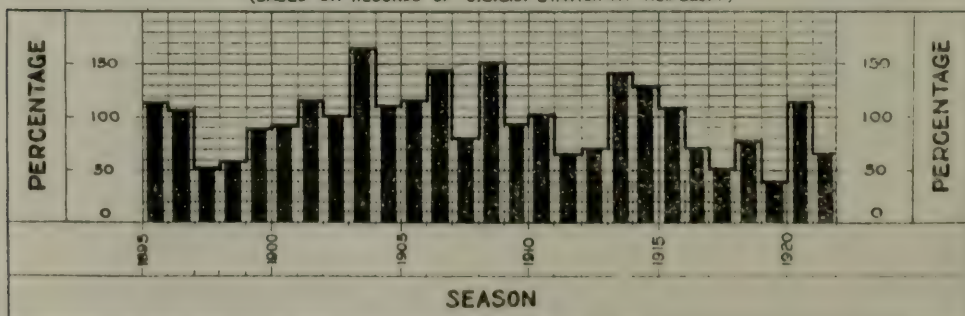
This menace may be met, as has been heretofore proposed, either by the construction at a point below the delta of some collapsible dam to hold back the salt water at times of low river flow, or it may be met by regulation of the river flow to some safe minimum through the operation of storage reservoirs in the mountains. The correct solution is only to be found by an extended study of a multiplicity of diverse factors.

ADVANCE AND RETREAT OF SALINITY IN THE SACRAMENTO - SAN JOAQUIN DELTA

THESE CURVES INDICATE COMPARATIVELY THE SALINITY IN THE DELTA ON APPROXIMATELY THE SAME DATE IN DIFFERENT YEARS. SAMPLES TAKEN AT HIGH TIDE THUS INDICATING MAXIMUM SALINITY.

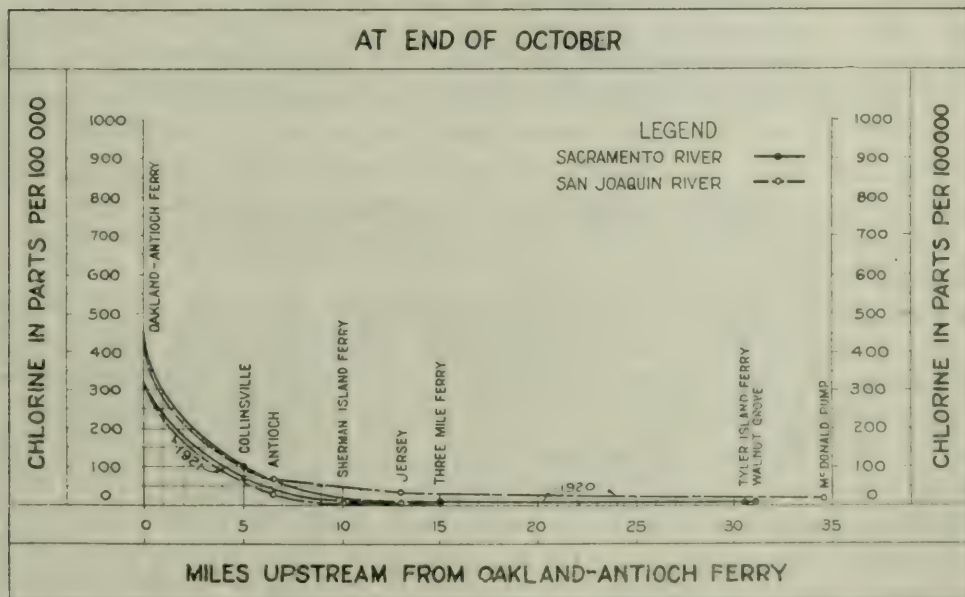
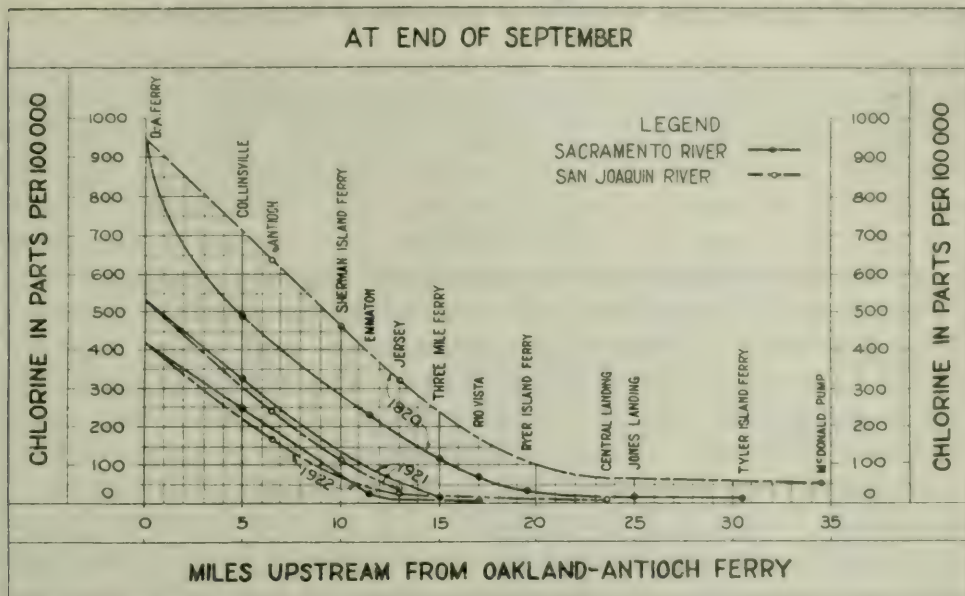


RUNOFF OF THE SACRAMENTO RIVER IN PERCENTAGE OF NORMAL (BASED ON RECORDS OF U.S.G.S. STATION AT RED BLUFF)

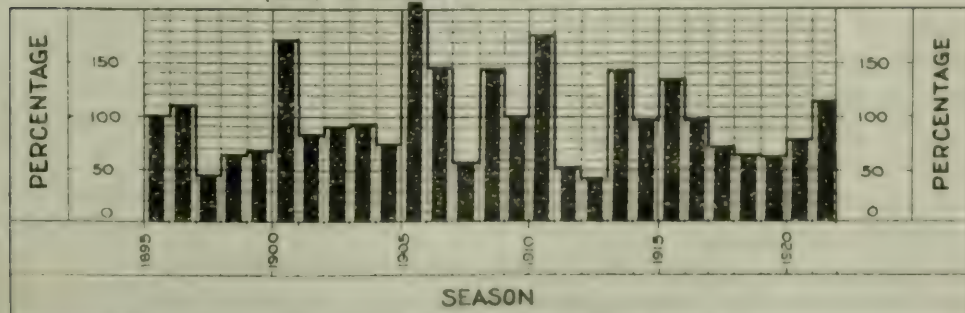


ADVANCE AND RETREAT OF SALINITY IN THE SACRAMENTO SAN JOAQUIN DELTA

THESE CURVES INDICATE COMPARATIVELY THE SALINITY IN THE DELTA ON APPROXIMATELY THE SAME DATE IN DIFFERENT YEARS. SAMPLES TAKEN AT HIGH TIDE THUS INDICATING MAXIMUM SALINITY.



RUNOFF OF THE SAN JOAQUIN RIVER IN PERCENTAGE OF NORMAL (BASED ON RECORDS OF U.S.G.S. STATION AT FRIANT)



APPENDIX II.

INVESTIGATION IN CONNECTION WITH PERMITS IN SACRAMENTO VALLEY FLOOR.

Irrigation Development and Relation to Division of Water Rights.

Within the last ten years the development of irrigation in the Sacramento Valley has advanced with remarkable rapidity. The causes of this advance are numerous. In former years the raising of grain with no irrigation was found to give ample return upon the investment. Later, with the increase in land values and the "wearing out" of the soil from year after year of grain farming, the necessity for products yielding greater returns became apparent. Such a change demanded the development of irrigation. As a whole the Sacramento Valley, from considerations of its topography, soil, climate and water supply, was admirably adapted for such development. The land was such that the cost of preparation, leveling, construction of canals, etc., could be reduced to a minimum. There was practically no clearing to be done. Although conditions were such that a gravity supply of water could not be economically secured, it was found that the development by pumping from the Sacramento River with comparatively low lifts was entirely feasible and compared very favorably with the cost of gravity supply elsewhere.

As one of the greatest causes in the growth of irrigation in the valley, the development of the rice industry must be prominently mentioned. The growing of rice in the Sacramento Valley began to assume an important place in about the year 1916. In the upper portions of the valley there were some lands which had been thought unfit for any crop, but which proved to be very well adapted for the growth of rice. With a very decided increase in the price received for rice from 1915 to 1919, the acreage of this crop was increased to a remarkable extent.

As practically all of the irrigation development in the valley has been brought about within recent years, the acquirement of the necessary water rights by the majority of the various projects diverting water has been through application to the Division of Water Rights under the terms of the Water Commission Act. Such applications for appropriation of water from the Sacramento River commenced to be filed about 1915 and the number received each year increased very rapidly up to 1920. The extent of the applications upon which permits have been issued, as to number and area covered, is shown on the accompanying map, Plate 13, page 100. On this map the total valley agricultural area north of Sacramento has been given as the outer boundary, the area of the projects under permit is shaded and the application numbers, indicative of the relative priorities, are shown opposite the respective points of diversion from the river. In the accompanying Table 16, all permits granted to October 15, 1922, within the valley area have been listed.

The valley agricultural area north of Sacramento, as shown on the map, totals about 2,070,000 acres, and the total acreage under permit, 369,947 acres, amounts to about 18 per cent of that area.

In addition to the applications upon which permits have been issued, as given in Table 16, there have been received forty-four applications

within the valley upon which action has not yet been taken. Included in this group there are two applications covering the Iron Canyon Storage Project calling for 3170 second-feet for 284,363 acres. Omitting these two applications, those remaining, upon which action is pending, have applied for a total of 2753.9 second-feet for a total area of 225,729 acres.

In Table 8 a segregation as to source has been made of both applications upon which permits have been issued, and those upon which action is pending. In the tabulation of the latter, those of the Iron Canyon Project have been omitted.

TABLE 8.

Segregation of Pending and Permitted Applications in the Sacramento Valley as to Source.

Source	Applications upon which permits have been issued			*Applications upon which action is pending		
	No.	Amount, second-feet	Acreage	No.	Amount, second-feet	Acreage
Sacramento River.....	75	25,148.36	317,556.91	21	2,146.82	191,633
Trough of Colusa Basin.....	19	2179.33	20,609.70	2	181.00	7,490
Feather River.....	3	750.00	41,116.20	7	218.35	14,205
American River.....				1	10.00	267
Small tributaries, sloughs and drains.....	15	180.13	12,276.00	11	197.73	12,134
Totals.....	97	6,137.04	369,947.01	42	2,753.90	225,729

*This tabulation omits two applications covering the Iron Canyon Project and amounting to 3,170 second-feet for 284 363 acres.

¹Five permits include both Sacramento River and Trough of Colusa Basin as source.

²120.78 second-feet issued for either Sacramento River or Trough of Colusa Basin as source.

³21,611.8 acres covered by permits from both Sacramento River and other sources, Trough of Colusa Basin and Sycamore Slough.

Field Work.

In conformity with the terms of the Water Commission Act, requiring that a field inspection be made of each project under permit at the expiration of the date set for completion of same, there were, at the beginning of the 1921 season, about seventy permits in the Sacramento Valley requiring inspection. Prior to 1921 the total number of inspections that had been made was thirteen. These were made during the 1919 season. Although there had been no inspections other than these prior to 1921 there was carried on in the Valley during the 1920 season a large amount of work by the engineers of the Emergency Water Conference, the results of which have been made available to this Division and have proved of great value in connection with a study of the use of water for rice as later outlined. The work of the Emergency Water Conference and reasons for its formation have been described in the Third Biennial Report of the State Water Commission. With the beginning of 1920 a great extension in acreage to be irrigated was planned. This was a result of very favorable prices received for farm produce in 1919. Coupled with the extension in acreage were the indications that the 1920 season would be one of the driest years in the history of the Sacramento River. The seriousness of the situation increased as the season advanced, resulting in the formation of the Emergency Water Conservation Conference, consisting of representatives of the State Water Commission, the Railroad Commission, the State Engineer, and various other state and federal offices, to carry out

under agreement between the water users on the Sacramento River, the regulation of diversions and use of water.

A water master was selected and established headquarters at Colusa with a force of assistants to carry out the details of the work. A great deal of data as to acreages planted and irrigated and amount of diversions was collected. When it became apparent that acreage reductions would be required, these were agreed to upon the water master's recommendation and a maximum crop for the available water supply was matured without serious conflict. Of the work of Emergency Water Conference Engineers, that particularly useful to this office in a study of the use of water for rice consisted in the making of from one to four measurements of discharge during the season at each of twenty-five large pumping plants belonging to members of the Conference. At the time of making each measurement careful observations as to power input and head were also taken, so that each measurement could be used in determining a relation between power input, head and discharge. In addition to these measurements, a full inspection was made of each project from which the actual acreage and crops irrigated were indicated on a map of the project.

In issuing permits for the appropriation of water for rice culture in the earlier years, the rice industry being new and very little data being available as to the amount of water actually needed for rice, the Water Commission adopted, tentatively, the rate of one second-foot to forty acres irrigated. In each permit so granted, however, there was placed a clause stating that the amount of water granted was subject to reduction in the license if investigation so warranted.

In view of the above, it has developed that in the Sacramento Valley work, in addition to the usual permit inspections, considerable time and attention was required to be devoted to investigations looking toward a determination of the proper allowance of water for rice. As above outlined, the work of the Emergency Water Conference contributed a great deal to this investigation in 1920. In 1921 an inspection of seventy Sacramento Valley projects under permit was made. At the time of making these inspections each rice project was given especial attention in the matter of acreages irrigated, amount of diversions, length of season, soil, canal losses, waste, etc. By the 1920 discharge measurements a means was provided whereby with data as to the power consumed at the various pumping plants, a computation of monthly and seasonal diversion at those plants could be made. This was obtained for from two to five years for all projects under permit and for the 1920 season was obtained for every pump on the river from Red Bluff to Sacramento. During the 1922 season an inspection of twenty-two projects under permit was made.

Type of Development.

In general, all of the Sacramento Valley irrigation development is of the same type. As shown by the inspections, the majority of projects are for large acreages, the pumping installations have been for large capacities, and the canal systems are extensive. The pumps installed are nearly all of the horizontal centrifugal type, the majority varying in size from ten inches to about thirty-six. Some few projects have installed exceptionally large pumps or batteries of pumps

with sizes of centrifugal pumps running up to fifty-two inches. The pumps operate under heads varying on an average from about ten to about thirty feet. In the case of two large projects where the head is somewhat less than the average, the screw pump has been developed very successfully. The development of this pump has permitted the installation of single units of enormous capacity. The maximum installation of this nature is that of a one hundred and eight inch screw pump with rated capacity of three hundred and seventy-five cubic feet per second. With the rapid development as experienced in the valley, and especially with the sudden increase in use for rice of large areas hitherto barren, the construction works and use of water have been carried on in large units. Canals have been thrown up hurriedly without lining and by reason of the level topography a maximum area of land has been covered with a minimum of outlay.

Selecting thirty-three projects of those inspected in 1921 as best representing the Sacramento Valley type of irrigation development, the data from them as given in Tables 9 and 10 indicates the status of the use of water. Upon these thirty-three projects a total of forty-five permits has been issued.

TABLE 9.

Proportion of Total Acreage Under Permit, Which Was Irrigated During Year of Maximum Irrigation, on Thirty-three Typical Projects.

Maximum per cent of total acreage of project irrigated in any one year	Number of projects	Total acreage of projects	Total maximum acreage irrigated	Average number of years under permit
90 to 100.....	10	33,258	32,981	3.70
75 to 90.....	5	21,259	18,760	5.00
50 to 75.....	5	45,643	25,960	4.40
25 to 50.....	10	133,126	57,403	3.80
Below 25.....	3	16,976	877	4.00
Total.....	33	250,262	135,981	

TABLE 10.

Use of Water on Thirty-three Typical Projects Under Permit During the Period 1916 to 1921.

Year	Number of permits granted up to beginning of season	Acreage under permits up to beginning of season	Acreage irrigated	Acreage irrigated in per cent of that under permit
1916.....	4	25,815	14,965	58
1917.....	16	91,008	27,105	30
1918.....	29	182,684	61,915	34
1919.....	41	228,940	96,854	42
1920.....	43	233,664	115,202	50
1921.....	45	250,262	61,920	25

Of the thirty-three projects used as a basis for Tables 9 and 10 eighteen are those upon which rice is the chief crop grown. These eighteen projects represent the greater portion of the rice area under permit and have a total acreage of 168,171 acres.

Rice Culture and Water Requirements.

The requirements and use of water in rice culture differ greatly from those for general crops, such as alfalfa, corn, orchard, etc. The

rice is sown generally in the last of April or early part of May and immediately thereafter the fields must receive their initial flooding for germination. For best results the capacity of ditches must be such that heads of water of sufficient size are available to quickly flood the entire area from four to six inches in depth. Subsequent to the initial flooding, and during a period of about forty to fifty days, the fields must be given a sufficient number of flushings, varying from three to six, to keep the soil fairly moist during germination. About thirty days after emergence of the plants above ground the fields are flooded and the water is held continuously thereafter until the crop is matured. The period of submergence varies from about ninety to one hundred and twenty days, depending upon the variety of rice. The total length of season of use of water is, then, from about one hundred and thirty to one hundred and seventy days. Within the last few years it has been found in some localities, in combating water-grass, which is one of the greatest obstacles encountered in the growing of rice, that by holding the fields in submergence for the entire season, including the early period, the rice will grow up through the water, but the water-grass will not. It would appear that this change in the use of the water for the purpose of fighting water-grass, might somewhat change the total seasonal requirements. Just what the change would amount to is yet to be established. With the method of intermittent flushings there are short periods when water is used in large quantities and other periods when no water is used. On the other hand, in holding the water from the beginning, there is a continuous diversion but of smaller amount, after the initial flooding, and evaporation in this early period is less than that later in the season. With ordinary practice the period of the initial flooding and the period of beginning of submergence are the times of greatest need for water. However, under a large project or a number of projects under one canal system, the periods just mentioned are unlikely to occur simultaneously for the various fields and the demand for water at the point of diversion should not, therefore, be made greater than later in the submergence period. In fact, with the heavy evaporation occurring in the latter part of June, in July and in August, when all fields are submerged, it is probable that the peak demand at the point of diversion of the larger projects may occur in these months. This would appear to be substantiated in the accompanying Table 11. Here, by using the data obtained of monthly power consumption at the various pumping plants the monthly demand in per cent of the seasonal demand was easily shown. The figures in the table represent the average of two or three seasons for thirteen rice projects.

TABLE 11.

Monthly Demand for Water at Point of Diversion in Per Cent of Seasonal Demand on Sacramento Valley Rice Projects.

Month	Monthly demand in per cent of seasonal
April.....	2.9
May.....	11.3
June.....	20.4
July.....	22.5
August.....	21.9
September.....	17.0
October.....	4.0
Total.....	100.0

An average was taken of the maximum monthly demands on the same thirteen projects, irrespective of the month in which the maximum occurred, and found to give a figure of 26 per cent.

The growth and history of the rice industry in California are very concisely told in the figures given in the accompanying Table 12. These are the figures for each year, of the rice acreage, production and price received, as obtained from the office of the California Cooperative Crop Reporting Service.

TABLE 12.
Growth of Rice Industry in California.

Year	Acreage of rice harvested			Production for state, 100 lb. sacks	Price received per 100 lbs.
	Sacramento Valley	San Joaquin Valley	Total for state		
1910.....	100	-----	100	1,350	\$1.44
1911.....	150	-----	150	2,700	1.67
1912.....	1,400	-----	1,400	31,500	2.02
1913.....	6,100	-----	6,100	131,800	2.22
1914.....	15,000	-----	15,000	360,000	2.22
1915.....	34,000	-----	34,000	1,020,600	2.00
1916.....	58,000	-----	58,000	1,539,900	1.73
1917.....	80,400	2,600	83,000	2,539,800	3.89
1918.....	107,780	4,220	112,000	3,301,200	4.22
1919.....	148,500	6,500	155,000	4,185,000	5.93
1920.....	154,000	8,000	162,000	3,717,900	2.69
1921.....	132,700	2,300	135,000	3,280,500	2.56
1922.....	138,500	3,500	*142,000		

*Acreage planted.

Average price received during the period 1910 to 1916, inclusive, \$1.90 per 100 lbs.

The price received for rice is, of course, one of the largest factors controlling the acreage planted. This is very clearly illustrated in the table. With the remarkable increase in price received up to and including 1919, the acreage planted increased by great jumps, while subsequent to the slump in price in 1920 the 1921 acreage shows a very decided drop. With high prices such as those of 1918 and 1919, factors such as the cost of irrigation water, the sufficiency of water supply, adaptability of soil, etc., were hardly given proper consideration in the planning of future acreage. As a result, considerable areas of rather pervious land where the use of water was excessive were planted. These lands were excellent for general crops but entirely unsuited to properly grow rice. Over-expansion, due to high prices received, was the 1920 condition just prior to the great slump in price. With a return to a normal price the factor of the cost of water will undoubtedly be effective in confining the rice areas to lands having soils suitable for rice culture, that is, the clays and clay adobes with impervious subsoils which retain the water in the rice checks with a minimum of loss.

As a result of the 1920 and 1921 investigations into the amount of water used by the various rice projects, the computations for fifteen large and representative projects with total acreage (not all planted) under permit of 193,317, or an average of 12,888 acres, show the average seasonal use at the point of diversion varying from 6.12 to 10.31 acre-feet per acre, with an average of about seven acre-feet per acre. For an average length of season of one hundred and sixty days the use of seven acre-feet per acre is equivalent to a continuous diversion throughout the season of one second-foot for every forty-six acres. As

previously outlined, the average maximum monthly diversion appears to be about twenty-five per cent of the seasonal use. On this basis, for the seasonal diversion of seven acre-feet per acre, the maximum monthly diversion would amount to one and eight-tenths acre-feet per acre, or an area of thirty-five acres served per second-foot during that month. On account of the growth of water-grass it has been the rice growers' experience, in general, that a successful crop can not be grown for more than three consecutive years on new land or for more than two consecutive years on land which has been allowed to lie fallow or has been used for general crops subsequent to use for rice. This has led to the necessary practice of allowing certain lands to lie fallow or to be used for general crops each year. On a large project, therefore, the percentage of the total area cropped to rice each year may be as low as fifty per cent, and will probably not exceed eighty per cent. In estimating the requirements of a project at point of diversion, therefore, using the entire acreage as a basis, a figure for seasonal use such as seven acre-feet per acre as given should be decreased. With a maximum acreage of eighty per cent cropped the seasonal use or "duty", applied to the entire project, would become 5.6 acre-feet per acre, or an area served per second-foot of fifty-seven acres. The difference between the maximum amount of water required for the loam soils and minimum amount required by the clays and clay adobes is clearly indicated in the investigations. In a study of the water requirements at the point of diversion for large projects, however, any well defined relation between water requirements and soil types between the two extremes of loams and clay adobes is found to be obscured by such factors as relative size of project, size of canal system, canal losses, etc.

Water Supply—Divisions—Return Water.

In the light of the rapid development of irrigation in the Sacramento Valley as outlined, the question of water supply is naturally one to which serious consideration must be given. Probably the best indication of crucial conditions in this regard was given during the 1920 season when, with a maximum acreage planted, there occurred the lowest recorded flow in the history of the Sacramento River. As computed from the data on power consumption, the total diversions on the river from Red Bluff to Sacramento for the months May to September, inclusive, 1920, amounted to 969,200 acre-feet. This is shown by months in Table 13.

TABLE 13.

Divisions by Sacramento River Pumping Plants Red Bluff to Sacramento for 1920 Season.

Month	Divisions in acre-feet
May.....	126,000
June.....	232,600
July.....	233,600
August.....	204,900
September.....	172,100
Total.....	969,200

Records of the flow of the Sacramento River for the 1920 season at Red Bluff are available from the United States Geological Survey, and at Butte City, Colusa, and Knights Landing from the Division of Engineering and Irrigation, State Department of Public Works. The

station at Knights Landing is located below the point of return to the river of water from the Colusa Drain. This water is practically all "return water" from rice irrigation and represents a considerable percentage of all the water returning to the river from Sacramento Valley irrigation. During the irrigation season, the amount of water other than return water from irrigation, reaching the Sacramento from its tributaries between Red Bluff and Knights Landing, is negligible. Using the data on pumping diversions and the records of flow of the river at the various points, an indication is given in Tables 14 and 15 of the relation which existed between supply and demand in a critical year such as 1920, and shows as well the amount of water returning to the river. In connection with the latter, it should be noted that in the section between Colusa and Knights Landing there is, entering the river through Butte Slough, a considerable amount of return water from lands irrigated from the Feather River and Butte Creek. For the 1920 season there were no available records of the exact amount of this inflow through Butte Slough. To get, therefore, the amount of return water from the Sacramento River draft it was necessary to estimate as closely as possible the Butte Slough return from foreign sources. It is evident that with the available data, the return water results as given cannot be taken as conclusive. They should, however, be indicative of conditions in this respect and are only presented as such. The importance of a knowledge of the amount of return water in the predication of future water supply and the small amount of work done in the past in this connection serves to point out the desirability of further investigations.

TABLE 14.
Monthly Variation in 1920 for Discharge, Diversions and Return Water on Sacramento River for Section Red Bluff to Knights Landing.

(1) Month	(2) Discharge at Red Bluff, acre-feet	(3) Pumping draft between Red Bluff and Knights Landing, acre-feet	(4) Red Bluff discharge less pumping draft Col. 2-Col. 3, acre-feet	(5) Discharge at Knights Landing, acre-feet	(6) Return water Col. 5-Col. 4, acre-feet	(7) Return water from foreign sources entering through Butte Slough, acre-feet ³	(8) Return water from Sacramento River irrigation Col. 6-Col. 7, acre-feet	(9) Return water in per cent of pumping draft
June.....	248,000	220,400	27,600	198,500	270,900	3,000	267,900	230.8
July.....	221,000	216,900	4,100	22,500	18,400	5,000	13,400	6.2
August.....	207,000	192,000	15,000	39,400	24,400	9,000	15,400	8.0
September.....	205,000	165,200	39,800	112,000	72,200	14,000	58,200	35.2
Totals.....	881,000	794,500	86,500	272,400	185,900	31,000	154,900	19.5

¹Rating curve prior to June 14 indefinite. Total for June estimated.

²Based upon use of uncertain record for June flow at Knights Landing (see Note 1). This figure may also include some inflow from tributaries, flowing as late as June, which would not have been taken into account.

³Approximate estimate.

NOTE.—Records for the section Red Bluff to Colusa show discharge at Red Bluff 361,000 acre-feet, pumping draft in the section, 92,100 acre-feet, inflow less draft, 268,900 acre-feet, and outflow from section, 284,000 acre-feet. This gives in this section for May a return of 15,100 acre-feet, or 16.4% of the draft.

TABLE 15,

Totals of Discharge, Diversions and Return Water for Period June to September, inclusive, 1920.
on Sacramento River Sections between Red Bluff and Knights Landing.

	Red Bluff to Butte City*	Butte City to Colusa	Colusa to Knights Landing
Inflow to section, acre-feet.....	881,000	460,700	326,000
Pumping draft in section, acre-feet.....	449,900	158,400	186,200
Inflow less draft, acre-feet.....	431,100	302,300	139,800
Outflow from section, acre-feet.....	460,700	326,000	272,400
¹ Return water in section, acre-feet.....	29,600	23,700	132,600 —31,000
¹ Return water in per cent of pumping draft.....	6.6	15.0	² 101,600 54.5

¹Particular note should be taken of the fact that the figures given under these heads represent the return for 4 months, June to September, inclusive, and include, therefore, the high return in the latter part of the period of water drained from the rice fields (see return per centage given for September in preceding tabulation).

²Estimate of inflow from Butte Slough of return water from foreign sources.

³A large percentage of return water in this section is through definite channels which have collected drainage from all of the River Sections considered.

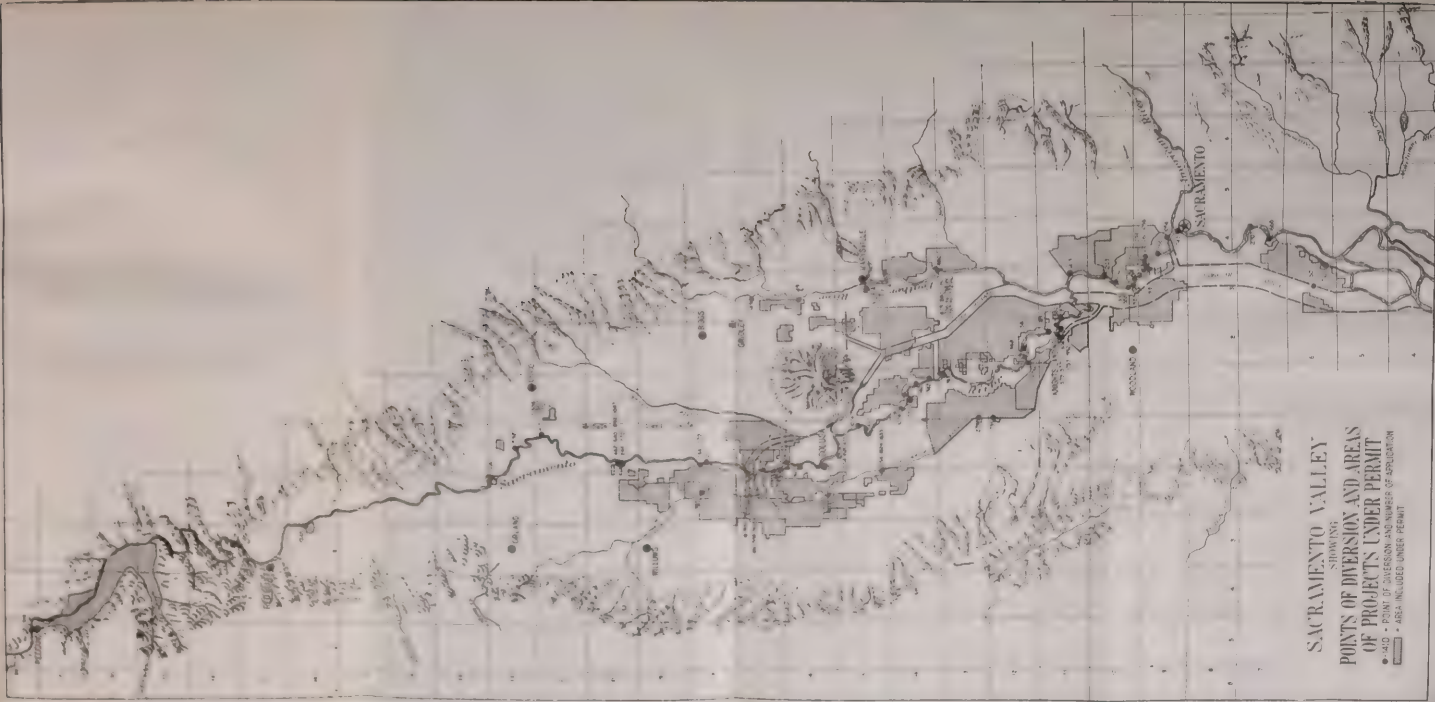
In connection with a study of return water from rice irrigation, a somewhat significant fact is brought out in comparing the average amount of water diverted by the rice projects as heretofore described with the average net use of water at the fields as described in Bulletin No. 325 of the College of Agriculture, Agricultural Experiment Station, University of California. As stated in this bulletin, the result of rice irrigation measurements and experiments in the Sacramento Valley carried on from 1914 to 1919 by the experiment station in cooperation with the State Water Commission showed that "An annual depth of five feet of irrigation water for rice is sufficient for the principal rice soils of the Sacramento Valley, viz, for the clays and clay adobes of the Willows, Stockton, Sacramento, Capay and Yolo Series". As shown in this bulletin the seasonal use of a five-foot depth of water represents the net use of water at the fields after allowance for controllable losses and waste has been made. With, then, a net use at the fields of 5 acre-feet per acre and diversion at the pumping plants on the large projects of 7 acre-feet per acre, it would appear that there should be available as return water for lower users somewhere between one and two acre-feet per acre, allowing for canal loss not returning to the river but percolating to ground water.

Future Development.

With a return to stabilized conditions, the future of the Sacramento Valley irrigation development, and especially that of the rice development, will depend chiefly upon such factors as the market prices, water supply, drainage, the success of the struggle with water-grass and the total area of land properly suited to rice culture. These factors are all inter-related. With a normal price for rice the cost of water must be kept down. To keep the cost of water down it will be necessary to use only those lands with soils such that an excessive use of water is not required. With the increasing demand for water, the shortage of supply will also require the most economical use of water. With normal conditions the excessive cost of drainage works to prevent the well-known injury that results to lands from rise of ground water and

attendant damage from alkali, will, in the case of the pervious soils, eliminate their use for rice. The necessity of thorough drainage on any rice lands, not only to keep these soils good for rice, but to prevent damage to other lands, must be more carefully considered in proportioning the future costs.

The development of the Sacramento Valley has been so rapid and the problems encountered are so peculiar to the valley that a considerable further study of water problems is necessary. It is believed that the work done so far lays the foundation for the more extensive and intensive study and field investigation which should be in progress during the next several years.



SACRAMENTO VALLEY
 SHOWING
 POINTS OF DIVERSION AND AREAS
 OF PROJECTS UNDER PERMIT
 • 140 • POINT OF DIVERSION AND NUMBER OF APPLICATION
 • 141 • AREA INCLUDED UNDER PERMIT

TABLE 16.

Permits Issued on Applications in the Sacramento Valley.
(Refer to Plate 13, page 100).

Applica- tion No. (1)	Permit No. (2)	Date of receipt of application (3)	Present permittee (4)	Source (5)	Amount of application, second-foot (6)	Amount of permit, second-foot (7)	Acreage of permit (8)
18	29	3 /3/15	Compton Delevan Irrigation District.....	Sacramento River and Trough of Colusa Basin.....	110 River 20 Trough	110 River	5240.6
915	452	2 /7/18	Compton Delevan Irrigation District.....	Sacramento River and Trough of Colusa Basin.....	20 Trough	20 Trough	4685.7
27	31	4 /2/15	Reclamation District 1004 (Moulton Water Company).....	Sacramento River.....	20 Trough	20 Trough	15719.3
27A	32	4 /2/15	B. F. Gould.....	Sacramento River.....	166	166	3378.7
186	72	11 /22/15	Maxwell Irrigation District.....	Sacramento River.....	31	31	(1796)
1398	341	2 /28/17	Maxwell Irrigation District.....	Sacramento River.....	100	42	7466
901	432	1 /29/18	Maxwell Irrigation District.....	Sacramento River.....	160	142	3977.3
190	198	11 /26/15	Bridget Graham.....	Sacramento River.....	100	100	1104.7
230	204	1 /10/16	Choney Slough Irrigation District.....	Sacramento River.....	31	31	10663.7
244	463	2 /3/16	Princeton-Codora-Glenn Irrigation District.....	Sacramento River.....	162	162	8900
770	464	9 /5/17	Princeton-Codora-Glenn Irrigation District.....	Sacramento River.....	(240)	120	7500
579	92	3 /18/16	Enumert and Mumma.....	Reclamation District 108, Drainage Canal (Colusa Basin Water).....	240	120	136.6
462	303	9 /15/16	Provident Irrigation District.....	Sacramento River.....	3	3	(14123)
3640	304	4 /9/17	Provident Irrigation District.....	Sacramento River.....	250	250	14123
892	416	1 /18/18	Provident Irrigation District.....	Sacramento River.....	100	100	(7609)
1047	494	8 /13/18	Provident Irrigation District.....	Sacramento River.....	110	110	8436
479	248	9 /23/16	Alcira Mutual Water Company.....	Yuba and Feather River.....	200	100	7152.3
480	249	9 /23/16	Farm Land Investment Company.....	Feather River and Plumas Lake.....	100	100	6463.9
534	247	12 /13/16	Natomas Company.....	Sacramento River.....	200	150	6600
1056	511	8 /22/18	Natomas Company.....	Sacramento River.....	50	50	3522.7
1060	512	8 /28/18	Natomas Company.....	Sacramento River.....	60	44 04	239.9
1061	513	8 /28/18	Natomas Company.....	Sacramento River.....	8	3	838.9
1203	580	3 /5/19	Natomas Company.....	Sacramento River.....	18	8 49	14510
*545	306	12 /26/16	A. K. Harbison.....	Sacramento River.....	160	160	80
571	337	1 /20/17	Byron D. Beckwith.....	Stone Corral Creek.....	3	2	113
574	313	1 /25/17	River Farms Company.....	Sacramento River.....	40	19	737
575	314	1 /25/17	River Farms Company.....	Sacramento River.....	5	5	1838
576	315	1 /25/17	River Farms Company.....	Sacramento River.....	38	38	8110
577	316	1 /25/17	River Farms Company.....	Sacramento River.....	180	180	1690
581	287	2 /1/17	Sutter Basin Company.....	Sacramento River.....	35	35	(7984)
*878	419	1 /3/18	Sutter Basin Company.....	Sacramento River.....	45	45	9337
879	420	1 /3/18	Sutter Basin Company.....	Sacramento River.....	120	116.72	2020
880	418	1 /3/18	Sutter Basin Company.....	Sacramento River.....	26	25.25	32545
1160	568	1 /24/19	Sutter Basin Company.....	Sacramento River.....	410	410	3240

*Permit revoked—not included in totals.

†Includes area of Application 186.

‡Includes area of Application 581.

*For same area as Application 462.

†Includes area of Application 892.

TABLE 16—Continued.
Permits Issued on Applications in the Sacramento Valley.
(Refer to Plate 13, page 100).

Applica- tion No. (1)	Permit No. (2)	Date of receipt of application (3)	Present permittee (4)	Source (5)	Amount of application, second-feet (6)	Amount of permit, second-feet (7)	Acreage of permit (8)
1756	1101	4/9/20	Sutter Mutual Water Company	Sacramento River	15.93	15.93	1274.5
1757	1102	4/9/20	Sutter Mutual Water Company	Sacramento River	3.53	3.53	268
1758	1103	4/9/20	Sutter Mutual Water Company	Sacramento River	1.50	1.50	120
1759	1104	4/9/20	Sutter Mutual Water Company	Sacramento River	2.00	2.00	160
1760	1105	4/9/20	Sutter Mutual Water Company	Sacramento River	2.00	2.00	160
1761	1106	4/9/20	Sutter Mutual Water Company	Sacramento River	2.40	2.40	191.74
1762	1107	4/9/20	Sutter Mutual Water Company	Sacramento River	14.00	14.00	1120
1763	1108	4/9/20	Sutter Mutual Water Company	Sacramento River	6.00	6.00	480
1764	1110	4/9/20	Sutter Mutual Water Company	Sacramento River	2.00	2.00	160
1765	1111	4/9/20	Sutter Mutual Water Company	Sacramento River	2.00	2.00	160
1767	1112	4/9/20	Sutter Mutual Water Company	Sacramento River	6.00	6.00	480
1768	1113	4/9/20	Sutter Mutual Water Company	Sacramento River	5.50	5.50	440
1769	1117	4/9/20	Sutter Mutual Water Company	Sacramento River	2.50	2.50	200
1770	1118	4/9/20	Sutter Mutual Water Company	Sacramento River	10.00	10.00	800
1771	1119	4/9/20	Sutter Mutual Water Company	Sacramento River	3.13	3.13	250.37
1772	1120	4/9/20	Sutter Mutual Water Company	Sacramento River	0.50	0.50	40
657	338	4/27/17	C. E. Reische	Sacramento River	1.00	1.00	80
*669	355	5/4/17	J. W. Browning	Hamilton Slough	7.5	6.04	63
733	343	7/13/17	F. A. Wohlfrom	Sacramento River	3	3	140
735	333	7/14/17	B. F. Mumma	Sacramento River	20	15.82	1266
742	382	7/26/17	Tisdale Irrigation and Drainage Company	Drainage Canal along back levee of District 108 (Colusa Basin Water)	3	3	180
763	388	8/27/17	Reclamation District 108	Sacramento River	40	29.25	2339.3
771	389	9/5/17	Annie M. Faxon	Sacramento River	500	500	30210
866	412	12/21/17	J. E. De Mont	Sacramento River	20	20	1200
882	429	1/5/18	Knox and Leiser	Sacramento River	1	0.95	76
12-916	12-3	2/8/18	Anderson-Cottonwood Irrigation District	Sacramento River	10	2.27	181.5
940	687	3/4/18	I. G. Zumwalt	Sacramento River	400	400	32000
*968	491	4/12/18	G. H. B. Canoles	Sacramento River	150	86.7	3468
988	654	4/18/18	Austin Kramer	Sacramento River	12	12	513
989	489	5/17/18	F. M. Porter	Hunters Creek	10	1.45	115.8
1041	542	5/23/18	H. L. Hill, Jr.	Sacramento River	7.5	7.5	300.3
1074	591	8/5/18	Stanford Vina Ranch Irrigation Company	Willow Creek (Colusa Basin Water)	15	4.58	366.3
1094	518	9/10/18	Alameda Sugar Company	Sacramento River	25	15	1200
*1112	539	9/26/18	F. W. Kiesel	Sacramento River	142	142	8613
149	688	10/14/18	California E. Hale	Sacramento River	17	4.19	335
1150	640	12/28/18	Sutter Butte Canal Company	Feather River	10	1.35	108.1
		12/31/18	S. Sweet Company	Feather River	500	500	27500
				Borrow Pit of Reclamation District 999	80	80	3698

*Permit revoked—not included in totals.

TABLE 16—Concluded
Permits Issued on Applications in the Sacramento Valley.
 (Refer to Plate 13, page 100.)

Applica- tion No. (1)	Permit No. (2)	Date of receipt of application (3)	Present permittee (4)	Source (5)	Amount of application, second-feet (6)	Amount of permit, second-feet (7)	Acreage of permit (8)
1177	656A	2/13/19	P. N. Ashley	Drainage Canal of District 100	20	15.3	612
1179	609	2/15/19	E. M. Gordon	Sacramento River	40	40	1255.5
1189	564	2/21/19	Fred Van Lew	Sacramento River	10	1.7	135.4
1198	579	3/1/19	T. T. C. Gregory	Sacramento River	20	9.78	782.3
1199	614	3/1/19	Conway Ranch	Sacramento River	120	120	5120
1388	792	12/26/19	Conway Ranch	Sacramento River	200	200	16194
1299	657	5/27/19	S. J. Nunn et al.	Drainage Ditch of Drainage District 100	3.5	3.5	(296.5)
31415	663	8/29/19	S. J. Nunn et al.	Drainage Ditch of Drainage District 100	3.5	3.5	296.5
1306	632	6/5/19	Maude Crouch Moore	Sacramento River	6	6	700
1307	633	6/5/19	James D. Phelan	Sacramento River	3	3	117
1413	1129	7/27/19	Natomas Company of California	Sacramento River	120	120	10004
1422	847	9/2/19	D. A. Middlecamp	Colusa Drain (Colusa Basin Water)	20	5.05	404
1545	868	11/29/19	W. E. Wance	Mooney Slough	15	6.92	554
1554	796	12/3/19	Williams Irrigation District	Sacramento River and Trough of Colusa Basin	187.5	83.27	6661.5
1624	797	1/14/20	Williams Irrigation District	Sacramento River and Trough of Colusa Basin	65	32.01	2561
1655	798	2/5/20	Williams Irrigation District	Sacramento River and Trough of Colusa Basin	11	5.50	440
1592	882	12/29/19	Antone Quadros	Pine Creek Lagoon and Sacramento River	14	7.47	598
1648	712	1/29/20	Guy H. Lemmon	Drain 5 of S. V. I. Company	3	0.5	40
1656	794	2/5/20	James H. Jones	Hamlin Slough	12	12	2768
1658	751	2/9/20	W. S. Adams	Drainage Ditch of District No. 1	2.5	0.37	30
1661	1005	2/10/20	Alex L. Gibson and Frances W. Gibson	Pine Creek Lagoon	1.50	1.50	200
1666	884	2/11/20	Holland Land Company	Sacramento River Elk Slough West Levee Borrow Pit	160	160	18000
1701	1135	3/3/20	Maude Crouch Moore	Sacramento River	2.00	2.00	700
1717	778	3/10/20	H. E. Barker	Drainage Ditch of Drainage District No. 1	0.62	0.05	4
1743	992	3/30/20	City of Sacramento	Sacramento River	300	225	Municipal (2023)
1753	846	4/6/20	Meek Estate	Sacramento River	50	25.27	2023
91952	845	7/31/20	Meek Estate	Sycamore Slough	50	25.27	60
2180	872	1/27/21	Thoras W. Madeley	Sutter Slough	2.00	0.75	277.5
2283	931	3/28/21	Edwin W. Ehmann	Main Ditch, Drainage District No. 100	6	3.47	277.5
2707	1162	12/29/21	William Dee	Sacramento River	3.57	3.57	286
Totals, 97 permits					6889.68	6137.04	369947.01

^aFor same area as Application 1290.

^eFor same area as Application 1753.

Figures in parentheses have not been used in totals on account of inclusion in other permits.

APPENDIX III.

RETURN WATER IN THE LOWER SAN JOAQUIN VALLEY.

Experience in irrigation development has proved that not all of the water diverted from streams and applied to the irrigation of crops is consumed by the latter or evaporated from the ground surface. A certain amount is lost by seepage from canals and laterals, some by waste from fields and ditches and an additional quantity, on being applied to crops, passes on down below the root zone of the plants, and beyond the depth from which it can again be drawn to the ground surface by capillarity and evaporated.

This water eventually reaches drainage channels, or passes to the water table underlying the irrigated lands, in the latter case either raising it to a point sufficiently near the ground to allow capillarity to again draw it to the surface, or causing a slow underflow towards lower levels. If good drainage does not exist "seepage" of lower lands results from rising water table. If drainage is present, either natural or artificial, a flow of water occurs in the drainage channels.

The importance of the above lies in the fact that where physical conditions permit, a considerable amount of the water diverted and used on the higher lands can be recovered and used again, resulting in an increase in the total acreage which can be irrigated from any given stream.

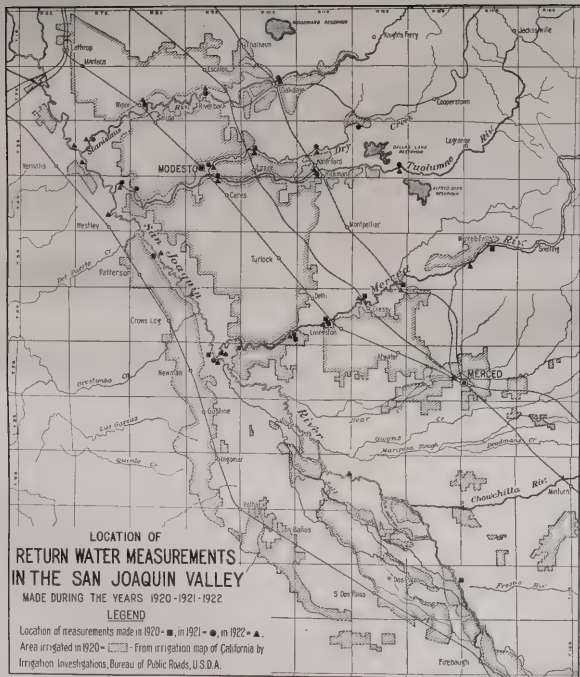
In many parts of the state water has not become sufficiently valuable as yet to make economically feasible the lining of main canals or laterals, or placing the land in such shape that a minimum quantity only of water need be used, and it is doubtful whether the time will ever come when the value of water used or crops raised will be sufficient to make profitable installation of irrigation systems and preparation of land so that only the actual water consumed by the plants will need to be diverted.

Two methods are generally available for recovering this "return" water, as it is called, by pumping from wells located through the lower areas, or by diversion works located on the drainage or natural channels in which the return water accumulates.

The percentage of the water diverted and used for irrigation of upper lands, which again becomes available, it as yet more a matter of conjecture than of specific knowledge. So many factors and local conditions of soil, crops, climate and topography enter into the situation that results obtained in one locality are seldom applicable to others.

The topography of the great Central Valley of California, particularly that of the San Joaquin Valley, affords an ideal situation for the utilization of return flow. Development in this valley during the last twenty years has resulted in the water of the main streams which enter the valley being entirely diverted during the summer months for irrigation. In spite of this fact, however, a considerable flow occurs in their lower reaches.

The Division of Water Rights has received a number of applications for the appropriation of water for irrigation from the lower portions of these streams, and there are in existence also a number of diversions based upon riparian rights and old rights by appropriation.



With the increase in acreage brought under irrigation through new projects, and the general rise in the water table from irrigation as time goes on, the amount of return flow will increase. In order to allow the Division to act intelligently upon existing applications, it was realized that more information must be obtained relative to the amount, nature and occurrence of this return flow.

Records of the discharge of the main streams entering the valley have been kept at stations located near the foothills, by the water resources branch of the United States Geological Survey, for the last twenty or more years. A few measurements were made during the period 1914 to 1919, under the direction of T. H. Means, consulting engineer of San Francisco, of the flow at various points on the main streams.

In the fall of 1920, a series of measurements were made by the Division on the Merced and San Joaquin rivers; in 1921 and 1922, on the Merced, San Joaquin, Stanislaus and Tuolumne rivers and Dry Creek, tributary to the Tuolumne. In addition to the measurements on the streams themselves all diversions were measured, in order to ascertain the total amount of water which the return flow furnished.

The following table gives a summary of these measurements:

TABLE 17.

Return Flow in San Joaquin Valley Streams During the Years 1920 to 1922.

(Measurements made under the direction of the Division of Water Rights, State Department of Public Works).

Stream	Measurements		Amount flowing, second-feet	Total diversions, second-feet	Total return flow, second-feet
	Date	Location			
Merced River.....	9/12/20	Three miles above San Joaquin River.....	38.6	15.6	54.2
	8/2 and 3/21	One-half mile above San Joaquin River.....	82	1	82
	10/6 and 7/22	One-half mile above San Joaquin River.....	76	32.1	108.1
Tuolumne River....	9/29/21	One and one-half miles above San Joaquin River.....	342	0	342
	10/2 and 3/22	One and one-half miles above San Joaquin River.....	366	0	366
Dry Creek.....	9/30/21	One-half mile above Tuolumne River.....	39.9	0	39.9
	10/3/22	One-half mile above Tuolumne River.....	41.0	0	41.0
Stanislaus River....	9/28/21	Two miles above San Joaquin River.....	133	0	133
	10/4/22	Two miles above San Joaquin River.....	131	15.7	146.7
San Joaquin River..	9/20 to 23/20	One-fourth mile below Patterson Colony Pumping Plant.....	4	² 170	² 174
	9/28 to 30/22	Three-fourths mile above Durham Ferry....	725	² 148	² 873

¹Diversions not noted.

²Includes diversions on San Joaquin River only.

The map on Plate 14 shows the locations at which these measurements were made, and also the areas under irrigation in 1920, as given on the irrigation map of Central California, published by the office of Irrigation Investigations, Bureau of Public Roads and Rural Engineering, United States Department of Agriculture.

Plates 15, 16 and 17, show graphically the results of these measurements, and the rate of accretion of flow in the various sections of the stream.

To facilitate interpretation of the results obtained in these measurements, the following remarks are pertinent:

Merced River.

This stream furnished a total return flow including diversions, varying from fifty-four to one hundred and eight second-feet during the fall of the years 1920 to 1922. The rates of accretion and total flow are relatively small compared with the other streams, due to the smaller irrigated acreage in proximity to the river, and the lesser depth of the channel below the water table of the surrounding lands. A number of pumping plants are installed on the lower reaches, and irrigate adjacent lands.

Tuolumne River.

This stream runs through the Turlock and Modesto Irrigation Districts and had return flows of three hundred and forty-two and three hundred and sixty-six second-feet in the falls of 1921 and 1922, respectively. The diversion canals of the districts follow the river for a considerable distance below the La Grange diversion dam, and the Davis Reservoir of the Turlock Irrigation District is located near the river channel. These factors account for the high rate of accretion in the upper section of the channel. The increase in rate in the lower portion is caused by drainage ditches entering the channel from the north. The length of time during which irrigation has been practiced in these two districts, the proximity of a large area of irrigated land to the river, and the depth of the channel, cause the amount of return water in this stream to be larger than in any of the others.

Dry Creek.

This stream runs through the upper irrigated lands on the north side of the Tuolumne River, and had a return flow of about forty second feet.

Stanislaus River.

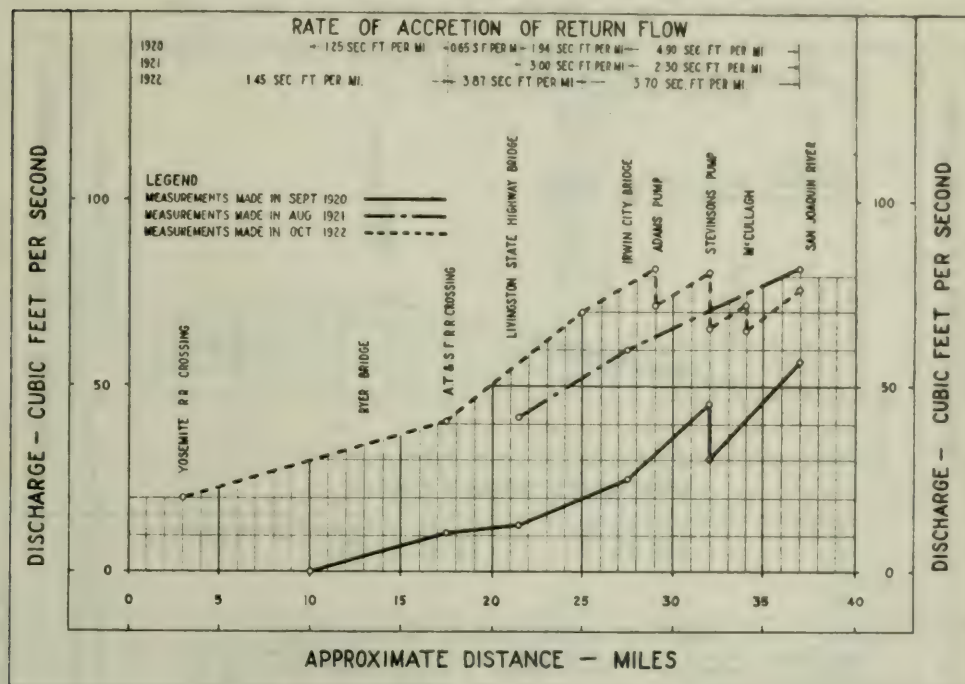
The more recent development of irrigated area along this stream, the fact that the canals of the Oakdale and South San Joaquin Irrigation Districts do not follow the river for any great distance, and the small amount of irrigated land in proximity to the lower section of the channel cause the return flow of the Stanislaus to be a little over one-third that of the Tuolumne.

San Joaquin River.

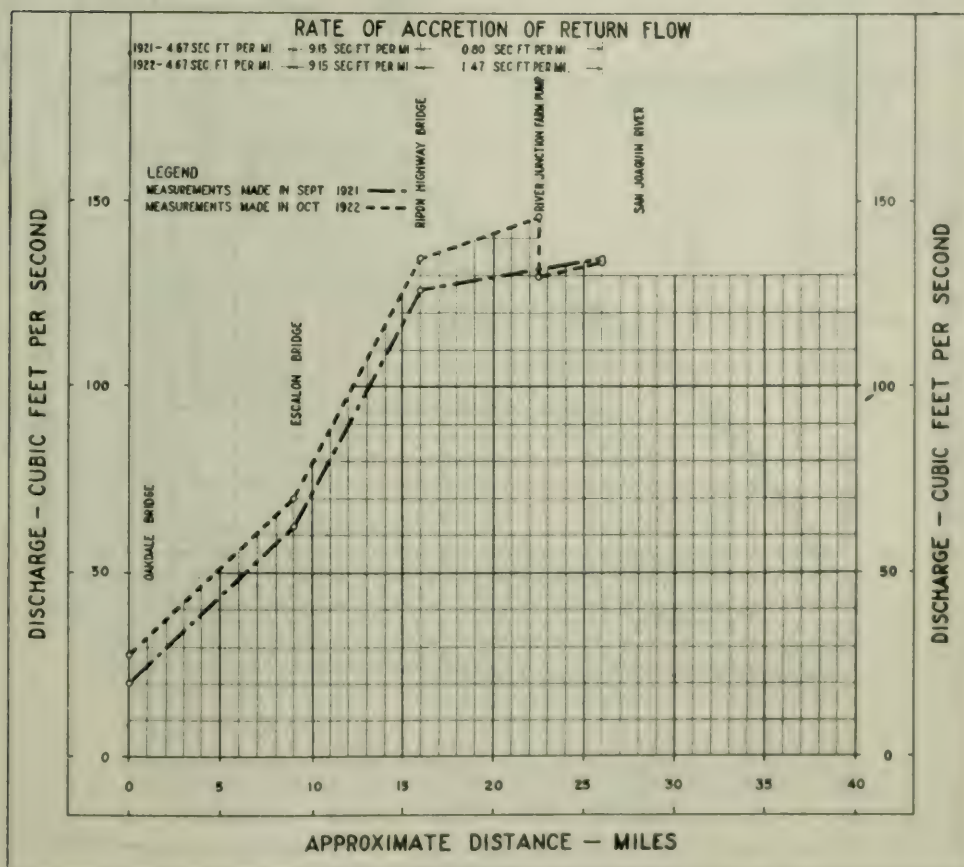
Measurements made in 1920 and 1921 were not carried below the Patterson Colony diversion, but indicate a considerable return flow above the mouth of the Merced in these years. The total return flow below the mouth of the Stanislaus, in 1922, including diversions totaling one hundred and forty-eight second-feet, amounted to eight hundred and seventy-three second-feet. Subtracting from this amount, the contributions of the Merced, Tuolumne and Stanislaus, totaling 573 second-feet, the net return flow was three hundred second-feet. Most of this accretion occurred below the mouth of the Merced, where the irrigated area lies close to the stream. Continued irrigation, and further development of drainage in the lower lands of the valley may increase the rate of accretion considerably.

RATE OF ACCRETION OF RETURN FLOW IN MERCED AND STANISLAUS RIVERS

MEASUREMENTS MADE UNDER DIRECTION OF DIVISION OF WATER RIGHTS



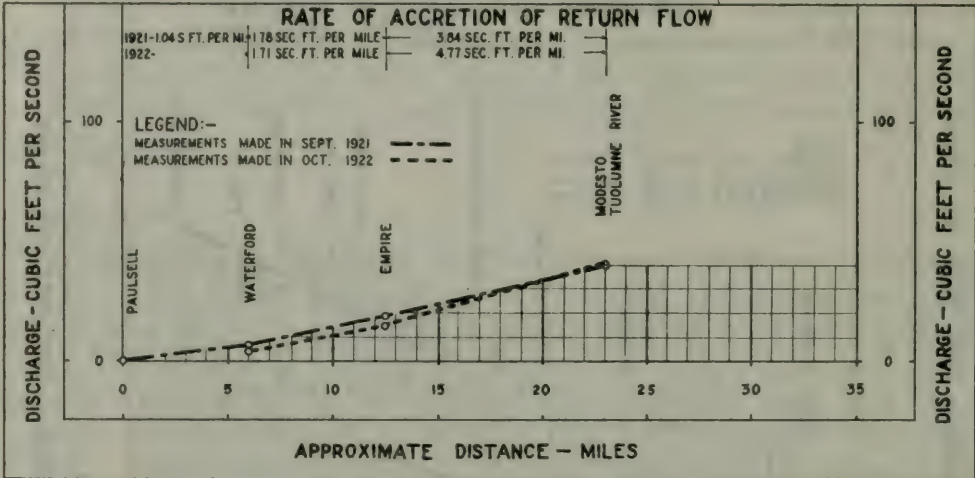
MERCED RIVER



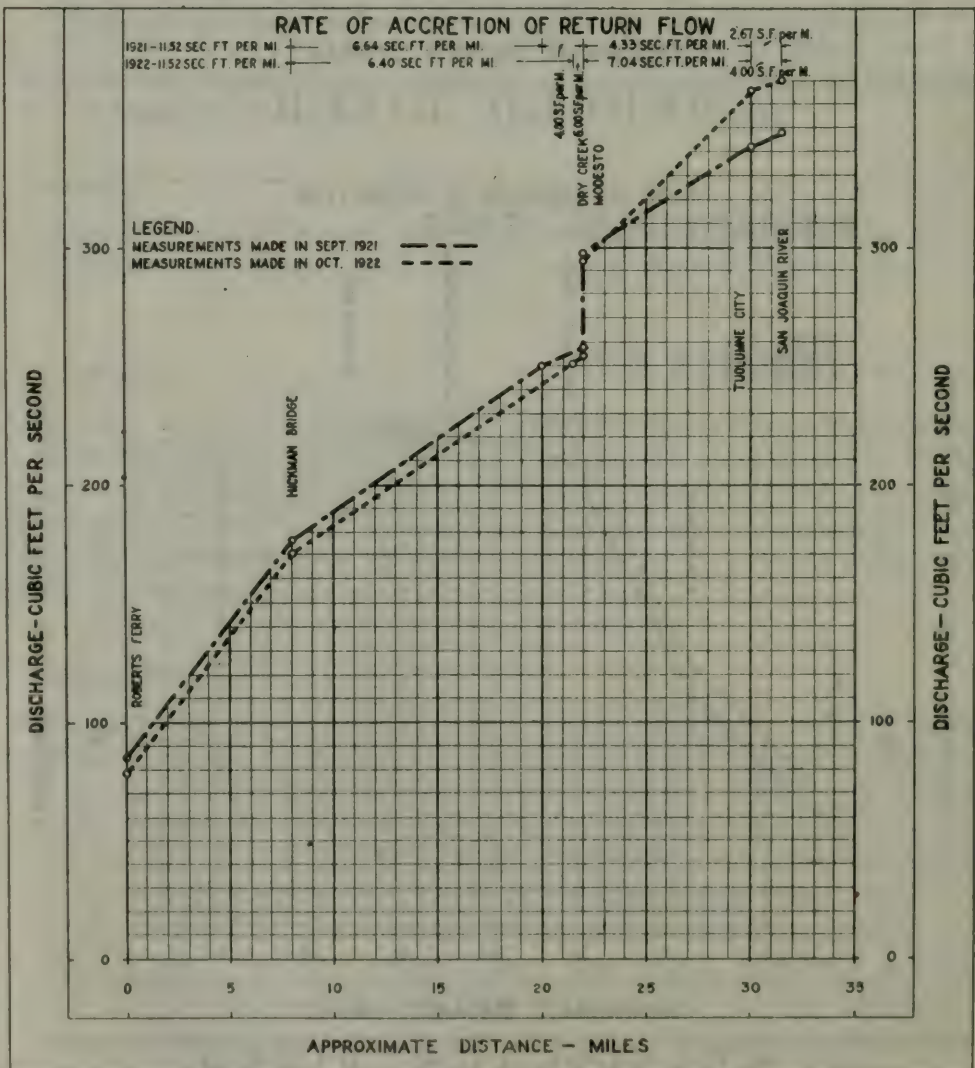
STANISLAUS RIVER

RATE OF ACCRETION OF RETURN FLOW IN DRY CREEK AND TUOLUMNE RIVER

MEASUREMENTS MADE UNDER DIRECTION OF DIVISION OF WATER RIGHTS



DRY CREEK



TUOLUMNE RIVER

RATE OF ACCRETION OF RETURN FLOW IN SAN JOAQUIN RIVER

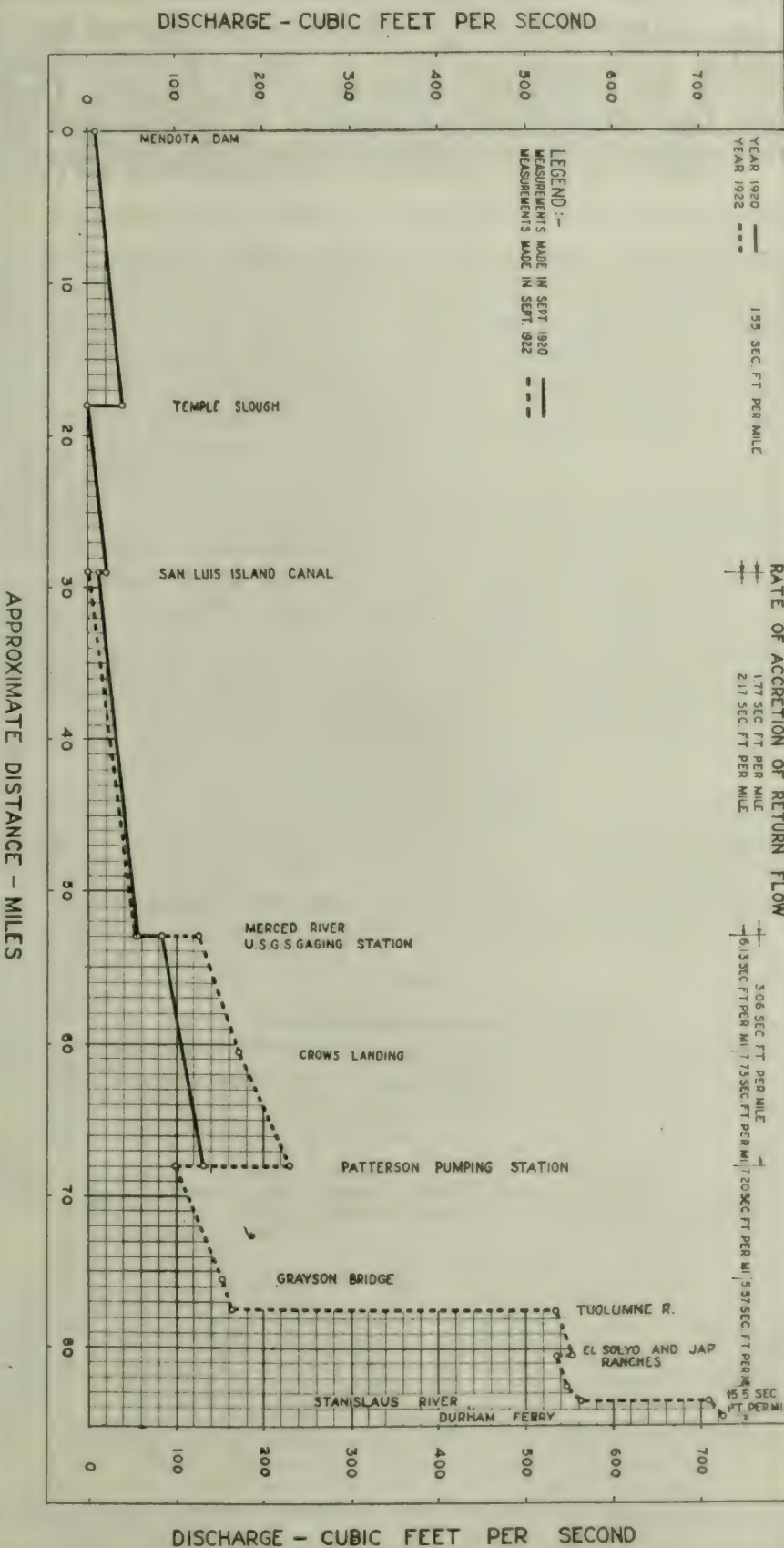


PLATE 17.

On account of the short period during which the investigations have been carried on, no deductions can be drawn as yet, beyond the fact that the amount of return flow is sufficient to make it a factor of greatest importance in the irrigation development in the San Joaquin Valley, and the fact that the rate of accretion in various sections of stream channels appears to remain rather constant from year to year.

APPENDIX IV.

REPORT TO THE DIVISION OF WATER RIGHTS, DEPARTMENT OF PUBLIC WORKS, ON THE PROGRESS OF THE COOPERATIVE SURFACE WATER INVESTIGATIONS IN CALIFORNIA BY THE WATER RESOURCES BRANCH OF THE UNITED STATES GEOLOGICAL SURVEY FOR 1921-1922.

By H. D. McGLASHAN, District Engineer, United States Geological Survey.

The cooperative investigation of the surface water resources of the State of California during the years 1921 and 1922 has been maintained on about the same basis as given in your last biennial report except that through cooperation with permittees and licensees of the Federal Power Commission twenty-three new stations have been established. These stations are all located at high elevations and will furnish very valuable run-off records.

As in previous years, the funds furnished by the Division of Water Rights have been expended chiefly in a study of the general water supply of the state. The additional funds available during the past year have permitted more intensive field work, resulting in an increased accuracy in run-off records and the establishment of new stations, chiefly in the drainage basins of Pit River, American River, Kings River, and upper San Joaquin. These records are needed by your office in connection with applications for power and irrigation uses. In addition, special investigations and miscellaneous measurements have been made as requested by your office.

The intensive water resources investigation in southern California, explained in your last report, has been continued and slightly extended.

The amount of work done and its costs, including estimated expenditures for complete records furnished free for publication, for the two-year period ending June 30, 1922, were as follows:

TABLE 18.
Data as to Measuring Stations in California.

Drainage	Number of stations			Number of discharge measurements			Cost		
	Established	Discontinued	Maintained June 30, 1922	At regular stations	Miscellaneous	Total	Operation and maintenance	New construction	Average cost per station of twelve months record, including new construction, top cost, and office work
Sacramento...	21	0	57	538	88	626	\$11,236 74	\$10,749 78	\$323 18
San Joaquin...	24	0	72	1,666	223	1,889	83,907 49	56,144 18	1,194 36
South Pacific...	11	3	58	2,334	758	3,092	22,661 14	4,779 08	353 76
North Pacific...	3	0	9	122	1	123	2,260 90	1,683 44	337 54
Great Basin...	0	0	14	119	19	138	2,259 84	0 00	123 20
Totals....	59	3	210	4,779	1,089	5,868	\$122,326 11	\$73,356 48	

In your last report attention was called to the deficient run-off for the years 1917-1920. It appears that the cycle of dry years has not yet been passed. The following table gives the percentage of run-off compared with the 26-year mean, for Sacramento River near Red Bluff and Kings River near Sanger:

TABLE 19.
Comparative Discharges, Sacramento and Kings Rivers.

River	1917	1918	1919	1920	1921	1922	Mean
	per cent	per cent	per cent	per cent	per cent	per cent	per cent
Sacramento River.....	72	54	79	40	117	65	71
Kings River.....	101	73	64	75	82	117	85

A large amount of additional storage is needed in the Sacramento and San Joaquin drainage basins to conserve the winter run-off which is now wasted into the Pacific Ocean. It appears that there is feasible storage for a considerable amount of the flood waters now being wasted. In connection with the investigation now under way of the unconstructed reservoir capacity in the state, funds should be made available for the installation and maintenance of river measurement stations which will furnish run-off records necessary for the proper design of the dams and other structures.

The following Surface Water-Supply Papers, containing California records, have been published since your last biennial report:

- Paper 447. Surface Water Supply of the Pacific Slope of Southern California, which contains all stream flow records collected in Southern California to September 30, 1918.
- Paper 460. Annual Progress Report of Great Basin for the year ending September 30, 1917.
- Paper 461. Annual Progress Report of California for the year ending September 30, 1917.
- Paper 481. Annual Progress Report of California for the year ending September 30, 1918.

Water-Supply Paper 480, for 1918; 510 and 511, for 1919 and 1920; and 530 and 531, for 1921, are in process of publication. All California records included in these unpublished reports and many complete records for 1922 are now available for distribution upon application to this office. In addition, monthly summaries of stream flow, for all the years of record, have been compiled for all river measurement stations now in operation. These tables are very convenient for the public as many of the Water-Supply Papers are out of print and the latest records are not yet available in printed form.

In the administration of the work of the water resources branch of the Geological Survey, the district office is maintained at 328 Custom House, San Francisco. A sub-office is retained at 602 Federal Building, Los Angeles, for the convenience of southern California and as a headquarters for work in the South Pacific drainage. Records of stream flow for all sections of the United States and data collected by other branches of the survey may be consulted at either office.

The water resources investigation in California is under the general supervision of Mr. N. C. Grover, chief hydraulic engineer, and Mr. John C. Hoyt, hydraulic engineer in charge of surface waters for the Geological Survey.

APPENDIX V.

REPORT ON WATER RESOURCES INVESTIGATION.

There was appropriated by the 1921 legislature for the use of the Water Commission a special fund of \$50,000. The text of Chapter 411 creating this fund is as follows:

“Section 1. It shall be the duty of the State Water Commission to make such investigations of the water resources of the State of California, as may be necessary for the purposes of securing information needed in connection with applications for appropriations of the waters of the State of California made before said state water commission.

“Section 2. The sum of fifty thousand dollars, or so much thereof as may be necessary, is hereby appropriated out of any money in the state treasury not otherwise appropriated to be expended by the State Water Commission in carrying out the purposes of this act.”

The funds available under this appropriation have been and are being expended by the Division of Water Rights in the collection of general data necessary for action on applications, and for the direct investigation of the same, which work is fully described in other chapters of this report. The particular items, the expense of which have been defrayed from this fund are as follows:

Cooperation to the extent of \$10,000 per year with the United States Geological Survey in the collection of stream-flow records. (Chapter VI).

Special Investigations—San Jacinto, Kings, San Joaquin rivers, etc. (Chapter V).

Field investigation of applications as described in “Field Procedure” in Chapter II. This item has been only partially met from this appropriation.

The income and expense from this fund to date is included in the financial statement in Appendix VI.

APPENDIX VI.

FINANCIAL STATEMENT.

STATE WATER COMMISSION AND DIVISION OF WATER RIGHTS.

Statement of Income and Expenditures for the Seventy-second and Seventy-third Fiscal Years.

	72d and 73d fiscal years, July 1, 1920- July 29, 1921	73d fiscal year, July 29, 1921- June 30, 1922	Total for biennium
Income.			
Appropriations—			
Salaries of Commissioners—Chapter 645, 1919, and Chapter 13, 1921	\$19,605 76	\$389 75	\$19,995 51
Support—Chapter 645, 1919	55,762 11		55,762 11
Support—Chapter 905, 1921	7,590 64	71,280 79	78,871 43
Survey Water Resources—Chapter 411, 1921	2,330 00	20,035 03	22,365 03
Treasury Revolving Fund—Chapter 854, 1921		416 07	416 07
Totals	\$85,288 51	\$92,121 64	\$177,410 15
Contributive Funds—			
Niles Cone Fund	\$109 93		\$109 93
San Joaquin Hydrographic Investigation Fund	5,517 15	\$2,407 01	7,924 16
City of San Luis Obispo Fund		500 00	500 00
San Jacinto Fund		1,502 37	1,502 37
Totals	\$5,627 08	\$4,409 38	\$10,036 46
Grand total income	\$90,915 59	\$96,531 02	\$187,446 61
Expenditures.			
Appropriations—			
Administration	\$35,812 00	\$23,511 45	\$59,323 45
Applications	36,223 50	48,801 59	85,025 09
Adjudications	7,330 45	7,166 13	14,496 58
Stream Gaging—Cooperative U. S. Geological Survey	4,927 31	9,729 63	14,656 94
Cooperative U. S. Department of Agriculture	995 25		995 25
San Jacinto Fund—Chapter 411, 1921		2,912 84	2,912 84
Totals	\$85,288 51	\$92,121 64	\$177,410 15
Contributive Funds—			
Niles Cone Fund	\$109 93		\$109 93
San Jacinto Fund		\$1,502 37	1,502 37
City of San Luis Obispo Fund		500 00	500 00
San Joaquin Hydrographic Investigation Fund	5,517 15	2,407 01	7,924 16
Totals	\$5,627 08	\$4,409 38	\$10,036 46
Grand total expenditures	\$90,915 59	\$96,531 02	\$187,446 61
Fees collected and credited to General State Fund	\$16,660 70	\$16,958 41	\$33,619 11

APPENDIX VII

STATISTICAL TABLES

TABLE NO 20.

Important Proposed Irrigation Projects as Indicated by Applications to Appropriate Water Filed During the Biennial Period Ending September 1, 1922.

NOTE.—All projects of 500 acres or more are listed by name. Projects of less than 500 acres, including domestic and industrial applications, are shown as a single group at the end of the table. Cancelled filings are not included.

Name of applicant	Applica- tion number	County	Source of supply	Amount of water		Acres to be irrigated	Estimated cost
				Natural flow, second-feet	Storage, acre-feet		
H. R. Peckham.....	2000	San Diego.....	Pauma Creek.....	10.00	12,000	5,000	\$100,000
E. B. Meyers.....	2002	Colusa.....	Sacramento River.....	5.19	---	519	10,000
Yuba Development Company.....	2004	Yuba.....	Yuba River.....	---	20,000	10,000	3,500,000
J. G. Hooper, Jr.....	2016	Lassen.....	Long Valley Creek.....	---	17,000	3,275	216,000
J. J. Greive et al.....	2019	Siskiyou.....	Jenny Creek.....	5.25	---	501	2,000
J. B. Thompson.....	2029	Butte.....	Butte Creek.....	140.00	100,000	100,000	---
Foothill Irrigation District.....	2042	Fresno.....	Kings River.....	300.00	100,000	57,000	---
H. R. Peckham.....	2055	San Diego.....	West Fork San Luis Rey River.....	1,000.00	12,000	200,000	50,000
Moreced Irrigation District.....	2062	Merced.....	Burns Creek.....	22.00	---	1,800	20,000
F. L. Fehren.....	2083	Santa Clara.....	Llajas Creek.....	6.67	---	533	5,000
J. P. Vinet.....	2086	San Joaquin.....	Lone Tree Creek.....	6.70	---	536	3,000
P. T. Williamson.....	2091	San Joaquin.....	San Joaquin River.....	---	2,635	501	4,000
H. M. Roberts.....	2093	Medoc.....	Antelope Flat Drainage Area.....	---	---	1,252	---
W. J. Hole.....	2096	Riverside.....	Drainage Area.....	9.00	---	66,000	---
M. I. Crocker et al.....	2099	Amador.....	North Fork Mokelumne River.....	---	60,000	---	---
Santa Clara Valley Water Conservation Committee.....	2103	Santa Clara.....	Arroyo Calero.....	30.00	8,000	---	---
Santa Clara Valley Water Conservation Committee.....	2104	Santa Clara.....	Llajas Creek.....	50.00	15,000	---	---
Santa Clara Valley Water Conservation Committee.....	2105	Santa Clara.....	Uvas Creek.....	80.00	25,000	150,000	---
Santa Clara Valley Water Conservation Committee.....	2106	Santa Clara.....	Almaden Creek.....	30.00	6,000	---	---
Santa Clara Valley Water Conservation Committee.....	2107	Santa Clara.....	Coyote River and Los Animas Creek.....	200.00	120,000	130,000	---
O. Scribner.....	2121	Eldorado.....	Cosumnes River.....	276.00	---	45,000	---
O. Scribner.....	2123	Amador.....	Dry Creek.....	145.00	---	---	36,000
Excelsior Water and Power Company.....	2126	Nevada.....	Squirrel Creek.....	---	20,000	---	3,025,000
Excelsior Water and Power Company.....	2130	Nevada.....	Deer Creek.....	225.00	150,000	120,000	2,634,000
Excelsior Water and Power Company.....	2131	Nevada.....	South Fork of Yuba River.....	125.00	60,000	---	---
Santa Clara Valley Water Conservation Committee.....	2136	Santa Clara.....	Calabasas Creek.....	20.00	1,500	---	---
Santa Clara Valley Water Conservation Committee.....	2137	Santa Clara.....	Guadalupe Creek.....	50.00	6,000	150,000	---
Santa Clara Valley Water Conservation Committee.....	2138	Santa Clara.....	Stevens Creek.....	50.00	7,000	---	---
Santa Clara Valley Water Conservation Committee.....	2140	Tehama.....	Underground water.....	80.00	---	7,561	461,630
W. H. Baymiller for El Camano Irrigation District.....	2142	Butte.....	Lost Creek.....	---	45,000	31,650	---
Oroville-Wyandotte Irrigation District.....	2144	Yuba.....	Slate Creek.....	---	100,000	17,000	---
Oroville-Wyandotte Irrigation District.....	2145	Yuba.....	Dry Creek.....	---	5,000	31,650	---
Oroville-Wyandotte Irrigation District.....	2146	Eldorado.....	South Fork American River and Webber Creek.....	330.00	20,000	80,870	3,500,000
R. E. Swigart, Klamath-Shasta Valley Irrigation District.....	2149	Klamath County, Ore.....	Klamath.....	---	150,000	40,000	---
L. C. Hall.....	2152	Inyo.....	Lakes and creeks tributary to So. Bishop Creek.....	---	4,544	3,240	40,000

R. E. Fairchild	2166	San Bernardino	Santa Ana River and Forsee Creek	50.00	15,000	3,000	15,000
G. F. Taylor et al.	2186	Plumas	Bucks Creek		70,000	30,000	300,000
San Diego Mutual Water Company	2188	San Diego	Escondido Creek	8.00	12,011	3,600	2,250,000
R. H. Elliott	2196	Yuba	South Fork of North Fork, Yuba River		79,100		
W. Neumann	2201	Fresno	Big Panoche Creek	500.00	250,000	150,000	1,600,000
Excelsior Water and Power Company	2202	Nevada	Middle Fork Yuba River		110,000	120,000	41,500
Excelsior Water and Power Company	2206	Nevada	South Fork of Middle Yuba River	50.00			
Honcut-Yuba Irrigation District	2208	Butte	Wyman Ravine	75.00		30,000	2,000
Honcut-Yuba Irrigation District	2209	Butte	South Honcut Creek	75.00		30,000	2,500
Honcut-Yuba Irrigation District	2210	Butte	North Honcut Creek				
United States Reclamation Service	2212	Tehama	Stony Creek and tributaries		150,000	30,000	3,000,000
T. Pearson for proposed Magalia Irrigation District	2215	Butte	Little Butte Creek		5,000	7,000	25,000
T. Pearson for proposed Magalia Irrigation District	2216	Butte	Little West Branch of Feather River		10,000	3,000	100,000
Water Conservation Association	2217	San Bernardino	Santa Ana River	150.00			1,100
R. C. Hackley	2219	Plumas	Grizzly Creek		90,000	40,000	2,500,000
R. B. Marshall	2220	Stanislaus	San Joaquin River	10.00		700	
Walker River Irrigation District	2221	Mono	West Walker River		85,000		449,000
Walker River Irrigation District	2222	Mono	West Walker River		35,000	140,260	500,000
Walker River Irrigation District	2223	Mono	West Walker River		115,000		500,000
C. W. Clark Company	2227	Lassen	Coyote Flat		7,100	4,360	6,100
J. A. Trow	2231	Los Angeles	Big Rock Creek	50.00	125,000	3,640	250,000
T. G. Carpenter	2232	Riverside	Underground stream	10.00		635	7,500
Butte Valley Irrigation District	2234	Siskiyou	Antelope and Butte Creeks	250.00	20,000	31,628	940,000
M. J. Howells for Thermalito and Table Mountain Irrigation Districts							
Little Baldy Water Company	2240	Butte	West Branch Feather River	28.00		5,581	
Excelsior Water and Power Company	2242	Los Angeles	Dead Man's Canyon	15.00	123	1,160	32,000
R. C. Hackley	2243	Nevada	Canyon Creek		72,000		6,500,000
G. M. Trent	2253	Butte	Middle Fork Feather River	500.00	50,000	25,000	2,500,000
Moreno Mutual Irrigation Company	2259	Alpine	West Fork Carson River	4.00	50,000	40,000	2,000,000
Moreno Mutual Irrigation Company	2260	Riverside	Headwaters Singleton Creek		850	5,000	197,000
Eldorado County Irrigation Committee	2261	Riverside	Headwaters Singleton Creek				
Eldorado County Irrigation Committee	2270	Eldorado	N. Fk. Cosumnes River, Camp and Park Creeks	150.00	70,000	78,134	1,030,000
J. E. Taylor et al. for Nevada Irrigation District	2271	Eldorado	N. Fk. Cosumnes River, Camp and Clear Creeks	135.00	25,000		
J. E. Taylor et al. for Nevada Irrigation District	2273	Sierra	South Fork of North Yuba River		75,000		
J. E. Taylor et al. for Nevada Irrigation District	2276	Nevada	Middle Fork Yuba River	400.00	75,000		
J. E. Taylor et al. for Nevada Irrigation District	2277	Nevada	South Fork of Middle Yuba River		25,000		
J. E. Taylor et al. for Nevada Irrigation District	2278	Nevada	Deer Creek		75,000		
I. B. Parsons	2285	Yolo	Borrow Pit Reclamation District No. 999	50.00		850	5,000
A. O. Stewart	2286	San Joaquin	Barge Canal	100.00		8,350	330,000
C. L. Hutchinson et al.	2296	Sacramento	Cosumnes River	16.00		1,292	30,000
San Diego Mutual Water Company	12-2315	Sacramento	San Diegoito River		37,700	18,000	1,370,000
Felix Swan for East Dixon Irrigation and Drainage Association	2318	Solano	Sacramento River	600.00	64,000	64,000	
Folsom State Prison	2322	Placer	South Fork American River	8.00		1,286	
Butte Valley Irrigation District	2326	Siskiyou	Bear Creek	100.00	22,170	31,628	940,000
H. and S. Albright	2338	San Bernardino-Riverside	Whitewater River, Tahquitz and Palm Canyon Creeks				
Lake Hornet Water Company	2341	Riverside	Strawberry Creek		52,000	22,720	10,000
E. H. Libby	2344	Los Angeles	Pallett and Big Rock Creeks		18,000	12,502	665,000
West Stanislaus Irrigation District	2349	Stanislaus	San Joaquin River		30,000	10,000	
Little Rock Power and Water Company	2352	Los Angeles	Little Rock Creek	168.00	7,500	13,748	650,000
J. C. Knowles	2360	Napa	Trout Creek		2,000	7,500	20,000
J. C. Knowles	2361	Napa	Horseshief Creek		1,499	1,499	80,000

TABLE NO. 20—Continued.
Important Proposed Irrigation Projects as Indicated by Applications to Appropriate Water Filed During the Biennial Period Ending September 1, 1922.

NOTE.—All projects of 500 acres or more are listed by name. Projects of less than 500 acres, including domestic and industrial applications, are shown as a single group at the end of the table. Cancelled filings are not included.

Name of applicant	Applica- tion number	County	Source of supply	Amount of water		Acres to be irrigated	Estimated cost
				Natural flow, second-feet	Storage, acre-feet		
Great Western Power Company	2368	Butte, Plumas	Feather River and Bucks Creek	124.00	18,400		
Great Western Power Company	2371	Butte, Plumas	Feather River and Rock, North Valley, Little Kinshew and Crane Valley Creeks.	162.00	24,800	30,000	4,300,000
F. H. Tibbetts for Nevada Irrigation District	2373	Nevada	South Wolf Creek	150.00	50,000		
G. M. and J. E. Clark	2383	Modoc	Juniper Gulch		1,270	578	15,000
E. P. Vandercook for proposed Feather River Irrigation District	2387	Butte, Plumas	Feather River, Nelson, North Valley, Indian, Little Kinshew, Kinshew, Rock, Pond, Chips, Soda, Grizzly and Taylor Creeks, and Cham- bers, Spring Valley, Campbell, Lotts, Morris and unnamed (3) lakes.				
Honcut-Yuba Irrigation District	2393	Yuba	Yuba River	250	160,000	20,000	
J. E. White	2401	Ventura	Ventura River	1,000.00		31,500	
Los Verjels Land and Water Company	12-2406	Yuba	Dry Creek	10.00	20,000	26,000	
A. L. Landis	2408	Sacramento	Laguna Creek	275.00		5,675	
A. L. Landis	2409	Amador	Mokelumne River	5,000.00	15,000		
A. L. Landis	2410	Sacramento	Dry Creek	11,000.00	800,000		15,000,000
A. L. Landis	2411	Amador	Dry Creek	17,000.00	200,000		
M. J. Howells for Thermalito and Table Mountain Irrigation Dis- trict	2417	Butte	Cosumnes River	7,000.00	400,000		
San Dimas Land and Water Company	2418	Los Angeles	Dry Creek		12,000	11,000	175,000
Sierra Land and Water Company	2432	Mono	San Dimas Canyon	15.00		620	
Guy Wilkinson	2434	Butte	Rush Creek	500.00	44,670	44,045	637,152
Waterson Brothers, Incorporated	2445	Inyo	Feather River	40.00		5,000	
M. C. Seagrave	2452	Eldorado	Bishop Creek, North, Long and Unnamed Lakes	250.00	20,000	5,000	
W. S. Davison, for proposed Irrigation District	2454	Solano	North Fork Cosumnes River	100.00		15,000	250,000
Temescal Water Company	2473	Riverside	Suisun Creek	200.00	10,000	20,640	
Temescal Water Company	2474	Riverside	Horsethief Canyon Creek		2,000		
Temescal Water Company	2475	Riverside	Maynew Creek	5.00	2,000		12,000
Temescal Water Company	2476	Riverside	Cold Water Creek	10.00	3,000	5,000	
W. Neumann et al.	2482	San Benito	San Benito River, James, Rock Springs, Salt, Tres Pinos and eight unnamed creeks.		4,000		
W. Neumann et al.	2483	San Benito	Lewis and eight unnamed creeks		302,000	150,000	
W. Neumann et al.	2484	San Benito	Los Aquilas and four unnamed creeks		100,000		
W. Neumann et al.	2485	Fresno	Little Panoche Creek	250.00	56,000		
O. H. Cash, trustee Perris Valley Chamber of Commerce	2507	Riverside	Potrero Creek	8.00	25,000	4,600	495,000

Waits Brothers.....	2508	Sierra.....	Dog Creek.....	8,000	2,000	138,575
R. J. Shields.....	2512	Sutter.....	Feather River.....	7.00	620	15,000
South San Joaquin Irrigation District.....	2524	Calaveras.....	Stanislaus River.....	36,000	71,081	500,000
Excelsior Water and Power Company.....	2527	Nevada.....	Deer Creek.....	625.00	120,000	2,194,000
Butte Valley Irrigation District.....	2531	Siskiyou.....	Butte Lake.....	10,000	31,628	940,000
J. W. Preston, Jr.....	2535	Amador.....	North Fork Mokelumne River.....	275.00	50,000	20,000
Beckman and Linden Engineering Corporation.....	2556	Amador, Calaveras.....	Calaveras and Mokelumne Rivers.....	200,000	200,000	10,000,000
Bear River Water and Power Company.....	2564	Placer.....	Bear River.....	262.00	60,000	300,000
W. D. McPherson, proposed irrigation district.....	2568	Mono.....	Owens River.....	2,000.00	300,000	800,000
W. D. McPherson, proposed irrigation district.....	2569	Mono.....	Rush Creek.....	750.00	70,000	300,000
W. D. McPherson, proposed irrigation district.....	2570	Mono.....	Underground waters of Mono Lake.....	2,500.00	40,000	500,000
W. D. McPherson, proposed irrigation district.....	2571	Ventura.....	Lee Vining and Mill Creeks.....	69.00	4,500	100,000
Leeds and Barnard for Irrigation District.....	2572	San Joaquin.....	North Fork Ventura River.....	6.00	5,442	1,500
River Junction Farms, Incorporated.....	2573	Butte.....	Stanislaus and San Joaquin Rivers.....	15,000	1,617	20,000
J. H. Jones.....	2576	San Bernardino.....	Butte Creek.....	100.00	8,160	20,000
F. S. Lewis et al., proposed Harvard Irrigation District.....	2579	Sacramento.....	Mojave River.....	250.00	20,000	20,000
A. J. Cleary, proposed Roseville Irrigation District.....	2580	Riverside.....	American River.....	15,000	6,000	40,000
N. B. Studley et al.....	2581	Ventura.....	Deep Canyon, Pinyon Flats and Dead Indian Creeks.....	10.00	518	2,000,000
J. E. White.....	2582	Contra Costa.....	Matilija Creek.....	6.48	200,000	200,000
H. L. Hill, Jr.....	2593	Placer.....	Channel connecting Rock and Indian Sloughs.....	100.00	40,000	30,000
F. B. Tuttle, Jr.....	2613	Marin.....	Rubicon River and Middle Fk. American River.....	200.00	10,000	25,000
W. C. Howe et al.....	2617	Riverside.....	Salmon Creek.....	2,500.00	75,000	700,000
H. L. Thompson, Homet Irrigation District.....	2620	Placer.....	North Fork and Strawberry Creeks.....	3.00	500	1,500,000
J. A. Livingston for Mt. Pleasant-Lincoln Irrigation District.....	2626	San Diego.....	Bear River.....	10,500	16,016	1,500,000
Ed. Fletcher et al.....	12-2641	Sacramento.....	San Diego River.....	1,500	600	1,250,000
A. J. Cleary, proposed Roseville Irrigation District.....	2642	Mono.....	American River.....	44,225	720	250,000
J. C. Working and R. L. Gilmore.....	2646	Nevada.....	Dexter, Lee Vining, Gibbs, Rush, Walker, Wilson, Parker and Mill Creeks.....	60.00	5,000	130,000
Nevada Irrigation District.....	2652	Los Angeles.....	Flood waters of Bear River.....	1,829	8,000	1,750,000
H. C. Dunn, trustee for Palmett Creek Water Users Association.....	2669	Los Angeles.....	Pallett Creek.....	15,000	8,500	100,000
Los Angeles County Flood Control District.....	2671	Los Angeles.....	Pacoima Creek.....	150,000	100,000	50,000
Los Angeles County Flood Control District.....	2672	Los Angeles.....	Pacoima Creek.....	2,999	745	20,000
F. D. Harbert.....	2689	Lassen.....	Coyote Valley Drainage Area.....	710	25,000	600,000
Ed. Fletcher.....	2699	San Diego.....	San Diego River.....	250.00	8,000	500,000
F. C. Spruengmeyer.....	2703	Alpine.....	West Fork Carson River.....	18.75	1,500	25,000
J. M. Howells.....	2706	Butte.....	Clear and Gold Run Creek Watersheds.....	5.00	730	
F. M. Turner for Bangor Irrigation District.....	2716	Yuba.....	Dry Creek.....			
Cain Irrigation Company.....	2726	Mono.....	Mill Creek.....			
Leeds and Barnard for Irrigation District.....	2729	Ventura.....	Matilija Creek.....			
C. A. Stewart.....	2732	San Benito.....	North Fork Ventura River.....			
C. A. Tuttle, Jr.....	2734	Placer.....	San Benito River and Tres Pinos Creek.....			
Hillside Water Company.....	2737	Inyo.....	North Fork American River.....			
Hillside Water Company.....	2738	Inyo.....	Middle Fork Bishop Creek.....			
H. L. Berkey.....	2739	Yuba.....	Green Lake Creek.....			
Temescal Water Company.....	2741	San Bernardino.....	Green Lake Creek.....			
Finnel Land Company.....	2745	Tehama.....	Yuba River and Dry Creek.....			
Peninsula Farms Company.....	2748	San Mateo.....	Santa Ana River.....			
	2760		Sacramento River.....			
			Pescadero Creek.....			

TABLE NO. 20—Concluded.

Important Proposed Irrigation Projects as Indicated by Applications to Appropriate Water Filed During the Biennial Period Ending September 1, 1922.

NOTE.—All projects of 500 acres or more are listed by name. Projects of less than 500 acres, including domestic and industrial applications, are shown as a single group at the end of the table. Cancelled filings are not included.

Name of applicant	Applica- tion number	County	Source of supply	Amount of water		Acres to be irrigated	Estimated cost
				Natural flow, second-feet	Storage, acre-feet		
A. L. Conard for proposed irrigation district.	2763	Tehama	Elder Creek	250.00	100,000	40,000	---
A. L. Conard for proposed irrigation district.	2764	Tehama	Red Bank Creek	200.00	75,000	30,000	---
A. L. Conard for proposed irrigation district.	2765	Tehama	South Fork Cottonwood Creek.	100.00	75,000	30,000	---
A. L. Conard for proposed irrigation district.	2766	Tehama	Thomas Creek	250.00	125,000	50,000	---
I. H. Parker	2772	Placer	Bear River	---	60,000	---	---
Preston School of Industry	2774	Amador	Sutter Creek	8.30	3,750	604	\$75,000
G. H. V. Land Company	2777	Butte	Butte Creek and Hamlin Slough	15.00	---	2,338	2,750
Oroville-Wyandotte Irrigation District	2778	Butte	Lost Creek	50.00	25,000	---	---
W. Neumann	2779	San Benito	Silver Creek	250.00	25,000	150,000	---
F. H. Dam	2794	Yuba, Nevada	Dry Creek and North Fork Wolf Creek.	---	110,000	28,000	1,000,000
Hillside Water Company	2799	Inyo	Bishop Creek	20.00	---	3,945	25,000
Sacramento-San Joaquin Bank	2800	Fresno	Waltham, Canvas, Cantua, Jacalitos, White, Arroyo Hondo, Zapato, Los Gatos and Salt Creeks.	---	500,000	---	---
E. L. Adams et. al.	2805	Butte	Butte Creek	14.00	---	1,215	1,500
Thobo, Starr and Anderton, Incorporated	2810	Eldorado	South Fork American River	1,500.00	500,000	400,000	---
Jas. P. Sweeney	2821	Calaveras	Mokelumne River	500.00	400,000	200,000	5,000,000
R. L. Morehead	2824	Sutter	Sutter Butte By-Pass	9.08	---	728	---
Oroville-Wyandotte Irrigation District	2825	Butte	South Honcut Creek	50.00	25,000	---	200,000
H. H. Barr	2828	Plumas	Clover Creek	---	90,000	30,000	---
G. P. McCorle	2831	Los Angeles	Big Rock Creek	---	12,000	30,000	250,000
J. B. Morrison	2836	Napa	Putah Creek	---	150,000	50,000	---
J. B. Morrison	2837	Lake, Yolo	Putah Creek	400.00	150,000	---	---
E. I. Lane	2841	Plumas	Last Chance Creek	---	50,000	30,000	---
H. E. Daley	2843	Imperial	New River	129.93	---	12,000	30,000
A. G. Lyon	2848	Modoc	Cottonwood Creek	3.00	---	520	1,000
Red Rock Creek Irrigation District.	2855	Lassen	Cold Spring, Buckhorn, Red Rock and Painter Creeks.	---	150,000	23,515	750,000
R. H. and A. J. Anklin	2856	Modoc	Canyon Creek	---	1,000	630	1,600
C. E. Pollock	2873	Anador	Cosumnes River	400.00	200,000	100,000	---
E. I. Lane	2876	Sierra	Little Truckee River and Webber Lake	100.00	100,000	50,000	---
J. A. Livingston for Irrigation District.	2881	Yuba	Bear River	---	10,000	5,000	---
J. J. Fleming et al.	2883	Lassen	Willow Creek	---	65,000	20,200	350,000
Butte Valley Irrigation District	2892	Siskiyou	Butte Lake	---	5,000	31,628	940,000
Paradise Irrigation District	2894	Butte	West Branch Feather River	---	3,000	11,100	---

TABLE NO. 21.

Important Proposed Hydro-Electric Power Projects as Indicated by Applications to Appropriate Water Filed During the Biennial Period Ending September 1, 1922.

NOTE.—All projects of 500 theoretical horsepower or more are listed by name. Projects of less than 500 theoretical horsepower are shown as a single group at the end of the table. Cancelled filings are not included.

Name of applicant	Applica- tion number	County	Source of supply	Amount of water		Theoretical power to be developed	Estimate cost
				Natural flow, second-feet	Storage, acre-feet		
R. E. Swigart (Klamath-Shasta Valley Irrigation District)	1996	Siskiyou	Shasta River	750.00	---	25,500	---
Southern Sierras Power Company	1997	San Bernardino	Alder, Lost, Vivian, Willow and High Creeks	20.00	---	4,634	\$500,000
San Diego Consolidated Gas and Electric Company	1998	San Diego	Pauma and Lion Creeks	10.00	12,000	680	110,000
San Diego Consolidated Gas and Electric Company	1999	San Diego	West Fork San Luis Rey River	15.00	12,000	775	235,000
E. Fletcher	2013	San Diego	Boulder Creek	50.00	---	9,222	390,000
San Joaquin Light and Power Corporation	2022	Fresno	North Fork Kings River and Woodchuck, Post Corral, Rancheria and Statum Creeks	200.00	40,000	13,580	---
San Joaquin Light and Power Corporation	2023	Fresno	Burnt Corral, Post Corral and Fleming Creeks	80.00	14,500	14,265	---
San Joaquin Light and Power Corporation	2024	Fresno	Helms Creek	175.00	41,000	23,793	---
San Joaquin Light and Power Corporation	2025	Fresno	Bench Valley Creek, Meadow Brook and North Fork Kings River	140.00	13,000	28,530	---
San Joaquin Light and Power Corporation	2030	Kern	Kern River	300.00	---	16,874	1,000,000
City of Los Angeles	2038	Fresno	South Fork Kings River	120.00	34,600	24,989	3,094,475
M. C. Seagrave	2051	Eldorado	Steeley Creek	25.00	---	2,273	275,000
M. C. Seagrave	2052	Eldorado	North Fork Cosumnes River	75.00	2,000	12,784	300,000
Southern Sierras Power Company	2064	San Bernardino	Falls Creek	12.50	---	2,908	620,307
R. E. Swigart (Klamath-Shasta Valley Irrigation District)	2075	Klamath, Ore.	Klamath River	5.00	1,600,000	110,000	---
Southern Sierras Power Company	2076	San Bernardino	High Creek	---	---	1,163	5,000
Southern Sierras Power Company	2077	San Bernardino	Falls Creek	60.00	99.70	4,655	160,000
Southern Sierras Power Company	2079	Riverside	Falls and Snow Creeks and East Fork of Snow Creek	75.00	---	12,348	402,345
Southern Sierras Power Company	2088	Riverside	Whitewater River	75.00	---	11,402	600,000
Southern Sierras Power Company	2089	Riverside	Snow Creek and tributaries	60.00	---	8,067	500,000
Southern Sierras Power Company	2090	Riverside	West Fork Carson River	100.00	---	5,577	233,956
G. M. Trent	2095	Alpine	North Fork Mokelumne River	400.00	40,000	24,000	2,000,000
Mary I. Crocker and J. W. Preston	2100	Amador	Sugar Pine, Davis and Onion Creeks	300.00	60,000	55,000	---
R. W. Hawley	2101	Eldorado	Middle Fork Cosumnes River	130.00	4,000	20,000	200,000
O. Scribner	2110	Eldorado	North Fork Cosumnes River	30.00	93,950	9,955	---
O. Scribner	2111	Eldorado	North Fork Cosumnes River	17.340	20,000	12,520	---
O. Scribner	2112	Eldorado	North Fork Cosumnes River	196.00	81,300	7,437	---
O. Scribner	2113	Eldorado	North Fork Cosumnes River, Camp and Clear Creeks	60.00	59,980	13,870	---
O. Scribner	2114	Eldorado	North Fork Cosumnes River and Camp Creek	40.00	28,900	10,555	---
O. Scribner	2115	Eldorado	Camp and Sly Park Creeks	60.00	43,360	3,768	---
O. Scribner	2117	Eldorado	South Fork Cosumnes River	14.00	10,200	6,126	---
O. Scribner	2118	Amador	South Fork Cosumnes River	100.00	---	12,934	---
O. Scribner	2119	Eldorado	Middle Fork Cosumnes River and Sopiago Creek	100.00	54,200	5,673	---

O. Scribner	2120	Amador	Dry Creek	20.00	8,223	12,865,000
O. Scribner	2122	Amador	Sutter and Dry Creeks	125.00	7,800	153,849
R. H. Elliott	2124	Sierra	Middle Yuba River	80.00	3,500	950,000
Excelsior Water and Power Company	2127	Nevada	Deer Creek	100.00	10,000	930,000
Excelsior Water and Power Company	2128	Nevada	Deer Creek	200.00	15,710	2,750,000
City of Los Angeles	2148	Inyo	Pine and Morgan Creeks	60.00	2,863	150,000
J. H. Hughes	2150	Butte	French River	28.00	25,500	
O. Scribner	2162	Eldorado	Cosumnes River		6,000	
R. E. Fairchild	2164	San Bernardino	Bear Creek	50.00	2,300	
R. E. Fairchild	2165	San Bernardino	Santa Ana River and Forsee Creek	50.00	37,000	
R. E. Swigart, trustee for Irrigation District	2168	Klamath, Ore.	Klamath River	150,000	2,300	
Wood Estate Company	2171	Plumas	South Fork Feather River	28,920	60,000	2,000,000
D. Moulton	2175	Siskiyou	Klamath River	30,000	145,000	8,000,000
Electro Metals Company	2187	Humboldt	Klamath River	3,000.00		
G. F. Taylor et al.	2195	Plumas, Sierra	Middle Fork Feather River, Onion, Bear and Bucks Creeks, Grizzly Valley and Gold Lake	5,000.00		
R. H. Elliott	2197	Yuba	North Yuba River	550.00	59,810	4,730,000
R. H. Elliott	2198	Sierra	North Yuba River	700.00	19,886	1,500,000
R. H. Elliott	2199	Sierra	North Yuba River	400.00	28,977	1,500,000
R. H. Elliott	2200	Sierra, Nevada	North Yuba River, Middle and East Forks of North Fork Yuba River and Hog Canon	590.00	105,906	7,250,000
Excelsior Water and Power Company	2203	Nevada	Poorman Creek	165.00	124,872	1,315,000
Excelsior Water and Power Company	2205	Nevada	Canyon Creek	40.00	10,031	3,000
Excelsior Water and Power Company	2207	Nevada	South Yuba River	240.00	75,234	6,500,000
Little Rock Power and Water Company	2213	Los Angeles	Little Rock Creek	350.00	20,862	1,927,000
R. E. Fairchild	2238	San Bernardino	Santa Ana River and Bear Creek	50.00	2,443	350,000
Excelsior Water and Power Company	2244	Sierra, Nevada	Middle Fork Yuba River	90.00	4,900	
Excelsior Water and Power Company	2245	San Benito, Fresno	San Benito River and Big Panoche Creek	140.00	5,972	1,600,000
Excelsior Water and Power Company	2248	Nevada	Canyon Creek	500.00	6,800	2,556,000
Excelsior Water and Power Company	2249	Nevada	Deer Creek and Excelsior Ditch	240.00	24,374	5,279,109
Excelsior Water and Power Company	2250	Nevada	Poorman Creek	150,000	23,247	3,000
Excelsior Water and Power Company	2251	Nevada	Deer Creek and Excelsior Ditch	40.00	3,250	
R. C. Hackley	2252	Butte	Middle Fork Feather River	410.00	28,180	2,073,000
R. C. Hackley	2254	Plumas, Butte	Middle and South Fks. Feather River, Fall River, South Branch of Middle Fk. and Little North Fk. Feather River and Arkansas Ravine	705.00	23,984	1,500,000
R. C. Hackley	2255	Butte	Middle Fork Feather River	685.00	104,419	5,000,000
G. M. Trent	2258	Alpine	West Fork Carson River	705.00	73,391	4,500,000
J. E. Taylor et al., for Nevada Irrigation District	2272	Nevada	South Fork of Middle Fork Yuba River	100.00	24,000	2,000,000
J. E. Taylor et al., for Nevada Irrigation District	2274	Sierra	South Fork of North Fork Yuba River			
J. E. Taylor et al., for Nevada Irrigation District	2275	Nevada	Middle Fork Yuba River			
J. M. Howells	2292	Tehama	Deer Creek and Mill Creek	75,000		
Little Rock Power and Water Company	2297	Los Angeles	Little Rock Creek	75,000		
L. O. Griffith	2301	Butte	Middle and South Fork Feather River	300.00	25,000	2,000,000
R. H. Elliott	2306	Placer	South Fork Yuba River	50.00	2,500	306,000
J. C. Mills	2337	Yuba	Rock and Slate Creeks	400.00	2,040	5,454
Lake Hemet Water Company	2340	Riverside	Strawberry and South Fork Creeks	250.00	48,863	600,000
E. H. Libby	2343	Los Angeles	Big Rock Creek	80.00	36,000	3,000,000
				20.00	15,450	760,000
					3,600	

TABLE NO. 21—Continued.

Important Proposed Hydro-Electric Power Projects as Indicated by Applications to Appropriate Water Filed During the Biennial Period Ending September 1, 1922.

NOTE.—All projects of 500 theoretical horsepower or more are listed by name. Projects of less than 500 theoretical horsepower are shown as a single group at the end of the table. Cancelled filings are not included.

Name of applicant	Appli- cation number	County	Source of supply	Amount of water		Theoreti- cal horse- power to be developed	Estimated cost
				Natural flow, second-feet	Storage, acre-feet		
V. S. Barber	2345	Plumas	Rock and Chambers Creeks and seven lakes at headwaters thereof. North Valley Creek and unnamed creek in Crane Valley. Campbell Lake and unnamed flat on North Valley Creek.	70.00	32,000	10,900	\$1,500,000
V. S. Barber	2347	Plumas	Nelson Creek and East Branch Nelson Creek.	100.00		12,500	400,000
San Joaquin Light and Power Corporation	2363	Fresno	Roaring River.	270.00	25,700	56,763	10,000,000
San Joaquin Light and Power Corporation	2364	Fresno	Bubbs Creek.	170.00	21,000	46,170	9,600,000
San Joaquin Light and Power Corporation	2365	Fresno	Kings River.	1,900.00	1,000	64,772	6,500,000
Great Western Power Company	2369	Plumas	Bucks Creek.	124.00	70,000	43,000	4,300,000
Great Western Power Company	2370	Plumas, Butte	Pine, Rock, North Valley, Little Kimshe and Crane Valley Creeks.	374.00	100,000	48,000	
F. H. Tibbetts	2372	Nevada	Canyon and Fall Creeks.	300.00	100,000		
V. S. Barber	2385	Plumas	Milk Ranch Creek.	60.00	2,800	27,273	
V. S. Barber	2386	Plumas	Chippis Creek, Morris, Lots, Spring Valley and four unnamed lakes.	100.00	9,800	34,090	1,600,000
Sespe Power Corporation	2402	Ventura	Sespe Creek.	135.00	102,000		
Coachella Valley County Water District	2419	San Bernardino	Whitewater River.	10.00		2,500	125,000
Coachella Valley County Water District	2420	San Bernardino	Whitewater River.	20.00		1,800	100,000
Coachella Valley County Water District	2421	San Bernardino	Whitewater River.	30.00		3,070	160,000
Coachella Valley County Water District	2422	Riverside	Whitewater River.	50.00		4,550	273,000
Coachella Valley County Water District	2423	Riverside	Whitewater River.	70.00		4,780	286,800
Coachella Valley County Water District	2424	Riverside	Whitewater River.	90.00		4,100	200,000
Coachella Valley County Water District	2425	Riverside	Middle and West Forks Snow Creeks.	60.00		5,700	250,000
Coachella Valley County Water District	2426	Riverside	Middle and West Forks Snow Creeks.	70.00		7,160	
Guy Wilkinson	2435	Butte	Feather River.	15,000.00		58,646	
Oakdale and South San Joaquin Irrigation District	2460	Tuolumne	Stanislaus River.	2,000.00	150,000	54,000	1,500,000
City of Sacramento	2467	Eldorado	South Fork Silver Creek.	150.00	32,000	11,300	
City of Sacramento	2468	Eldorado	Silver, Onion and Davis Creeks, North and South Forks of Silver Creek and Sugar Pine Creek.	475.00	90,000	110,000	
City of Sacramento	2470	Eldorado	Silver Creek and North and South Forks Silver Creek, Sugar Pine, Onion and Davis Creeks.	250.00	90,000	18,700	
City of Sacramento	2479	Eldorado	North and South Forks Rubicon River and Gerle Creek.	200.00	45,000	54,000	
City of Sacramento	2480	Eldorado	Rubicon River.	150.00	5,000		
City of Sacramento	2481	Eldorado	Gerle Creek.	70.00	42,000		
R. C. Hackley	2488	Butte	Middle Fork Feather River.	530.00	100,000	80,000	5,000,000

2492	Ambrose Madden.....	Sierra.....	Kanaka Creek.....	20.00	7,000	124,872	750,000
2493	Roy H. Elliott.....	Nevada, Sierra.....	Middle Fork Yuba River and three unnamed creeks.....	20.00	51,000	68,700	6,000,000
2505	Mokelumne River Power Company.....	Amador.....	Mokelumne River.....	500.00		34,090	1,044,000
2509	C. F. Dunsenbergl.....	Eldorado.....	South Fork American River.....	1,000.00	31,300	4,375	1,500,000
2510	W. H. Samson.....	Trinity.....	Stuarts Fork and Deer Creek.....	50.00		3,976	30,000
2515	W. H. Samson.....	Trinity.....	Van Mater Creek.....	50.00			100,000
2516	W. H. Samson.....	Trinity.....	Owens Creek.....	50.00	31,300		500,000
2517	W. H. Samson.....	Trinity.....	Stuarts Fork.....			9,090	20,000
2518	W. H. Samson.....	Trinity.....	Deep Creek.....	50.00		363,600	21,860,000
2522	Southern California Edison Company.....	Fresno.....	San Joaquin River.....	3,000.00		17,613	556,000
2528	Excelsior Water and Power Company.....	Nevada.....	Deer Creek.....	625.00		35,438	2,689,000
2529	Excelsior Water and Power Company.....	Nevada.....	Deer Creek.....	625.00			
2533	C. L. Walker.....	Shasta.....	Pit River.....	1,600.00		18,154	
2535	J. W. Preston, Jr.....	Amador.....	North Fork Mokelumne River.....	275.00	300,000	19,050	
2536	J. W. Preston, Jr.....	Amador.....	Sutter Creek.....	275.00		18,400	
2548	J. W. Preston, Jr.....	Amador.....	Cold Creek, Beaver Creek, Bear River.....	400.00		53,000	
2555	Beckman Linden Engineering Corporation.....	Calaveras, Amador.....	Calaveras and Mokelumne Rivers.....	250.00	100,000	8,530	1,000,000
2562	Bear River Water and Power Company.....	Placer.....	Canyon Creek.....		10,000	65,000	250,000
2563	Bear River Water and Power Company.....	Nevada, Placer.....	Bear River, South Wolf, Wolf, Dry and Little Wolf Creeks.....	1,686.00	25,500	65,000	1,500,000
2585	San Joaquin Light and Power Corporation.....	Mariposa.....	South Fork Merced River.....	800.00	90,000	95,454	
2586	San Joaquin Light and Power Corporation.....	Mariposa.....	South Fork Merced River.....	800.00		145,454	
2587	San Joaquin Light and Power Corporation.....	Mariposa.....	South Fork Merced River.....	800.00		22,727	
2588	San Joaquin Light and Power Corporation.....	Mariposa.....	South Fork Merced River.....	800.00		12,182	
2608	F. B. Tuttle, Jr.....	Placer.....	Rubicon River and Middle Fork American River.....	600.00	200,000	136,000	3,300,000
2610	M. C. Seagrave.....	Eldorado.....	North Fork Cosumnes River.....	75.00	18,000	12,784	300,000
2611	F. B. Tuttle, Jr.....	Placer.....	Rubicon River, Middle and North Forks American River.....	800.00	200,000	54,000	5,000,000
2612	F. B. Tuttle, Jr.....	Placer.....	Rubicon River, Middle and North Forks American River.....	800.00	200,000	68,000	4,300,000
2616	Excelsior Water and Power Company.....	Nevada.....	Canyon Creek.....	60.00		1,991	760,000
2643	Excelsior Water and Power Company.....	Trinity.....	Stuarts Fork of Trinity River.....	125.00	35,000	3,693	500,000
2674	W. H. Samson.....	Fresno.....	Kings River.....	2,000.00		13,300	1,200,000
2680	Mendota Irrigation District.....	Tuolumne.....	North Fork Tuolumne River.....	25.00			50,000
2702	W. H. Samson.....	Trinity.....	Rush Creek.....	100.00		10,227	650,000
2720	F. P. Tuttle, Jr.....	Placer.....	North Fork American River.....	600.00		200,000	
2725	V. T. Mathews.....	Placer.....	North Fork American River.....	75.00	400,000		
2730	B. McCowan, trustee.....	Kern.....	Kern River.....	1,000.00	1,000,000	500,000	
2740	H. L. Berkley.....	Sierra, Plumas.....	Slate Creek.....		90,000	36,000	2,500,000
2749	Pacific Gas and Electric Company.....	Butte.....	Clear Creek.....		5,740	4,781	253,900
2750	Pacific Gas and Electric Company.....	Nevada.....	Fordyce Creek.....		26,670	17,035	743,500
2751	Pacific Gas and Electric Company.....	Alpine.....	Deer Creek.....		9,412	15,945	357,000
2752	Pacific Gas and Electric Company.....	Butte.....	West Branch of North Fork Feather River.....		3,700	3,586	182,000
2753	Pacific Gas and Electric Company.....	Nevada, Placer.....	Bear River.....	100.00		8,675	
2754	Pacific Gas and Electric Company.....	Tehama.....	North Bartle Creek.....	50.00		2,716	23,400
2755	Pacific Gas and Electric Company.....	Butte.....	Philbrook Creek.....		5,060	4,781	134,400
2767	R. H. Elliott.....	Sierra.....	Middle Fk. Yuba River, Milton Creek, unnamed branch of Milton Creek, South Fk. of South Fk. of North Yuba River, Sardine Creek, unnamed branch South Fk. of South Fork of North Yuba River, North Fk. of South Fk. of North Yuba River.....				
2773	I. H. Parker.....	Placer.....	Bear River.....	400.00		148,056	2,700,000
2776	R. H. Elliott.....	Yuba, Sierra.....	Slate, Canyon, Cherokee Creeks, Boyce Ravine and North Yuba River.....	200.00	60,000	13,636	
2780	W. L. Leland.....	Siskiyou.....	Inconstance Creek, Brewer and Ash Creeks.....	260.00		105,906	900,000
				405.00			

TABLE NO. 21—Concluded.

Important Proposed Hydro-Electric Power Projects as Indicated by Applications to Appropriate Water Filed During the Biennial Period Ending September 1, 1922.

NOTE.—All projects of 500 theoretical horsepower or more are listed by name. Projects of less than 500 theoretical horsepower are shown as a single group at the end of the table. Cancelled filings are not included.

Name of applicant	Appli- cation number	County	Source of supply	Amount of water		Theoreti- cal horse power to be developed	Estimated cost
				Natural flow, second-feet	Storage, acre-feet		
V. P. Demans, et al.	2785	Trinity	Swift Creek	160.00			
V. P. Demans, et al.	2786	Trinity	Swift Creek	140.00		1,416	
Southern Sierras Power Company	2787	Inyo	Middle Fork of Bishop Creek		2,999	6,136	
Nevada-California Power Company	2788	Inyo	Middle Fork of Bishop Creek		2,999	100,000	\$14,600,000
Madera Irrigation District	2792	Madera	San Joaquin River	9,000.00	600,000	39,000	
Barclay McCowan (Irrigation District)	2795	Kern	Kern River	1,000.00	1,000,000	204,500	
Barclay McCowan (Irrigation District)	2796	Kern	Kern River	1,000.00	1,000,000	337,350	
Barclay McCowan (Irrigation District)	2797	Kern	Kern River	1,000.00	1,000,000	29,250	
Barclay McCowan (Irrigation District)	2798	Kern	Kern River	1,000.00	1,000,000		
City of Los Angeles	2803	Inyo	Morgan Lake, Pine Lake and Lakes Nos. 1, 2 and 3 reservoirs		2,407	15,709	2,750,000
Thebo, Starr and Anderton, Incorporated	2809	Eldorado	South Fork of American River	1,500.00	500,000	51,136	
Thebo, Starr and Anderton, Incorporated	2811	Shasta	McCloud and Pit Rivers	5,500.00	200,000	62,500	
Thebo, Starr and Anderton, Incorporated	2812	Shasta	McCloud River	2,000.00	350,000	136,357	
Thebo, Starr and Anderton, Incorporated	2813	Shasta	McCloud River	1,500.00	250,000	37,000	
San Joaquin Light and Power Corporation	2816	Fresno	San Joaquin River	175.00		6,960	
Lake Hemet Water Company	2817	Riverside	Strawberry Creek	76.00	11,000	5,225	192,000
Jas. P. Sweeney	2822	Cataveras	Mokelumne River	500.00	400,000	35,000	5,000,000
H. H. Bar	2829	Plumas	Clover and Last Chance Creeks	75.00	90,000	18,750	750,000
G. P. McCorkle et al.	2832	Los Angeles	Big Rock Creek		48,000	2,500	250,000
Merced Irrigation District	2840	Mariposa	Merced River	1,000.00	350,000	34,432	350,000
Little Rock Power and Water Company	2850	Los Angeles	Little Rock Creek	650.00	90,000	4,943	
Snow Mountain Water and Power Company	2862	Mendocino	Middle Eel River and Thatcher Creek	400.00	200,000	12,000	10,000,000
C. E. Pollock	2874	Amador	Cosumnes River	100.00	100,000	13,630	
E. I. Lane	2877	Sierra	Little Truckee River and Webber Lake		15,000	5,230	
Bear River Water and Power Company	2902	Placer	Lake Valley, Six Mile and Wilson Valleys	50.00	20,000		
W. P. Lynch	2910	Plumas	Swamp Creek	2,000.00	400,000	125,000	5,000,000
W. H. Samson	2945	Trinity	Trinity River	100.00	30,000	113,919	1,250,000
R. H. Elliott	2966	Sierra	Sardine and Salmon Creeks	16.00		4,857	298,953
San Geronimo Power Company	2977	San Bernardino	Whitewater River	500.00		34,000	
Nevada Irrigation District	2981	Nevada, Placer	Bear River	500.00		28,000	
Nevada Irrigation District	2982	Nevada, Placer	Bear River	225.00		36,000	
J. W. Preston, Jr.	2996	Amador	North Fork Mokelumne River	225.00		31,000	
J. W. Preston, Jr.	2998	Amador	Sutter Creek	1,600.00	2,000,000	28,800	
Henry Worth	3005	Placer, Eldorado	North and Middle Forks of American River	150.00		24,205	
San Joaquin Light and Power Corporation	3011	Madera	Whiskey Creek	10.00			75,000
Prescott T. Stevens	3013	Riverside	Whitewater River				205,790
26 smaller projects				125.42	4,434	3,244	

TABLE NO. 22.

Important Proposed Mining Projects as Indicated by Applications to Appropriate Water Filed During the Biennial Period Ending September 1, 1922.

NOTE.—All projects of 10 second-feet or more are listed by name. Projects of less than 10 second-feet are shown as single group at the end of the table. Cancelled applications are not included.

Name of applicant	Applica- tion number	County	Source of supply	Amount of water		Estimated cost
				Natural flow, second-feet	Storage, acre-feet	
J. C. Mills and H. L. Berkey	2003	Sierra	Canyon Creek	60.00	8,212	\$100,000
G. W. Glass and T. C. Peterson	2074	Siskiyou	Monte Creek	12.00	—	6,000
F. W. Gundlach	2415	Trinity	Forsee Creek	25.00	—	500
H. F. Riley	2436	Mono	Milner Creek	15.00	—	—
A. Jacquenart	2444	Siskiyou	Little North Fork Salmon River	100.00	—	5,000
S. F. Clyburn	2494	Siskiyou	Deer Creek	22.50	—	4,000
M. Fink	2554	Plumas	South Fork Feather River	150.00	—	12,000
R. H. Elliott	2601	Placer, Nevada	South Fork Yuba River	—	26,130	600,000
F. M. Wilson	2644	Humboldt	Camp and Wilder Creeks	75.00	—	20,000
Humboldt Placer Mining Company	2665	Trinity	Stuarts Fork Trinity River	75.00	—	250,000
Humboldt Placer Mining Company	2666	Trinity	Owens Creek	25.00	—	7,000
Humboldt Placer Mining Company	2667	Trinity	Van-Matre Creek	25.00	—	5,600
Humboldt Placer Mining Company	2678	Trinity	Slate Creek	25.00	—	200
William Forstner	2682	Siskiyou	Horse Creek	30.00	—	10,000
William Forstner	2683	Siskiyou	Fish Creek	10.00	—	500
H. G. Schlomer	2708	Trinity	East Fork of North Fork Trinity River	50.00	—	10,000
T. M. Gibson	2712	Trinity	Canyon Creek	50.00	—	30,000
F. H. Osgood	2768	Del Norte	West Fork of East Fork Illinois River	125.00	—	40,000
R. H. Elliott	2820	Nevada	Jordan Creek	125.00	—	50,000
A. E. Flanagan	2823	Sierra	Nigger Ravine	11.00	—	800
J. C. Mills	2834	Sierra	Canyon Creek	60.00	9,500	125,000
E. Pruess	2858	Del Norte; Josephine, Ore	West Fork of Althouse Creek and Frog Gulch	40.00	—	2,500
J. Neffney	2912	Siskiyou	Wooley Creek	75.00	—	75,000
F. L. Kendall	2927	Trinity	East Fork of Stuarts Fork and Strophe Creek	43.00	—	2,500
Frank M. Wilson	2972	Siskiyou	Buzzard Creek	20.00	—	—
J. L. Coyle	2984	Trinity	Holland Lake on East Fork of Coffee Creek	20.00	—	6,000
R. H. Elliott	2986	Nevada	Diamond Creek	80.00	—	7,500
F. L. Kendall	2988	Trinity	East Fork of Stuarts Fork	19.50	—	2,500
39 smaller projects				75.32	480	227,625

TABLE NO. 23.
Proposed Municipal Projects as Indicated by Applications to Appropriate Water Filed During the Biennial Period Ending September 1, 1922.

NOTE.—Cancelled applications not included.

Name of applicant	Appli- cation number	County	Source of supply	Amount of water		Popula- tion	Estimated cost
				Natural flow, second-feet	Storage, acre-feet		
City of Los Angeles.....	2020	Inyo.....	Owens River.....	50.00	-----	575,000	\$15,000
Escondido Mutual Water Company.....	2021	San Diego.....	San Luis Rey River.....	60.00	20,000	2,000	575,500
E. H. Wilcox.....	2060	Los Angeles.....	West Fork San Gabriel River.....	-----	50,000	70,000	-----
City of Los Angeles.....	2094	Inyo.....	Hogback Creek.....	10.00	-----	575,000	5,500
City of Pasadena Water Department.....	2154	San Bernardino.....	Mojave River.....	-----	80,000	50,000	-----
Geary Rich.....	2214	Solano.....	Lindsay Slough.....	10.00	356	25,600	2,000,000
A. A. Peters for City of Petaluma.....	2351	Sonoma.....	Crane, Copeland, Lichau, Haggin, Lynch, Adobe Creeks.....	320.00	-----	-----	-----
Mountain Power Company.....	2459	Del Norte.....	Unnamed creek.....	.50	-----	1,500	10,000
City of Sacramento.....	2469	Eldorado.....	Silver Creek and North and South Fks. of Silver Creek.....	309.00	90,000	70,000	-----
Town of Antioch.....	2713	Contra Costa.....	Sand Creek and unnamed creek.....	1.50	1,100	2,500	53,000
East Lugonia Mutual Water Company and City of Redlands.....	2791	San Bernardino.....	Mill Creek.....	500.00	-----	9,571	-----
Snow Mountain Water and Power Company.....	2861	Mendocino.....	Middle Eel River, Thatcher and Elk Creeks.....	250.00	65,000	400,000	10,000,000
City of San Luis Obispo.....	2916	San Luis Obispo.....	Lopez Creek.....	-----	6,100	7,500	-----
City of San Luis Obispo.....	2917	San Luis Obispo.....	Arroyo Grande Creek.....	4.00	4,000	100,000	1,250,000
Ed. Fletcher, Jr.....	2989	San Diego.....	San Diego River.....	-----	44,225	-----	-----
City of San Diego.....	2992	San Diego.....	Flume Nine Creek.....	75.00	1,200	-----	-----
City of San Diego.....	2993	San Diego.....	Rattlesnake Creek.....	75.00	1,800	-----	-----
City of San Diego.....	2994	San Diego.....	Tunnel Two Creek.....	75.00	2,000	-----	-----
City of San Diego.....	2995	San Diego.....	Matchin Creek.....	75.00	2,000	90,000	1,300,000

TABLE NO 24.

Important Permits Issued for Agricultural Purposes During Biennial Period Ending September 1, 1922.

NOTE.—All projects of 100 acres or more are listed by name. Projects of less than 100 acres, including permits issued for domestic, stock and industrial uses are shown as a single group at the end of the table. Cancelled filings are not included.

Name of permittee	Permit number	Application number	County	Source of supply	Acres irrigated	Second-foot granted	Acre-feet granted	Estimated cost
E. R. Dimond.....	756	1802	San Mateo.....	East Branch Dennis Martin Creek.....	150	-----	30	\$23,250
F. W. Hooper.....	757	1749	Mendocino.....	Flood waters.....	120	-----	5	1,000
G. C. Keough.....	760	117	Inyo.....	Ham Canyon.....	130	.25	-----	1,200
I. C. Everly.....	762	1474	Modoc.....	Fletcher Creek.....	315	-----	675	1,200
A. Ordway.....	764	1801	Stanislaus.....	Orestimba Creek.....	225	2.81	-----	800
G. R. Hicks.....	768	650	San Bernardino.....	Upper Little Morongo Creek.....	200	2.50	-----	2,000
A. Murray.....	769	1533	Inyo.....	Spring.....	100	1.00	-----	1,200
C. S. Powell.....	773	1504	Lassen.....	Wire Lake.....	235	-----	390	1,000
C. S. Powell.....	774	1505	Lassen.....	Cottonwood Lake.....	235	-----	135	400
E. A. Stephens.....	776	1239	San Bernardino.....	Mojave River.....	180	2.25	-----	-----
L. Bly (Trustee for Irrigation District)	782	1209	Lassen.....	Eagle Lake.....	12,500	-----	30,000	1,000,000
L. Bly (Trustee for Irrigation District)	783	203	Lassen.....	Eagle Lake.....	12,500	6.22	30,000	10,000
Paul and Philip Pancroft.....	784	1633	Stanislaus.....	Tuolumne River.....	498	1.25	-----	2,000
T. F. Masterson Estate.....	786	1492	Siskiyou.....	East Fork Scott River.....	100	-----	-----	600,000
Conaway Ranch.....	792	1588	Yolo.....	Sacramento River.....	16,194	200.00	-----	-----
J. H. Jones.....	794	1656	Butte.....	Hamlin Slough.....	2,768	12.00	-----	350,000
Williams Irrigation District.....	796	1554	Colusa.....	Trough Colusa Basin.....	6,661	83.27	-----	425,000
Williams Irrigation District.....	797	1624	Colusa.....	Trough Colusa Basin.....	2,561	32.01	-----	425,000
Williams Irrigation District.....	798	1655	Colusa.....	Trough Colusa Basin.....	440	5.50	-----	77,830
Crooks Canyon Irrigation District.....	799	1657	Modoc.....	Drainage Area.....	4,383	-----	9,177	350
M. C. Smith.....	803	1604	Inyo.....	Waste Water Kaiser Ravine.....	320	3.00	-----	10,000
W. F. Beal et al.....	805	1535	San Diego.....	Coyote Creek.....	640	8.00	275	5,000
J. M. England.....	813	1455	Modoc.....	French Creek.....	160	-----	-----	5,730
Weyerhaeuser Realty Company.....	816	1985	Siskiyou.....	Klamath River.....	133	1.67	-----	200
F. Edgar.....	819	1778	Placer.....	Unnamed creek.....	120	1.50	-----	8,000
C. B. DeMille.....	822	1887	Los Angeles.....	Unnamed creek and unnamed canyon.....	130	0.30	-----	10,000
C. D. Peterson.....	830	1884	Mono.....	Sacramento Canyon.....	240	2.00	-----	10,000
C. G. Bonner.....	837	1873	Merced.....	Bear Creek.....	273	2.00	-----	10,000
C. G. Bonner.....	838	1925	Merced.....	Burns Creek.....	199	2.00	-----	300
W. Michaelson.....	842	2010	Trinity.....	Unnamed springs and creek.....	130	1.62	-----	90,000
Meek Estate.....	845	1952	Yolo.....	Sycamore slough.....	2,022	25.27	-----	60,000
S. S. Hawley (Manager Meek estate)	846	1753	Yolo.....	Sacramento River.....	2,022	25.27	-----	6,000
D. A. Middlecamp.....	847	1422	Glenn.....	Colusa Drain.....	404	5.05	-----	1,000
Avenzino and Capurro.....	849	1880	Modoc.....	Willow Creek.....	800	-----	400	5,500
W. J. Dorris.....	852	760	Modoc.....	Pine Creek.....	3,522	-----	2,709	12,000
W. J. Dorris et al.....	853	1042	Modoc.....	Pine Creek and Stockkill Slough.....	555	-----	1,191	15,000
W. J. Dorris et al.....	854	1321	Modoc.....	Parker Creek.....	223	-----	6,100	2,000
C. R. Smith.....	855	2008	Riverside.....	Palo Verde Lagoon.....	156	1.95	-----	-----

TABLE NO. 24—Continued.
Important Permits Issued for Agricultural Purposes During Biennial Period Ending September 1, 1922.

NOTE.—All projects of 100 acres or more are listed by name. Projects of less than 100 acres, including permits issued for domestic, stock and industrial uses are shown as a single group at the end of the table. Cancelled filings are not included.

Name of permittee	Permit number	Application number	County	Source of supply	Acres irrigated	Second-feet granted	Acre-feet granted	Estimated cost
Phebe J. Henshaw	856	2043	San Bernardino	Davis Springs (2)	160	.30		\$2,000
J. G. Berryhill, Jr.	861	1667	Stanislaus	Tuolumne River	353	4.41		3,000
T. J. Greive et al.	862	2019	Siskiyou	Jenny Creek	501	5.25		2,000
J. M. Belt	863	1730	Merced	Merced River	208	2.60		2,000
W. E. Wance	868	1545	Tehama	Mooney Slough	554	6.92		10,000
A. J. Kay	869	1742	San Bernardino	Springs (2) Arctic Canyon	320	.50		5,000
O. T. Thompson	871	1788	Merced	Merced River	320	4.00		6,000
N. M. Roberts	872	2093	Modoc	Antelope Flat Drainage Area	501		2,635	4,000
A. Quadros	882	1592	Butte	Sacramento River	598	7.47		9,000
Holland Land Company and I. B. Parsons	884	1666	Yolo	Sacramento River and tributaries	18,000	160.00		75,000
Mary E. Ivory	885	421	Modoc	Antelope Plains Drainage Area	675		1,550	2,400
R. A. Moncre	889	1906	Merced	Merced River	107	1.34		4,500
G. H. and M. S. Winton	890	1322	Merced	Merced River	140	1.75		1,200
A. Farrington et al.	891	1754	Mono	Sardine Lake	1,760		765	3,000
J. J. Stevinson	893	1885	Merced	Merced River	6,446	80.58		75,000
H. Drew et al.	897	1399	Modoc	Willow Creek	170	2.10		700
Fall River Valley Irrigation District	898	1874	Shasta	Fall River	15,880	186.00		240,000
Fall River Valley Irrigation District	899	1467	Shasta	Fall River	4,320	54.00		60,000
H. C. Heaton	901	2132	Kern	Springs	160	.06		3,500
S. Hammond	902	1981	Siskiyou	Dobkins Lake	940		960	500
San Diego Mutual Water Company	905	2188	San Diego	Escondido Creek	3,600	8.00	12,011	250,000
Lulu H. Holtze	911	1983	Mendocino	Russian River	115	1.44		6,000
Merced Irrigation District	914	1224	Mariposa	Merced River	189,781	1,500.00	300,000	12,000,000
W. W. Turner	921	2044	Humboldt	Mad River	140	1.75		2,000
D. W. Sterling	924	1406	Inyo	Nine Mile Creek	160	2.00		300
W. L. Wells	928	2176	Inyo	Spring	160	1.00		500
J. M. Reynolds	930	2233	Inyo	Unnamed spring	160	1.00		1,000
E. W. Ehmann	931	2283	Butte	Drainage Ditch—Drainage District 100	277	3.47		2,000
State Dept. of Public Works, Division of Land Settlement	940	1442	Merced	Merced River	129	1.61		5,500
W. J. Hole	941	1957	Riverside	Santa Ana River	459	2.00		20,000
W. J. Hole	942	1958	Riverside	Santa Ana River	440	2.00		15,000
W. J. Hole	943	2224	Riverside	Santa Ana River	459	0.50		20,000
W. J. Hole	944	2225	Riverside	Santa Ana River	440	0.50		15,000
E. Chamberlain	948	2134	Imperial	Alamo River	161	2.00		3,000
W. J. Rogers	955	2045	Los Angeles	Springs	100	0.15		3,500
G. W. Price	960	2072	Tuolumne	Dry Creek	265	3.31		2,000
J. P. Vinet	964	2086	San Jacinto	Lone Tree Creek	533	6.67		5,000

D. B. Kane et al.	971	1117	Madoc	Howard Gulch Drainage Area	487	1,200	8,000
R. Heimsuth	972	2048	Alpine	West Fork Carson River	140	1.75	539
R. Heimsuth	973	2326	Alpine	West Fork Carson River	150	1.87	1,000
F. Bruns, Jr.	974	2362	Alpine	West Fork Carson River	315	3.94	1,540
J. C. Unthank	986	1975	Mono	Underground flow	160	2.00	500
F. M. Holt	988	2324	Los Angeles	Unnamed spring	160	.01	150
J. Stiemens	1001	2330	Los Angeles	Unnamed spring	147	1.84	4,000
A. T. Gibson et al.	1005	1661	Butte	Pine Creek	120	1.50	3,000
R. M. Pike	1011	1476	Stanislaus	San Joaquin River	3,739	46.74	125,000
W. B. Nason	1017	2491	Shasta	Indian Canyon	320	2.00	4,000
J. H. Burr	1018	2041	Shasta	Montgomery Creek	200	2.50	600
Ann L. Anderson	1021	2097	Trinity	Mad River	140	1.75	3,000
P. T. Williamson	1025	2091	San Joaquin	San Joaquin River	536	6.70	2,000
S. Williamson et al.	1026	2092	San Joaquin	Stanislaus River	117	1.47	5,000
N. Laidler	1027	2339	San Joaquin	San Joaquin River	140	1.75	2,000
G. A. Clough	1028	1861	Tehama	Mill Creek	1,280	16.00	30,000
J. D. Grandlees	1030	1838	Sacramento	Cosumnes River	160	2.00	500
C. F. Quinn	1033	1053	Inyo	Diaz Lake	120	1.50	55,000
Beaumont Irrigation District	1037	1837	Riverside	Edgar and Noble Canyons	3,161	8.00	20,000
J. C. Knowles	1040	2360	Napa	Trout Creek	1,499	2.00	80,000
J. C. Knowles	1041	2361	Napa	Horseshoe Creek	160	3.00	1,000
W. D. McPherson	1047	2268	Mono	Rancheria Creek	290	3.00	1,500
Venita R. McPherson	1048	2269	Mono	Bridgeport Canyon Creek	320	3.00	1,000
V. R. McPherson	1049	2378	Mono	Cottinwood Canyon Creek	12,575	152	120,000
Eldorado Water Company	1053	1692	Eldorado	Webber Creek	122	2.00	500
E. O. LaMontagne et al.	1069	2756	Santa Clara	Dry Creek	160	2.00	2,000
H. M. McDorahl	1072	2719	Mono	Cottinwood Creek	160	2.00	250
W. B. Nason	1078	2625	Shasta	Dry Creek	120	1.50	2,000
J. McFarquack	1080	2681	Sacramento	Shodgrass Slough	160	2.00	2,000
P. P. Chezen	1085	2185	Kern	Glezen Creek	160	2.00	2,500
G. M. La Niewa	1091	2547	San Joaquin	Long Tree Creek	1,251	9.00	2,500,000
W. J. Hole	1094	2096	Riverside	Drainage Area	70,247	400.00	75,000
C. Pachon et al.	1097	1470	Fresno	Fresno Slough	28,520	150.00	
South San Joaquin Irrigation District	1098	1446	San Joaquin	Stanislaus River	7,911	98.89	
G. A. Smith	1099	1241	Kings	Kings River	1,274	15.93	
Sutter Mutual Water Company	1101	1756	Sutter	Sacramento River	268	3.35	
Sutter Mutual Water Company	1102	1757	Sutter	Sacramento River	120	1.50	
Sutter Mutual Water Company	1103	1758	Sutter	Sacramento River	160	2.00	
Sutter Mutual Water Company	1104	1759	Sutter	Sacramento River	160	2.00	
Sutter Mutual Water Company	1105	1760	Sutter	Sacramento River	160	2.00	
Sutter Mutual Water Company	1106	1761	Sutter	Sacramento River	191	2.40	
Sutter Mutual Water Company	1107	1762	Sutter	Sacramento River	1,120	14.00	
Sutter Mutual Water Company	1108	1763	Sutter	Sacramento River	480	6.00	
Sutter Mutual Water Company	1110	1764	Sutter	Sacramento River	160	2.00	
Sutter Mutual Water Company	1111	1765	Sutter	Sacramento River	480	6.00	
Sutter Mutual Water Company	1112	1767	Sutter	Sacramento River	440	5.50	
Sutter Mutual Water Company	1113	1768	Sutter	Sacramento River	200	2.50	
Butte Valley Irrigation District	1114	2234	Siskiyou	Sacramento River	31,627	250.00	
Butte Valley Irrigation District	1115	2336	Siskiyou	Antelope and Butte Creeks	100.00	940,000	
Butte Valley Irrigation District	1116	2531	Siskiyou	Bear Creek	20,000	5,000	
Butte Valley Irrigation District	1117	1769	Sutter	Butte Lake	10,000	10.00	
Sutter Mutual Water Company	1118	1770	Sutter	Sacramento River	890	10.00	
Sutter Mutual Water Company				Sacramento River	250	3.13	

TABLE NO. 24—Concluded.
Important Permits Issued for Agricultural Purposes During Biennial Period Ending September 1, 1922.

NOTE.—All projects of 100 acres or more are listed by name. Projects of less than 100 acres, including permits issued for domestic, stock and industrial uses are shown as a single group at the end of the table. Cancelled filings are not included.

Name of permittee	Permit number	Appli- cation number	County	Source of supply	Acres irrigated	Second-feet granted	Acre-feet granted	Estimated cost
D. J. Filippini	1122	2267	Santa Barbara	Spring	118	.11	—	500
Natomas Company of California	1129	1413	Sutter	Sacramento River	10,004	120.00	—	300,000
Happy Valley Irrigation District	1130	1774	Shasta	North Fork Cottonwood Creek	18,110	75.00	—	185,000
T. O'Brien	1131	780	Kern	Cuddy Creek	883	10.34	400	3,500
Maude C. Moore	1135	1701	Butte	Sacramento River	700	2.00	—	3,000
Knightsen Irrigation District	1136	1718	Contra Costa	Rock and Italian Sloughs, March Creek	10,001	125.00	—	12,000
Mt. Diablo Country Club	1142	2827	Contra Costa	Green Valley Creek	116	—	120	16,000
L. L. Lichens et al.	1144	2226	Siskiyou	Beaver Creek	375	4.69	—	3,000
South San Joaquin Irrigation District	1147	2524	Calaveras	Stanislaus River	71,081	—	36,000	500,000
158 smaller projects					3,420	47.97	1,150	144,370

TABLE NO. 25.

Permits Issued for Power Purposes During Biennial Period Ending September 1, 1922.

NOTE. Cancelled filings not included.

Name of permittee	Permit number	Application number	County	Source of supply	Second-foot granted	Acre-foot granted	Theoretical horse-power to be developed	Estimated cost
F. B. Patee et al.	775	1157	Calaveras	West Fork Stanislaus River	130.00	31,933	13,650	\$2,000,000
Snow Mount Water and Power Company	781	1719	Lake, Mendocino	South Eel River	150.00	215,000	21,455	3,000,000
H. L. Shannon	785	1381	Tehama	Deer Creek			10,227	500,000
Southern California Edison Company	807	1341	Fresno	Mono Creek		146,000	202,000	
Southern California Edison Company	808	1342	Fresno	Bear Creek		81,000	112,000	
Southern California Edison Company	809	1343	Fresno	South Fork San Joaquin River		229,000	315,000	
Southern California Edison Company	810	1344	Fresno	South Fork San Joaquin River		41,000	56,500	95,530,000
Southern California Edison Company	811	1345	Fresno	Pitman Creek		50,000	69,000	
Southern California Edison Company	812	1346	Fresno	Stevenson Creek		62,000	24,800	
Southern Sierras Power Company	860	1997	San Bernardino	Alder, Lost, Vivian and High Creeks	20.00		4,634	500,000
San Joaquin Light and Power Corporation	894	751	Kern	Kern River	250.00		7,727	882,000
San Joaquin Light and Power Corporation	895	2030	Kern	Kern River	300.00		16,874	1,000,000
M. Terzich	896	1979	Tuolumne	Eagle Creek	2.00		3	200
Merced Irrigation District	912	1221	Mariposa	Merced River	1,200.00		48,000	9,500,000
Merced Irrigation District	913	1222	Mariposa	Merced River	1,200.00	282,000	48,000	
Southern Sierras Power Company	915	2064	San Bernardino	Falls Creek	12.50		2,908	620,307
Southern Sierras Power Company	916	2076	San Bernardino	High Creek	5.00		1,160	5,000
Southern Sierras Power Company	917	2077	San Bernardino	Falls Creek		100	4,655	160,000
C. F. Wildasin	933	2017	Mono	Mammoth Mining Tunnel	1.00		74	8,275
Southern California Edison Company	979	2522	Fresno	San Joaquin River	3,000.00		363,600	21,860,000
San Joaquin Light and Power Corporation	980	722	Fresno	West and North Forks Kings River and Deer Creek	400.00		223,296	30,000,000
San Joaquin Light and Power Corporation	981	1916	Fresno	Deer Creek	50.00		8,327	1,200,000
San Joaquin Light and Power Corporation	982	1917	Fresno	Deer Creek	50.00		8,778	1,200,000
San Joaquin Light and Power Corporation	983	1919	Fresno	North Fork Kings River and Rancheria Creek	250.00		70,312	9,600,000
San Joaquin Light and Power Corporation	984	1920	Fresno	North and West Forks Kings River	300.00		85,227	11,600,000
San Joaquin Light and Power Corporation	985	1921	Fresno	North Fork Kings River	750.00		35,795	4,850,000
Western States Gas and Electric Company	993	1439	Eldorado	South Fork American River and tributaries	280.00		18,220	1,000,000
Western States Gas and Electric Company	994	1440	Eldorado	South Fork American River	280.00		61,282	2,500,000
Western States Gas and Electric Company	995	1441	Eldorado, Alpine	Medley, Echo, Twin and Silver Lakes, Alder and Plum Creeks		72,000	110,143	1,500,000
Southern Sierras Power Company	1008	2079	Amador	Falls, Snow and East Fork Snow Creeks	60.00		12,348	402,345
Southern Sierras Power Company	1009	2090	Riverside	Snow Creek and tributaries	60.00		5,577	253,956
R. Phelan	1043	863	Riverside	Spring	.25		5	1,000
F. A. Gowing	1056	2511	Sierra	Eddy's Gulch	2.50		57	2,000
Butte Meadows Company	1057	1839	Siskiyou	Bolt Creek	12.50		199	35,000
J. E. Starratt et al.	1058	2545	Placer	Shirrtail Canyon	2.50		43	1,200
G. A. Newhall	1062	2624	Eldorado	Lonely Gulch Creek	2.00		89	6,000
F. M. Wilson	1065	2645	Humboldt	Camp and Wilder Creek	4.00		137	2,800
F. M. Wilson	1066	2675	Humboldt	Wilder Creek	3.00		102	2,000
Little Rock Power and Water Company	1083	2213	Los Angeles	Little Rock Creek	50.00	4,507	2,443	350,000
Little Rock Power and Water Company	1084	2297	Los Angeles	Little Rock Creek	50.00	2,040	2,500	306,000
J. D. Fletcher	1109	567	San Diego	Santa Ysabel and Black Canyon Creeks	30.00		3,030	350,000
J. M. Hughes	1149	2150	Butte	French Creek	28.00		2,863	150,000

TABLE NO. 26.
Permits Issued for Mining Purposes During Biennial Period Ending September 1, 1922.

NOTE.—Cancelled filings not included.

Name of permittee	Permit number	Application number	County	Source of supply	Second-foot granted	Acre-feet granted	Estimated cost
C. W. Henry	761	1789	Kern	Poso Creek	10.00		\$500
American Magnesium Company	765	1690	San Bernardino	Underground water	1.00		100,000
P. P. Hammer	766	1709	Humboldt	Maddon Creek	50.00		5,000
A. Delera	790	1673	Plumas	South Fork Feather River	3.00		1,200
Beardsley Copper Company	825	1800	Plumas	Taylor Lake and Davis Creek		475	2,000
P. H. Lietzow	844	1856	San Bernardino	Hyten Spring			10,000
G. Perigot	865	1384	Trinity	New River	1.00		75,000
Mazouka Copper Company	874	1888	Inyo	Barrel Spring	125.00		5,000
H. J. Barton	880	1626	Siskiyou	West Fork Beaver Creek	.50		20,000
J. Barnett et al.	926	2413	Siskiyou	Little Soda Creek	25.00		1,400
W. W. Mye s.	946	2192	Inyo	Thompson Canon Springs	3.00		
D. B. Fields et al.	949	1460	Trinity	North Weaver Creek	.05		
C. Basler et al.	968	2157	Shasta	Live Oak Gulch	3.00		1,500
M. Ward	975	2133	Yuba	Burnt Bridge Creek	1.25		25
A. Jacquemart	1007	2444	Siskiyou	Little North Fork Salmon River	2.00		2,000
Transport Oil Company	1022	2263	Kern	Unnamed stream	100.00		5,000
P. E. Rulon	1045	2590	Siskiyou	Beaver Creek	.32		4,000
American Magnesium Company	1046	1836	Inyo	Goler Wash	3.00		1,000
G. W. Glass et al.	1050	2074	Siskiyou	Monte Creek	.13		5,000
American Troua Corporation	1052	2523	Inyo	Springs	12.00		6,000
B. N. Russell	1060	2378	Siskiyou	Dutch Creek	.14		15,000
F. M. Wilsen	1064	2644	Humboldt	Camp and Wilde Creeks	1.00		250
E. J. Curran	1067	2567	Siskiyou	Salmon River	75.00		20,000
R. D. Owen	1068	2929	Inyo	Elderberry Creek	3.00		2,000
Darwin Silver Company	1086	2559	Inyo	Darwin Wash	1.50		500
P. C. Thorne	1096	2497	Sierra	Lake Hawley	2.00		35,000
S. M. Campbell et al.	1126	2346	Trinity	Manzanita Creek	5.00	450	50,000
					3.00		1,200

TABLE NO. 27.
Permits Issued for Municipal Purposes During Biennial Period Ending September 1, 1922.

Name of permittee	Permit number	Applica- tion number	County	Source of supply	Secnd-feet granted	Acre-feet granted	Popula- tion	Estimated cost
Snow Mountain Water and Power Company	857	1934	Mendocino	South Eel River	400.00	215,000	500,000	\$10 000,000
Snow Mountain Water and Power Company	858	1720	Lake Mendocino	South Eel River	225.00	10,000	80,000	1,800,000
City of Sacramento	992	1743	Sacramento	Sacramento River	7.00		21,107	800,000
City of Vallejo	1042	1908	Napa	Gordon Valley Creek	.50		1,500	10,000
Mountain Power Company	1074	2459	Del Norte	Unamed creek				

REPORT
OF THE
SPECIAL LEGISLATIVE COMMISSION
ON
Agricultural Education

As authorized by
ASSEMBLY BILL No. 1335
BY THE
FORTY-FOURTH SESSION
OF THE
LEGISLATURE OF CALIFORNIA



CALIFORNIA STATE PRINTING OFFICE.
FRANK J. SMITH, Superintendent
SACRAMENTO, 1923



Agricultural Buildings, Cornell University.

“THERE is evidently no great horde of eager young people clamoring for an opportunity to work out their destinies on the soil. Everywhere enrollment is lower than one would expect it to be in consideration of the character of the states in which the colleges are located. The truth is that the Morrill Act came as a result of the ideas of one man, not in response to a great social need, and the supply of agricultural colleges has been greater than the educational demand ever since. Fortunately, they have abundantly justified themselves in the influence they have exerted, but the disappointment of California at the comparatively small enrolment in its agricultural college is shared by every state which we visited, no matter what the type of institution in it. The more the commission studied this problem the more it was convinced that the problem of increasing enrollment in agricultural colleges and keeping boys on the farm is not to be solved by changes in curriculum, equipment, or method, but by the betterment of the social and economic conditions of rural life. No plan which leaves this out of major consideration is going to succeed in keeping farmers' sons in great numbers on the farm or in attracting the sons of city dwellers to it. This is the great work of the college of agriculture today, and in it the University of California has no superior, so far as we could find.” (See page 48.)

CONTENTS.

	Page
INTRODUCTION TO THE REPORT-----	5
CHAPTER I.	
ELEMENTARY AND SECONDARY SCHOOLS-----	8
Review of National Vocational Education Act—Elementary schools—High schools—Junior colleges—Conclusions and recommendations.	
CHAPTER II.	
FARM SCHOOLS -----	19
Discussion of field of service—Situation in various states: Montana, Minnesota, Wisconsin, New York—Situation in California: University Farm School, California Polytechnic School—Conclusions and recommendations.	
CHAPTER III.	
UNIVERSITIES AND COLLEGES-----	33
Historical survey—Basis of investigation of various universities and colleges—Governing boards—Facilities and physical equipment—Faculty and administration—Student enrolment—Extension service—Curricula and standards—Short courses—Research work and experimental stations—Relations with state department of agriculture—Conclusions of agricultural leaders—Conclusions and recommendations.	
CHAPTER IV.	
SUMMARY OF FINDINGS AND RECOMMENDATIONS-----	71
Elementary and secondary schools—Farm schools—Universities and colleges.	

ILLUSTRATIONS.

The illustrations in this report are typical buildings of the colleges and universities visited, and indicate activities for which better provision is needed at the University of California:

1. Agricultural Buildings, Cornell University.
2. Agricultural Hall, Oregon Agricultural College.
3. Horticulture, Agronomy, Agricultural Engineering, University of Wisconsin.
4. Beef Cattle Barn, Purdue University.
5. Women's Building, Agricultural College, University of Illinois.
6. Meat and Meat Products Laboratory, Iowa State College.
7. Agricultural Engineering Laboratory, Iowa State College.
8. Greenhouses and Plant Laboratory, Cornell University.
9. Agricultural Auditorium, Cornell University.
10. Horticulture Building, Massachusetts Agricultural College.

INTRODUCTION TO THE REPORT.

To the HONORABLE WILLIAM D. STEPHENS,
Governor of the State of California.

The report which follows is the report of the Special Commission provided for by Assembly Bill No. 1335, approved by both houses of the forty-fourth session (1921) of the legislature of California, and signed by you, which reads as follows:

CHAPTER 698.

An act to provide for the appointment of a commission to investigate the plan of operation and organization of agricultural colleges in the United States, and to recommend a plan for the reorganization of agricultural instruction in the State of California, and making an appropriation therefor.

(Approved June 3, 1921. In effect August 2, 1921.)

The people of the State of California do enact as follows:

SECTION 1. The governor of this state is hereby authorized and empowered to appoint a commission of seven persons, which commission is hereby charged with the investigation of the entire problem of agricultural instruction and investigation. Said commission shall investigate the plan of operation and organization of the leading agricultural colleges of the United States, and report to the governor before the convening of the forty-fifth session of the legislature their recommendations upon the reorganization of the agricultural instruction as given in the University of California.

SEC. 2. The sum of ten thousand dollars, or so much thereof as may be necessary, is hereby appropriated out of any money in the state treasury not otherwise appropriated for the purpose of carrying on the work of said commission as provided for in this act; said money shall be expended and used for the purpose of paying the necessary expenses of the members of said commission while engaged in the performance of their duties, and for all necessary clerical, printing and other expenses connected with the work of carrying out the provisions of this act. The claims of each shall be audited and approved by the board of control in the manner provided by law, and when so approved the state controller is authorized to draw his warrant therefor, and the treasurer is directed to pay the same.

In pursuance of the above act, Governor William D. Stephens appointed

G. HAROLD POWELL, Los Angeles.
W. S. GUILFORD, Butte City.
DOCTOR ELWOOD MEAD, Berkeley.
J. JAMES HOLLISTER, Gaviota.
SHERIDAN W. BAKER, Santa Rosa.
SAM G. MORTLAND, Fresno.
ROBERT G. SPROUL, Berkeley.

The Commission met and organized at San Francisco, electing Mr. G. Harold Fowell as chairman. Because of the untimely death of Mr. Powell, on February 18, 1922, it was necessary for the Governor to appoint a new member of the commission, which he did, on March 8, 1922, in the person of Mr. A. C. Hardison of Santa Paula, whom the commission elected chairman. Mr. Powell attended but one meeting of the commission and had no part in the formulation of the final report.

The commission afterwards held four meetings in Berkeley, and one each at Davis, Fresno, Ontario, El Centro, Riverside, Los Angeles and San Francisco. Public hearings were held in San Francisco, Red Bluff, Sacramento, Fresno and Los Angeles, at which an effort was made to secure the attendance of farmers, graduates of the College of Agriculture, school men, and other persons interested in public education, and particularly agricultural education.

In accordance with the legislation, the commission also made a trip across the continent, studying the more important recent developments in agricultural education elsewhere with a view to adapting the best educational experience and practice of other states to the needs of California.

Throughout its period of service the commission has been aided very greatly by Mr. R. N. Wilson, secretary of the Agricultural Legislative Committee, whose services were loaned to the commission without cost by the organization which employs him. Mr. Wilson not only performed the routine duties of secretary in a highly acceptable manner, but by his wide acquaintance with the agricultural interests of California and his intelligent knowledge of the problems of the commission contributed greatly to anything of merit which it may have accomplished. The commission was also materially assisted by the helpful cooperation of Dean Thomas F. Hunt, and other members of the staff of the College of Agriculture of the University of California, by Mr. Will C. Wood, Superintendent of Public Instruction, and the members of his organization interested in agricultural education, by Mr. Merton W. Hill, principal of the Chaffey Union Junior College, by Mr. Nicholas Ricciardi, president of the California Polytechnic School and by Mr. Ben R. Walker, associate editor of the *Fresno Republican*, who accompanied the commission on its trip across the continent, at his own expense, gave helpful publicity to its efforts, and brought to its assistance the trained ability of a newspaperman to ascertain, select and classify the essential facts presented by the various colleges and universities visited. Many others too numerous to mention here have given assistance to the commission both in California and outside the state. The commission gratefully acknowledges the contributions of all these persons, both named and unnamed.

From its first meeting the commission has gone on the theory that it was not expected to make an exhaustive survey of the needs and resources of the state in the matter of agricultural education, but that its findings should deal with the general features of the present situation and with principles of action which might improve that situation. It was the opinion of the commission also that the legislature did not intend that it should deal in detail with such highly professional questions as curricula, but rather that it was intended that the commission should study the more general features of administration and teaching with a view to making recommendations for the strengthening and more effective functioning of the state's agricultural educational system. To have adopted any other point of view would have required time, money, expert help and professional ability which the commission did not have and for which the legislature had made no financial provision. The commission has also felt that in dealing with the system of

agricultural education in this state, account should be taken of the nature and direction of the historical development which has taken place since the agricultural college was first contemplated in 1860, and should also be in harmony with the best American experience in the organization and administration of agricultural teaching.

On the basis of these principles, the commission has divided its study into three sections: Elementary and Secondary Schools, Farm Schools, and Universities and Colleges, and as was the plain intent of the bill which created the commission, has concentrated the major part of its time and effort on the latter subdivision. The basis upon which the hearings with reference to universities and colleges were developed is set forth in full in the chapter devoted to those institutions. The study of the commission, of course, went far beyond the formal limits of the questionnaire which is set forth, but it was the basis of study and shows the general character of the problems on which the commission sought light.

The attempt of the commission in the chapters which follow has been to set forth the historical background of each type of institution, the present character and future program of the institution and the conclusions and recommendations of the commission based upon the former two factors. The commission has not, in most cases, made any suggestions as to legislative or administrative details, but has tried to offer a constructive program for improvement which might be worked out over a period of years.

Respectfully submitted.

A. C. HARDISON.
W. S. GUILFORD.
ELWOOD MEAD.
J. JAMES HOLLISTER.
SHERIDAN W. BAKER.
SAM G. MORTLAND.
ROBERT G. SPROUL.

CHAPTER I.

ELEMENTARY AND SECONDARY SCHOOLS.

Recent legislative acts of the national government have provided the basis for a sound countrywide system of agricultural education in public schools of less than university grade. The program outlined in the Smith-Hughes, or Vocational Education Act of 1917, has been adapted to the needs of practically every state in the Union, and whatever differences now exist are not fundamental. The commission, therefore, confined its study of this phase of the problem of agricultural education to a survey of conditions in California alone, thinking it more important to review the local situation than to multiply evidences of the successful application of the broad general theory in the several states visited on its tour of investigation.

Before entering upon a discussion of the system of agricultural education in the schools of California it will be well to briefly review the character and purpose of the National Vocational Education Act. It is by compliance with the requirements of this act that federal funds are made available for the furtherance of agricultural education within the state, and much of our present system of instruction in the elementary schools and the high schools is dependent upon the continuance of this federal aid. As stated in its preamble, the Vocational Education Act is "an act to provide for the promotion of vocational education; to provide for cooperation with the several states in the promotion of such education; to provide for cooperation with the states in the preparation of teachers of vocational subjects; and to appropriate money for these several purposes and to regulate its expenditure." A Federal Board for Vocational Education was created by the act and authorized to carry out its provisions.

The legislature of the State of California accepted the provisions of the Federal Vocational Education Act in an act passed and approved in May, 1917. This act provided, among other things, for the acceptance of funds for the payment of salaries of teachers, directors, and supervisors of agricultural subjects, and the maintenance of courses, classes, or schools for the training of such teachers, directors, and supervisors. Some of the more important articles of the agreement entered into by the California State Board of Education and the Federal Board for Vocational Education for the administration of the federal and state acts may be enumerated as follows:

1. All courses and classes must be under the supervision and control of the public school authorities. The supervision of agricultural education is to be under the direction of a Commissioner of Vocational Education, assisted by a Supervisor of Agricultural Education, both officials to act under the plan of supervision established by the State Board of Education and approved by the Federal Vocational Board.

2. Courses are to be established and maintained only by high school boards. These boards have control of both high schools and intermediate elementary schools.

3. The controlling purpose of all such education is to be the fitting of pupils for the occupation of farming.

4. The instruction in all courses must be of less than collegiate grade.

5. The courses are to be designed for and open to all persons over fourteen years of age.

6. The teachers placed in charge of such courses must hold special certificates in agriculture of the vocational or technical arts type and must be experienced in farming.

7. On the average not less than three hours per day of each pupil's time must be devoted to farm project work and the instruction pertaining thereto; and not less than three hours per day to academic work in class or in school. Each pupil must conduct at least one farm project during the year, such project to be selected separately for each student on the basis of his interest, opportunity, and ability. Project work consists of the production and marketing of farm, orchard, vineyard, or garden crops or of bees, poultry, stock, or other animals and their products. All projects must be conducted on a commercially productive basis. Each pupil must buy, lease, or rent the necessary land and animals, purchase the necessary seed, fertilizers, and feed, rent teams and farm implements, employ labor, market the product, and keep a complete record of all transactions together with the time spent on the project. Final balancing of the books proves the success or failure of the project as a commercial venture. Project work must be supervised by the agricultural teacher.

8. In accepting the terms of the Federal Vocational Education Act the State of California agrees to appropriate one dollar for every dollar received from federal sources for the aid of agricultural education.

Elementary Schools.

Having thus briefly outlined the acts and agreements governing agricultural education in this state we may now turn to consideration of the particular methods employed in the various classes of schools. For more than fifteen years section 1665 of the Political Code of California has required all elementary schools to give instruction "... in nature study, with special reference to agriculture ...". Practically all of our teachers' colleges offer some instruction in agriculture in order that the teachers graduated may be prepared technically to comply with this regulation of the statute. But girls reared in the city generally have little understanding of such conditions and can not be successfully prepared to teach agriculture in a brief auxiliary course of instruction. This fact, combined with a lack of interest or initiative on the part of many country school authorities, has led in the past to a more or less general disregard of the law requiring agricultural instruction in the grade schools. There have been a few notable exceptions to this general statement, but they do not greatly affect its application to the state as a whole.

In the city schools the problem has been and is admittedly a difficult one, but the need is not so pressing as in the rural districts. In Los Angeles, Long Beach, Pasadena, San Diego, and Oakland, work in elementary agriculture and in school and home gardening is now being carried on under the direction of full-time supervisors of agriculture, assisted in some cases by full or part-time agricultural teachers. Pupils

receive instruction in the fundamental facts and theories of plant and animal production and certain semivocational training in the landscaping of school and home grounds and in backyard and vacant lot garden projects.

In rural elementary schools it is now possible to provide instruction in agriculture in one of two ways:

1. High school teachers of agriculture generally devote part of their time to work with pupils of the grade schools.

2. County supervisors of agriculture have been appointed in several counties to organize and oversee agricultural instruction.

High school teachers of agriculture, especially those working under the provisions of the Vocational Education Act, are required to devote part of their time to extension work in their particular high school district. Most often this extension work takes the form of giving lessons in agriculture in the rural grade schools and in organizing and supervising boys' and girls' agricultural clubs. Practically every rural school in the state is now included in or affiliated with some high school district and there has been a steady increase in the number of high schools employing agricultural teachers. Here appears to be the nucleus for a sound and practical system of worth-while instruction in agriculture in the rural grade schools. If every high school in the state employed an agricultural teacher and if the teacher's schedule was so arranged that sufficient time would be available for periodical visits to the elementary schools of the district, much would have been accomplished. On each visit instruction would be given which could be applied to local or community problems and such instruction should be of interest to all pupils in the school. Such a system might well be the means of arousing and sustaining the interest of farm children in farm life and, if it should be, this fact alone would justify the expense involved.

County supervisors of agriculture have been appointed in Fresno, Santa Clara and Kern counties. In Fresno and Santa Clara counties the supervisors devote their full time to organizing and supervising instruction in agriculture in the elementary schools. In Kern County the supervisor's activities are limited to the Kern County Union High School District. This office was made possible by an act of the 1921 legislature which placed \$1400 at the disposal of each county superintendent of schools for every 500 rural pupils enrolled in the county, such money to be used for rural school supervision, although not necessarily for a supervisor of agriculture. County supervisors of agriculture will be chiefly valuable in counties where there are no teachers of agriculture in the high schools capable of or with sufficient time to carry on similar work. It would seem, however, that if it is possible to have a teacher of agriculture in every high school, with time for work in the elementary schools of his district, the necessary instruction would be better given than where one man is serving the entire county and the actual instruction is in the hands of the regular grade school teachers.

In connection with the work now being carried on in the rural elementary schools, some mention should be made of the boys' and girls' agricultural clubs organized under the direction of the Agricultural Extension Service of the University. A large part of this work has

been done in cooperation with the rural school teachers. During the year 1922 there were three hundred and ten clubs in the state with a total enrollment of nearly twenty-four hundred boys and girls. This work is being carried on under the provisions of the Smith-Lever Act passed by the Congress of the United States in 1914. The declared purpose of this act is "to aid in diffusing among the people of the United States useful and practical information on subjects relating to agriculture and home economics and to encourage the application of the same by means of cooperative extension work of the Land Grant Colleges and the United States Department of Agriculture." The agents delegated to supervise this work in California are the county farm advisers, the home demonstration agents, and the boys' and girls' club leaders.

Some question has arisen concerning the possibility of a conflict in the work of extension agents and vocational agricultural teachers and also concerning the propriety of the University carrying on work with children of the state through the elementary schools. This controversy, if it merits such a name, is largely a technical one. The first question has been cleared up to a large extent by a recognition of the diverse nature of the work of the two groups and by supplementary agreements entered into between the directors of each type of educational service. Extension workers, in contradistinction to vocational teachers, do not offer a systematic course of instruction, but deal almost entirely with specific problems of farm practice and business management in particular rural communities. Furthermore, the relationship which should exist between the extension workers (Smith-Lever Act) and vocational teachers (Smith-Hughes Act) has been definitely outlined by an agreement entered into by the United States Department of Agriculture and the Federal Vocational Education Board, an agreement which has been informally amplified and ratified by the proper authorities in this state. The general form of the agreement may be stated as follows:

1. It is to be understood that all agricultural extension work should be administered by those in charge of extension activities in the state and that all vocational education in agriculture should be administered by those in charge of the vocational schools of the state.

2. That all extension work with adults done by teachers in vocational schools be in accordance with the plans of the extension system for the state, and in cooperation with the agent who is in charge of the administration of the extension work in the county.

3. That in counties having vocational schools of agriculture the extension service will conduct its extension work in agriculture with children, chiefly through the organization of clubs for the carrying on of definite pieces of work for the improvement of agricultural practice. The practical agricultural work of the schools will consist chiefly of home project work by the students as a part of the systematic practical instruction provided for in the Smith-Hughes Act. It is advised that in such counties a cooperative agreement be made between the extension authorities and the school authorities whereby it will be arranged for the teachers of agriculture to take part in the extension activities with the children within the territory of the school and that such territory be set forth in the agreement.

4. That in every case care be taken to see that work which is supported by federal funds under any of the aforementioned acts will not in any way duplicate or overlap work being carried on in that same community when that work is supported in any part from another federal fund.

The second question which relates to the activities of the Agricultural Extension Service of the University and the State Board of Education is not strictly a debatable one. It must be admitted that all activities organized in public schools and supervised by teachers in these schools should be under the control of the regularly constituted school authorities. Whenever the State Board of Education is ready and equipped to take over the agricultural club work in the schools, the Agricultural Extension Service of the University will undoubtedly be willing to transfer the burden.

High Schools.

The year 1909 marks the beginning of serious attempts to introduce instruction in agriculture into the curricula of the high schools of the state. During the following eight years approximately one hundred high schools offered, and in some cases maintained, instruction in various agricultural subjects. None of these schools gave a complete course in agriculture, however, and with few exceptions the courses given depended wholly upon classroom work and textbook study. Notable exceptions were the high schools at Bakersfield in Kern County and Gardena in Los Angeles County, both of these schools having acquired school farms upon which the practical aspects of agriculture might be taught and studied. It would be well to note here, however, that both schools have abandoned the idea of training farmers on high school farms. They do not provide normal conditions and have proved expensive to maintain.

The movement to introduce agricultural courses into the secondary school curricula met with indifferent success during this period from 1909 to 1917. This is not surprising inasmuch as it was a period of experimentation and time was needed to adjust educational theories to the needs of the pupil and the community. Perhaps the chief weaknesses displayed in these early attempts were the highly theoretical nature of the courses offered and the general confusion of the purpose of agricultural instruction in secondary schools with the purpose of collegiate instruction in the same subject.

It was not until the Vocational Education Act became effective in 1917 that a policy for the development of agricultural courses in the high schools was adopted which combined the project idea of training in the art and business of farming, with instruction in the science of farming. Since that time steady progress has been made in correlating the work done in class and laboratory with the practical problems encountered in the field. Even students not residing on farms are urged to secure experience by working on farms and, before they have completed their course, they must submit evidence of having worked a definite length of time on an accredited farm, such work to be performed under the supervision of a teacher of agriculture.

When the state accepted the provisions of the Federal Vocational Education Act, the State Board of Education decided that the first step in a sound program for the promotion of vocational education in secondary schools was the development of courses of study and methods of instruction which would be suited to the general and particular needs of various communities. This was and is pioneer work. The State Board of Education has cooperated with local high school boards in the establishment of a limited number of federal and state aided four-year courses in agriculture. The schools giving these courses are well distributed geographically throughout the agricultural regions of the state, only three being located in large cities, namely, Los Angeles, Pasadena, and Oakland.

The locations were all selected with due regard for the agricultural possibilities of the community, the size and the population of the high school district, and the attitude of the school authorities and the people of the community toward the work. No attempt has been made to favor the poorer high school districts with apportionment of federal and state funds. In fact, it has been deemed wiser to secure the cooperation of the wealthier districts in solving the many problems presented so that later, when satisfactory methods and courses of study have been evolved, the poorer districts can be included in the work with a minimum of waste and inefficiency in the expenditure of funds.

Progress has been gratifying although slow. High school boards, principals, and teachers, change so often that it is extremely hard to maintain a constant policy with regard to agricultural instruction in a given community. When difficulties confront the school authorities exploring new educational fields, and the cry is raised for lower taxes, the tendency is to revert to the old classroom, textbook methods of instruction. The terms of the Vocational Education Act and the regulations of the State Board of Education are designed to prevent such retrogression, but the withdrawal of federal and state funds is a negative remedy and does not aid pupils desiring an education in agricultural subjects.

The following table shows the development of courses in agriculture under the provisions of the federal and state vocational education acts from 1917 to date. For purposes of organization and supervision the state has been separated into five regional divisions, the constituent parts of each division having broadly similar problems in the field of agricultural education and practice. The figures are presented for each of these regional divisions.

Number of Schools Offering Courses in Agriculture Under the Provisions of the Federal and State Vocational Education Acts, 1917-1922.

Regional division	1917- 1918	1918- 1919	1919- 1920	1920- 1921	1921- 1922
Southern California-----	6	7	9	11	13
South Coast (Contra Costa to Ventura)-----	0	4	6	7	8
North Coast (Marin to Del Norte)-----	0	4	6	6	8
San Joaquin Valley-----	3	4	6	5	8
Sacramento Valley-----	1	3	5	10	13
Total schools aided-----	10	22	32	39	50
Total enrolment in classes-----	172	337	640	1097	1281

In the year 1922 vocational courses in agriculture were established in sixty high schools in twenty-six counties, the total enrollment being approximately 1500 pupils. Of these schools twenty-five offered a full four-year course and the majority of the remainder a two-year course. For the smaller schools in the poorer districts the two-year course is perhaps all that can be developed at least for some time to come.

If sufficient funds had been available, forty or fifty more high schools would now be conducting vocational courses in agriculture under the federal and state vocational education acts. It is the policy of the State Board of Education to authorize the establishment of only a limited number of courses for which the funds available will be adequate.

It was not the purpose of the federal and state vocational education acts to provide funds for vocational courses already well financed by local communities and there are approximately sixty high schools and junior high schools in the state which are offering agricultural instruction independent of federal and state aid. There is a great variation in both the method and the scope of the work offered in these schools. Some teach entirely from books and others have well organized vocational courses. Some offer only one class in agriculture and others offer a full four-year course. Of the better type, one of the best examples is the Kern County Union High School at Bakersfield. A brief outline of their methods should be of value as they are pioneers in the work and have achieved a marked degree of success in recent years.

Instruction is divided between class, laboratory, and field, approximately one-third of the available time being given to each method of instruction. The practice work, including project work, and boys' club work, is all carried on outside school hours. One type of work is taken up each school year.

First year:

Plant growth and habits
Soils
Vegetable gardening
Poultry raising
Bee keeping
Project allied to class work.

Second year:

Animal husbandry
Dairying
Project allied to class work.

Third year:

Horticulture
Viticulture
Project allied to class work.

Fourth year:

Farm management
Soil conditions
Project in farm management.

In addition to the agricultural courses given in the Kern County High School the agricultural teaching staff, now numbering five people, visits certain of the grammar schools in the county each week and gives agricultural instruction to pupils in the grades. These men do not teach nature study and call it agriculture. They select important agricultural problems of the community and discuss them with the pupils. One hundred and seventy-nine grammar school students were given instruction of this kind last year.

**FEDERAL AND STATE AIDED CLASSES IN AGRICULTURE FOR THE
YEAR 1921 - 1922.**

Location and school	Full-time part-time or special class	No. of classes	Sixty-minute hours of instruction per week	Enrol- ment	Amount of federal and state aid
Adin-Big Valley Joint Union High.....	full-time	1	30	9	\$794 38
Azusa-Citrus Union High.....	full-time	1	30	21	1,074 76
Brawley Union High.....	full-time	1	30	20	1,074 76
Campbell Union High.....	full-time	2	30	24	1,411 22
Caruthers Union High.....	full-time	1	30	16	941 30
Chico High.....	full-time	1	30	11	673 84
Chino High.....	full-time	1	30	76	1,635 44
Chowchilla Union High.....	full-time	1	30	15	794 38
Colusa.....	full-time	2	30	27	1,108 96
Concord-Mount Diablo Union High.....	full-time	1	30	22	1,074 76
El Centro-Central Union High.....	full-time	1	30	20	962 62
Esparto Union High.....	full-time	2	30	28	1,443 92
Easton-Washington Union High.....	full-time	1	30	20	1,074 76
Fair Oaks-San Juan Union High.....	full-time	2	30	33	1,318 70
Fortuna Union High.....	full-time	1	30	17	1,074 76
Fresno City High.....	full-time	1	30	18	1,074 76
Fullerton Union High.....	full-time	2	30	28	1,074 76
Geyserville Union High.....	full-time	2	30	15	988 08
Gilroy High.....	full-time	2	30	13	1,439 26
Gonzales Union High.....	full-time	2	30	14	1,046 00
Grass Valley High.....	full-time	1	30	15	934 58
Hemet Union High.....	full-time	1	30	23	1,018 70
Holtville Union High.....	full-time	3	30	35	1,532 70
Kingsburg Joint Union High.....	full-time	2	30	24	1,261 66
Lakeport-Clear Lake Union High.....	full-time	2	30	18	1,261 68
Lancaster-Antelope Valley Union High	full-time	2	30	16	1,443 92
Lodi Union High.....	full-time	3	30	44	1,803 18
Los Angeles:					
Owensmouth.....	full-time	1	30	24	906 54
Jefferson High.....	full-time	1	30	17	906 54
Los Molinos High.....	full-time	1	30	22	1,015 88
Marysville High.....	full-time	1	30	20	794 40
McArthur-Fall River Jt. Union High...	full-time	1	30	14	1,018 70
Modesto High.....	full-time	3	30	43	1,626 16
Morgan Hill-Live Oak Union High....	full-time	2	30	17	1,448 60
Napa Union High.....	full-time	1	30	17	794 38
Oakland-Fremont High.....	full-time	2	30	40	1,803 00
Ontario-Chaffey Union High.....	full-time	4	30	99	1,869 00
Oroville Union High.....	full-time	1	30	9	841 12
Pasadena High.....	full-time	3	30	50	1,692 00
Petaluma High.....	full-time	2	30	36	1,822 00
Princeton Joint Union High.....	full-time	1	30	6	1,074 76
Riverdale Joint Union High.....	full-time	1	30	15	991 30
Riverside-Polytechnic High.....	full-time	1	30	22	1,074 76
Roseville Union High.....	full-time	2	30	39	1,074 76
Salinas Union High.....	full-time	2	30	28	1,523 00
Santa Cruz High.....	full-time	2	30	43	1,175 70
Santa Rosa High.....	full-time	1	30	34	1,045 70
Sebastopol-Analy Union High.....	full-time	2	30	30	1,542 00
Upper Lake Union High.....	full-time	2	30	17	1,261 00
Woodland High.....	full-time	2	30	20	1,074 76
Totals.....				1,281	\$59,713 86

In addition there are forty high schools and eleven junior high schools offering courses in agriculture which are not reimbursed from state funds.

Junior Colleges.

With the enactment of recent legislation looking toward the development of junior colleges, considerable interest has been manifested in the inclusion of agricultural courses in the curricula of these institutions. The Chaffey Junior College at Ontario is the only institution of its kind in the state which is at present offering instruction comparable to that offered in the first two years of the College of Agriculture, University of California. Schools at Fullerton, Modesto, and Santa Rosa are offering one or more junior college courses in agriculture this year in addition to some basic science courses. Schools at Lodi, Petaluma, Sacramento, Salinas, and Sebastopol are contemplating the establishing of junior college courses in agriculture, as are the Chico and Fresno state teachers colleges. It is probable that when the cost of installing and maintaining a course similar to that given at Chaffey Junior College is realized, many contemplated plans will be modified or abandoned. This opinion is further strengthened by the fact that with the development of the freshman and sophomore courses at the branch of the College of Agriculture at Davis and the possible further duplication of this work under the auspices of the university in southern and central California, there may not be enough demand for further junior colleges of agriculture to justify their existence.

Two types of work may be given profitably in junior colleges of agriculture, the one vocational, the other academic. The first will meet the needs of those who will complete their institutional training when they are graduated from the junior college. It should be organized along vocational lines with due respect for the major agricultural interests of the region in which the school is located, and should not attempt to prepare the student for further work of university grade. The academic courses, on the other hand, should be designed to give students who complete them, junior standing in the university. The courses in the basic sciences and in applied agriculture would of necessity be similar to, if not identical with, the courses given in the first two years of the College of Agriculture at the university. As has been previously stated, the cost of installing and maintaining courses of the latter type would in most cases be prohibitive.

Brief mention should be made here of the remarkable work accomplished by the Chaffey Junior College of Agriculture. It has now been in operation for three years and has become an important part of the educational system in southern California. Primarily its function is to serve the needs of high school graduates and adults who find it difficult or impossible to leave home for further schooling. Certain courses have been planned so that students may receive two years credit toward college graduation. Other courses have been planned for those who wish to broaden their general education, but who do not contemplate attendance at the university. A third group of short courses has been designed for those who can spend only a limited amount of time in school during each year.

The Chaffey school is on a thirty-acre campus in the Ontario-Upland section. Its equipment includes four main buildings devoted to class, laboratory, and library purposes; a greenhouse; a lath house; a gymnasium; and a large athletic field. The library is endowed and contains 15,000 carefully selected volumes which are being added to each year.

In the reading room 100 daily, weekly, and monthly publications are kept on file.

The agricultural instructors at Chaffey Junior College not only give classroom and field instruction, but they also carry on extension work among the farmers of the district and conduct experimental and demonstration plots on the school grounds and on private farms in the vicinity. Courses are offered in citriculture, deciduous fruit culture, animal husbandry, dairying, bee husbandry, poultry husbandry, and in the sciences underlying all branches of agriculture. During the present year enrollment at Chaffey Junior College of Agriculture totaled two hundred and eighty pupils and the average daily attendance has been close to two hundred fifty pupils.

Conclusions of the Commission.

1. The basis for a sound and practical system of agricultural education in the elementary and secondary schools of California has been provided by the Federal and State Vocational Education Acts of 1917.

2. The principal need of the elementary schools of the state is for a competent corps of instructors. If the regular grade teachers are to instruct pupils upon agricultural subjects they must receive a more thorough preparation for the work, and they should be under the close supervision of a specially trained district director of agricultural education. An alternative plan which holds promise of even better results, is to place the actual teaching of agriculture in the grade schools in the hands of the local high school teachers in agriculture. When every high school has an agricultural department this will be a possible and practical solution of the problem of teaching agriculture in the elementary schools.

3. In the high schools the Smith-Hughes work has made a successful beginning and its extension is recommended. The project feature of this type of agricultural instruction has proved particularly valuable. Constant improvement of the high school teaching personnel is distinctly desirable, and is rapidly taking place.

4. Agricultural instruction given in the high schools either now or in the future, should be better correlated with the work given in the College of Agriculture of the university than has been the case in the past. This is a practical possibility under present university requirements and is usually neglected because of unfamiliarity with these requirements.

5. In the opinion of the commission, junior colleges of agriculture, equivalent to the first two years of the college of agriculture in a university, can not be efficiently conducted or adequately financed except by the state. The brilliant record of Chaffey Union Junior College might seem to indicate that this opinion is erroneous, but we believe that the community in which Chaffey is located is unusually rich and we doubt if even it will always bear easily the constantly mounting cost of scientific agricultural education, research, and extension. Whether it will or not, there are certainly few other districts which could copy it, and it is therefore not practical to look in this direction for state development.

6. As a practical substitute for the Chaffey type of school and as a supplement to the College of Agriculture of the University of California and its branches, this commission strongly recommends that consideration be given by the State Board of Education to the extension of agricultural instruction by the project system into the junior colleges. Under this system a reasonable number of junior colleges, strategically located, could, without the very heavy expense of land, buildings, livestock, and farm equipment, conduct worth-while vocational agricultural courses that would be a very serviceable factor in keeping the boy on the farm and fitting him to make of the farm a profitable business venture.

7. Finally, the Commission recommends strongly that support and encouragement be given the branch of the College of Agriculture at Davis where the facilities and staff are of the highest university caliber and guarantee the most successful results in the first two years beyond the high school, both from the point of view of vocational and professional training. This type of school can not be duplicated by any smaller political subdivision than the state, and it should not be duplicated even by the state, which after all has not limitless finances, until the need develops. Neither enrollment nor any other factor indicates that need at the present time, but when such need does appear, it would seem logical that similar institutions should be established in central and southern California.

CHAPTER II.

FARM SCHOOLS.

The State of California has a well-established high school system, including a number of schools offering instruction in agriculture and rural home-making. These schools provide the most efficient and least expensive means both for a general cultural education and for instruction of secondary grade in agriculture and home economics, with the added advantage that they are in the communities where the pupils reside. These schools meet the requirements of the state as college preparatory schools and as vocational schools of secondary grade.

On the other hand, the College of Agriculture of the University of California provides adequate higher instruction. This instruction, by its very nature, requires a large staff of specialists and relatively expensive equipment. The College of Agriculture can for the present meet every need of California with respect to collegiate instruction in agriculture; it requires only additional funds and facilities to make fully available its very efficient staff. No state in the Union has more than one state college of agriculture (except the negro colleges in the south), and it seems highly doubtful if even California can at this time afford to maintain more than one.

Between these two groups of institutions there is a limited educational service to be rendered by what are generally known as farm schools. These should be vocational training schools of secondary grade, teaching the practical handicrafts and well-established principles of agriculture and home-making to relatively immature persons, or to those whose time or educational limitations will not permit more extended training. They are, in part, maintained by Smith-Hughes funds and are subject to the provisions of the Smith-Hughes Act "that such education shall be of less than college grade and be designed to meet the needs of persons over fourteen years of age who have entered upon, or who are preparing to enter upon, the work of the farm or of the farm home." This act recognizes distinctly the secondary school pupil and no other.

It is of great importance that California definitely determine its policy with reference to these special schools basing it on a clear knowledge of the educational service to be rendered by such schools and of their relation to other units in the educational system. The highest efficiency and the greatest economy of educational organization and administration can be obtained only through a clear differentiation of purpose and functions among the various classes and grades of institutions and through a strict observance of these functions and limitations.

The Commission was informed that several of the states in this country had made serious errors in the organization of their educational systems by allowing unwarranted duplication to arise when local or political considerations have over-ridden logical planning. They therefore made a careful study of the farm schools (where such schools existed) in all of the states visited. Following is a description of the farm schools of Montana, Minnesota, Wisconsin, New York, and California:

MONTANA.

As originally organized under the state constitution in 1893, there were four separate institutions of higher learning in Montana widely

separated from each other in location. These were the State University at Missoula, the State College (Land Grant College) at Bozeman, the State School of Mines at Butte, and the State Normal School at Dillon. In 1913 the four colleges were combined by legislative action and declared to be one institution, the University of Montana.

The School of Agriculture at Bozeman, the only institution in the state offering a complete course of agricultural instruction of secondary grade, is connected with the State College of Agriculture and Mechanic Arts at the same place. The course extends through three years of six months each (eighteen months of actual instruction) and classes are held only in the winter months when farm workers are more easily spared from their usual labors. For admission to the school students must have passed the eighth grade of grammar school or must give satisfactory evidence to the principal of their ability to carry the prescribed courses. Persons 21 years of age or over may be admitted to the school without having completed the eighth grade provided they have had some practical experience in farm work and possess some common school education. There were 103 students registered for instruction in the school at the opening of the 1922-1923 school year. In 1921-1922 there were 173 students, and in 1920-1921 there were 126 students. (One woman student was included in the enrollment figures for 1921-1922.) Students who complete the course with satisfactory grades are given certificates of graduation. The courses offered are intended to prepare students for practical farm operation rather than for entrance to college.

The plant and apparatus at the disposal of the school are the same as that used by the College of Agriculture. The college grounds and farm contain 455 acres. Ninety-five acres of this land constitutes the college campus and 360 acres are used for farming and experiment station purposes. The equipment includes a modern dairy, a complete poultry plant, model farm buildings and barns, herds of purebred live stock, orchards, greenhouses, grain, soil, biological, chemical, and physical laboratories, wood and iron-working shops, and a selected group of farm implements, tractors, and gas engines.

Courses are offered in the usual agricultural and allied subjects and in addition instruction is given in English and in military science. The main subdivisions of the school curriculum are agricultural engineering, agronomy, animal husbandry, dairy husbandry, entomology and zoology, horticulture, poultry husbandry, and veterinary science.

Bozeman, the seat of the College of Agriculture, where the courses in the school of agriculture are given, is in the center of a very rich farming area.

Agricultural educators and state officials in the State of Montana are not in favor of expanding the present School of Agriculture nor of creating new schools of this type. Their present policy is to broaden the courses of study in the regular high schools of the state to include instruction in agriculture and home economics, and they claim that very effective work is now being done in this way. One or more trained agricultural teachers are added to the teaching staff of the high school and work is continued throughout the year, both in the classroom and on experimental plots on the home farms of the pupils. In some cases



Agricultural Hall, Oregon Agricultural College.

the State College of Agriculture is cooperating in this work by supplying teaching aid.

According to the authorities in this state the teaching of agriculture in the regular high schools will accomplish all that might be accomplished by separate agricultural schools. They believe that by this method more people will be reached, standards of instruction will be maintained, and state expenses will be reduced. Their experience thus far has partially supported this belief.

MINNESOTA.

Secondary schools of agriculture in this state are an integral part of the Department of Agriculture of the University of Minnesota and are administered by the university authorities. There are three such schools, the Central School located at the seat of the university, St. Paul, the Northwest School at Crookston, and the West Central School at Morris. Each school has its own separate faculty and is not dependent upon the State College of Agriculture for teaching aid. The schools are co-educational. The total enrollment in all schools by decades since 1901 has been as follows: 1901, 450; 1911, 879; 1921, 955.

The Central School of Agriculture located at the University Farm, St. Paul, is the oldest of the three schools. It was established in 1888. The school does not possess any land but is allowed restricted use of the land of the University Experiment Station including more than 400 acres. All of the mechanical equipment and the live stock of the College of Agriculture is used in the work of the Central School of Agriculture.

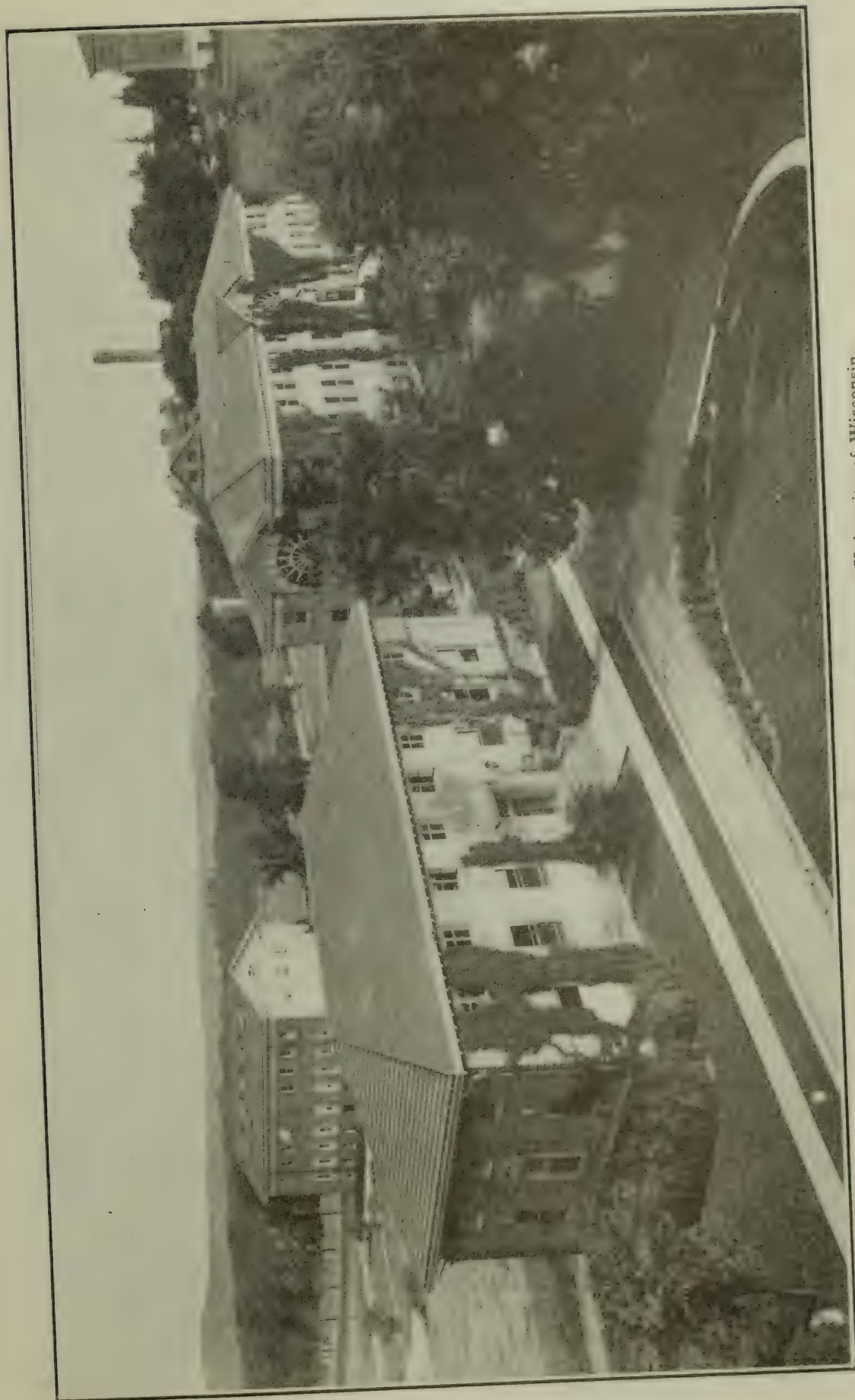
The Northwest School of Agriculture at Crookston in the Red River Valley opened in 1906. A second school of agriculture was deemed necessary at this time for two reasons:

1. The distance of the Central School from the northern part of the state. Many possible students were barred from attendance by reason of their inability to expend the time or money necessary to take the course offered at St. Paul.

2. Agricultural conditions in the Red River Valley, in many respects, differ radically from conditions in the southern part of Minnesota, and a school devoting its attention to and operating under local conditions was thought desirable.

There is an experiment station directed by the Department of Agriculture of the University of Minnesota in connection with this school. The farm, consisting of 476 acres, is fully equipped with stock and machinery.

The West Central School of Agriculture was established in 1910 as a part of the Department of Agriculture of the University of Minnesota. It is located at Morris in the western part of the state, and its students are all drawn from that section, a predominantly agricultural area. The school farm comprises approximately 400 acres. The physical plant is adequate and ample opportunity to work with live stock and mechanical farm equipment is afforded students. This school and the Northwest School, functioning as branches of the Minnesota Agricultural Experiment Station, carry on experimental research and farm extension work.



Horticulture, Agronomy, Agricultural Engineering, University of Wisconsin.

The requirements for entrance, the curricula, and the graduation requirements of all three schools are similar and in this respect they may be treated as one. The only scholastic qualification for entrance is a grammar school education or its equivalent in practical experience. The curriculum for boys includes training in all branches of agriculture and in associated subjects. The courses include general farming, live stock production, crop production and farm mechanics. For girls the schools offer courses in home economics.

The schools of agriculture are in session six months of the year but the curricula offer a program for the full twelve months, including six months of theory and six months of farm practice. The theoretical work in class and laboratory is given during the six winter months. The farm practice consists of supervised work on a farm (usually the home farm since the large majority of the students at these schools are farm boys) during the six summer months. Graduation requirements include attendance at three winter sessions of six months each, the completion of two summers of supervised farm work, and the attainment of satisfactory grades in the required and the elective work offered, in the course selected.

Under certain conditions work taken in these schools may be used in meeting college entrance requirements, but in all cases of this kind additional preparation is necessary. As a general rule the schools are not designed to prepare students for college. Their field of service lies with farm boys who can only attend school during the winter months; with city boys who desire to become farmers, and who need practical preparation; and with older boys who, because of their age, do not wish to attend the regular high schools.

The educational authorities of the State of Minnesota believe in these schools as institutions which are likely to return boys to the land with greater certainty and less expense than junior colleges or universities. The farm school at the University of Minnesota is probably the least successful in this regard and it is certainly the least popular. Its association with the university has caused confusion, dissatisfaction, and considerable discredit to the Department of Agriculture of the University, from which it cannot be dissociated in the popular mind.

WISCONSIN.

Secondary school instruction in agriculture in the State of Wisconsin is provided by six county agricultural schools and by the Short Course in Agriculture offered by the College of Agriculture of the University of Wisconsin. County schools are located at Marinette, Marinette County; Rochester, Racine County; Wisconsin Rapids, Wood County; Menominee, Dunn County; Onalaska, La Crosse County; and Waunatosa, Milwaukee County. The Short Course in Agriculture is given at Madison, the seat of the state university.

When first organized the county school of agriculture offered only two years of instruction designed for graduates of the grade or grammar schools. Three of the schools, the Dunn, La Crosse, and Milwaukee County schools now have both two and four-year courses. When the latter three schools are inspected by representatives of the University of Wisconsin, they may be declared, under certain circumstances,

accredited high schools of the state. Students graduating from the four-year course in agriculture are then allowed to enter the university on the same basis as graduates of the regular high schools, that is upon presenting evidence of having satisfactorily completed eleven units of academic work and four or more units of vocational work, and of having complied with other entrance requirements of the university. Students who complete only the two-year course in the county schools, and who later decide that they wish to attend the university, must go to some high school and complete their four years of work.

The University of Wisconsin has no direct control over the administration of the county schools of agriculture. They are under the direction of the State Superintendent of Public Instruction. It is true that the law authorizing these schools states that the Dean of the College of Agriculture of the University of Wisconsin shall aid in their location and in arranging their courses of study. This latter part of the law has never been observed.

The short course in agriculture at the College of Agriculture of the University of Wisconsin was established in 1886. Instruction is given by the regular members of the teaching staff of the college. The equipment of the college, including four experimental farms embracing 746 acres, is used in the work. The full course consists of two terms of fifteen weeks each and each term is divided into three sections of five weeks each. Students may enter the school at the beginning of any five-week period as the course is so planned that a definite unit of work is completed every five weeks. The school opens in November, closes for the Christmas holidays, begins the second five-week period in January, the third in February, and closes in the middle of March. Students already employed on farms may thus finish the harvest work, attend the school, and return to the farm in time for the spring planting operations.

No entrance examinations are required for admission to the short course. Students are generally at least 16 years old and possessed of a common school education. Persons who have not finished the grade schools, but who are fitted for the work by reason of their age and experience, may be admitted to the course by special permission. There were 251 students enrolled for the 1921-1922 school year. Certificates of graduation are granted to those who successfully complete the prescribed course of study.

The courses of instruction cover the general field of agricultural science and practice. Work is given in agronomy, animal husbandry, dairying, horticulture, poultry husbandry, agricultural economics, agricultural engineering, and in the fundamental sciences underlying agricultural practice. The purpose of the short course in agriculture given by the College of Agriculture of the University of Wisconsin is briefly:

1. To give a thorough training in practical agriculture and such instruction in the sciences upon which agriculture is based as may be necessary for intelligent cultivation of the land and breeding of stock.

2. To create an interest in rural life and to awaken in the student a realization of the place of the farmer in the community and in society in general.

It is not a preparatory school leading to work of collegiate grade and only a few of its students have later pursued advanced studies in agriculture. The school is not connected with the University of Wisconsin, administratively or otherwise, but only with the College of Agriculture of that institution.

NEW YORK.

Considerable thought has been given to the problem of the farm school in the State of New York. Schools similar in aim and in methods of instruction to those in the states of Montana, Minnesota, and Wisconsin (described above) have long been in operation. Their effectiveness is still a subject of controversy and there is no need to discuss them further at this point.

More recently a somewhat different type of agricultural school has been placed on trial in this state and although it is still too early to judge the success of the experiment, it has achieved certain things which indicate that its methods may be studied with profit. Two distinctive features differentiate this school from the ordinary farm school previously considered.

1. The school year takes in the full twelve months in place of the six or eight months sessions of the older agricultural schools.

2. All of the work of the farm is done by students, supervised by instructors, instead of by hired farm laborers. Students are not paid for their work.

Combined with all study of the theory of agriculture and its underlying sciences, there is a maximum of actual field work. The student follows the complete cycle of husbandry in every branch by contemporary work in the field and classroom. The theory that the school farm can be made to pay for itself is abandoned and profit is subordinated to the more complete use of the farm plant by the students. This type of school is in effect a trade school in agriculture, the main purpose of which is to make students familiar with and skillful in all kinds of farm work. It tries to do for the student what the apprentice system and the city trade schools aim to do for the training of mechanics and artisans.

In order to gain first hand knowledge of this type of school the commission visited the New York State Institute of Applied Agriculture at Farmingdale, Long Island. Farmingdale is a small town approximately 32 miles distant from New York City, from which the school draws 95 per cent of its enrollment. The establishment of the Institute of Applied Agriculture was authorized by an act of the New York state legislature in 1912, and the school was formally opened in March, 1916. The farm area owned is 333 acres in extent and of this land 100 acres are under cultivation. The remainder is rapidly being cleared of brush and wild growth by the students of the school. Eventually it is planned to acquire an additional 300 acres and to increase the physical plant so that 1000 students may be given instruction. Approximately 25 per cent of the buildings, which are ultimately expected to be available, are now completed and in use. The demands for instruction have steadily exceeded the capacity of the school. At present only the course in agriculture is given. When the school is completed, a

course in home economics for girls will be offered, combining theoretical instruction with actual work in the school dormitories and dining hall.

The courses of instruction are open to men and women on equal terms. The regular course includes three full years of work. Students intending to take this course must complete one full year of regular high school work prior to their entrance into the farm school. Persons, who by reason of their age and experience may be classed as special students, may be admitted to the institute without previous high school training and they are then allowed to take special courses made up of subjects selected from the regular work of the school. Instruction is given in agronomy, animal husbandry, farm mechanics, horticulture, poultry husbandry, the agricultural sciences, and to a limited extent in English, farm arithmetic, civics, and economics. Before receiving a diploma or certificate of graduation the student is required to complete, with passing grades, three years of work in class, laboratory, and field. In addition to its regular instruction work the institute publishes bulletins on agricultural subjects, conducts short courses for farmers, and to a limited extent carries on agricultural extension work.

Here then is a different theory of agricultural education which may very possibly apply to conditions in other states than New York. The work of the institute is planned to provide instruction not only for the farmer boy or girl who may reasonably be supposed to have already acquired practical experience in following the plow, but also for those boys and girls who desire to become farmers but who have had little or no agricultural experience. There is a maximum of actual field work and laboratory practice and a minimum of classroom study of the science of agriculture. Following the theory further, the graduate of the institute is supposed to be fully equipped for a successful career as a farmer, and not merely a graduate compelled to seek opportunity for practical experience before advancing to a position of independence as a farm owner or manager. The success or failure of this theory of education is yet to be determined.

CALIFORNIA.

In California two types of the same general class of farm schools have been tried and the success and failure of their methods has been generally discussed. The University Farm School at Davis (now the non-degree course at the branch of the College of Agriculture at Davis) has offered general agricultural instruction to high school graduates and to anyone over 18 years of age having the equivalent of a grammar school education. The California Polytechnic School at San Luis Obispo is a state school for vocational training, particularly in agriculture, for any boy or girl 15 years of age or over who has the mental capacity required to do the work offered. A brief outline of the equipment, entrance requirements, course of study, and graduation requirements of these two schools follows:

University Farm School.

(Non-Degree Course of the College of Agriculture.)

The University Farm at Davis, Yolo County, was purchased under authority granted by an act of the state legislature in 1905, the significant portion of which is: "The said university farm when pur-

chased as aforesaid shall be immediately given into the possession of, and shall be under the management, direction and control of the Board of Regents of the University of California. Immediately upon obtaining possession of said university farm said regents shall proceed to have constructed thereon buildings and such other structures as shall be necessary for an agricultural school, and for the use thereof for purposes of education in agriculture. They shall provide for the purchase of implements, machines and apparatus, the planting of trees and vines, and forage and agricultural crops, for the purchase of domestic live stock, and for the employment of laborers. They shall appoint the necessary instructors and inaugurate and provide for the conduct of instruction in agriculture, and in such other branches of learning as are allied thereto, and as are calculated to better qualify and inform the students attending in the theory and practice of agriculture. *This instruction shall be conducted in connection with, and as a part of the College of Agriculture of the University of California, provisions being made by the regents for such attendance on the farm of the college students as may be deemed best and necessary to the completion of their college courses.* The University Farm, and the instruction given thereon, shall be so conducted as to meet the needs of persons who desire instruction in agriculture, horticulture, viticulture, animal husbandry, dairying, irrigation and poultry raising, and to prepare them for the pursuit thereof; and shall also be used for experimental and investigational work in connection with the agricultural experiment station at the University of California. Short courses of instruction shall also be arranged for in each of the leading branches of agricultural industry, so regulated as to provide for popular attendance and general instruction in agricultural practice." The original purchase consisted of 780 acres of valley farm land. This acreage has recently been increased by the leasing of 300 acres of adjoining property. Davis is in the lower Sacramento Valley and climatic and soil conditions there are broadly typical of conditions in the great interior valleys of California.

The following table shows the present estimated value of land, buildings, improvements, equipment and live stock at the University Farm as of June 30, 1921; also total expenditures during the past four years. These data are presented as having a possible bearing on the cost of organizing and maintaining a southern farm school.

TOTAL EXPENDITURES.

Exclusive of				
commercial activities----	\$284,806 40	\$259,188 66	\$386,392 00	\$420,000 00*
Commercial activities-----	110,496 67	161,464 73	204,781 22	200,377 91
Totals -----	\$395,303 07	\$420,653 39	\$591,173 22	\$620,377 91
Land, buildings and improvements, present value-----				\$592,446 30
Scientific and laboratory equipment-----				9,730 80
General equipment -----				86,616 62
Furnishings -----				23,880 48
Live stock -----				79,704 50
Total -----				\$792,378 70

*Estimated.

The teaching staff of the Branch of the College of Agriculture at Davis is largely common to both degree and non-degree students. Likewise the equipment of the college, including buildings, machinery and live stock is used by non-degree students. Buildings are provided for classroom and laboratory work in the various subjects in which instruction is offered and in addition there are modern barns for live stock, shops for agricultural engineering work, and sheds for flocks of poultry. Herds or specimens of the more important breeds of the various classes of live stock are maintained on the farm and used in non-degree course work. A large acreage devoted to field crop investigations, a commercial orchard and vineyard, and a small vegetable acreage are also available for field instruction.

The non-degree courses now offered by the Branch of the College of Agriculture at Davis include a three-year course for anyone 18 years of age or older who has the equivalent of a grammar school education; a two-year course for high school graduates; and a one-year course for those who cannot spend more time in educational preparation for their life work. The non-degree courses are not preparatory to work in the University of California nor do they yield credit toward a bachelor's degree.

The course is practical in a broad sense, a large part of the work being done in the laboratory, shop, and field. Major work is offered in animal husbandry, dairy industry, horticulture, and poultry husbandry. All of the major work offered in any one of these courses may be completed in one year but if a student wishes to obtain a certificate of graduation he must complete at least two years of work. Within these major subjects instruction is also offered in agricultural engineering, agronomy, farm management and practice, olericulture and rural economics, as well as in English, mathematics, hygiene, and physical education. Satisfactory completion of the prescribed work during the school terms and at least three months of supervised work on a commercially operated farm are required for graduation.

It is not possible to determine accurately the number of different individuals who have received instruction at the University Farm since the fall of 1908. The following table indicates that over 5000 persons have been enrolled aside from University students, of which about 2000 were Farm School students and 3000 short course students:

Year	New Students	Short Course	Visitors	Teachers training	Total
1908-9	18	109	—	—	127
1909-10	30	63	—	—	93
1910-11	50	123	—	—	173
1911-12	55	163	—	—	218
1912-13	75	187	—	—	262
1913-14	117	134	1	—	252
1914-15	189	185	—	—	374
1915-16	169	181	17	—	367
1916-17	162	233	23	—	418
1917-18	126	314	21	28	489
1918-19	129	289	35	104	557
1919-20	359	492	14	100	965
1920-21	284	339	12	—	635
1921-22	226	294	15	—	535
1929		3106	138	232	5465

Of this number 399 graduated. A questionnaire was sent to each of these graduates in December, 1921, to which 184 replies were received. These showed the following occupations:

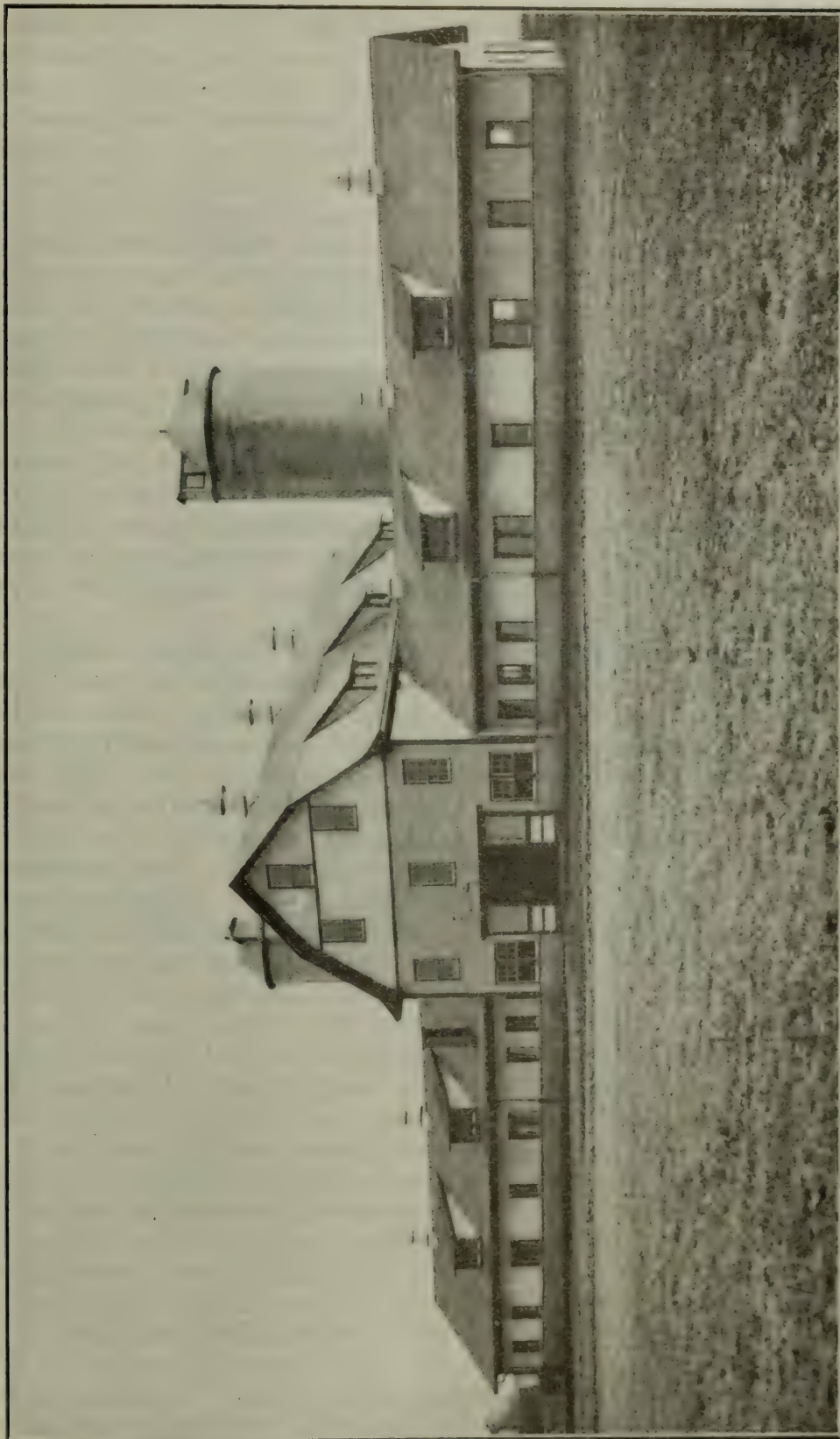
Farming -----	113
Managers of farms -----	12
Working on farms -----	4
Connected with agricultural industries -----	13
College teachers, scientific workers, etc. -----	12
Not connected with agriculture -----	14
Taking further work mainly in agricultural colleges -----	5
No occupations stated -----	11
Deceased -----	1

California Polytechnic School.

The California Polytechnic School is a state school for vocational training in agriculture, mechanical arts, and domestic science. It is administered by the State Board of Education and is in no way connected with the University of California. The school site is about one mile from the town of San Luis Obispo. The farm lands owned by the school cover 936 acres, 450 of which are tillable, the remainder being rolling hill land and mountain pasture. The principal cereals and field crops, and certain orchard fruits are grown on the farm. It is well equipped with modern machinery and herds of the better known breeds of live stock are now being built up.

The school is a special school intended to meet the educational needs of boys and girls who will probably have to complete their school education when or before they are 17 years old. It is not intended to compete with any high school in the state. The work given does not correspond to that given in the regular high schools and is not usually accepted for entrance to the University. Any boy or girl fifteen years of age or over who is proved capable, by test, of doing the prescribed work is admitted. No elementary or high school graduation certificate is required to secure admission. The agricultural courses offered are generally more practical than theoretical and vocational guidance in actual field work is stressed rather than the science and theory of agriculture. The major courses for boys are two in number. The one dealing with agriculture is entitled General Farm Practice. It covers the field of agronomy, animal husbandry, horticulture, dairying, poultry husbandry, and certain subjects known as related work including English, mathematics, history, physical education, and general sciences upon which modern agriculture is based. The second major course for boys is a course in engineering and mechanics and for girls there is a course in household arts. The regular course in all major subjects is four years in length and the successful completion of all of the prescribed work is required for graduation. Intensive training for shorter periods is given those who can not take the four year course.

While not strictly in accord with the purpose of the school, it has been deemed wise to include in its curriculum a course which definitely prepares students for work in the University and in teachers colleges. No detailed program of study is framed for students taking this course, a special program being arranged for each individual. The California Polytechnic School is accredited by the University of California.



Beef Cattle Barn, Purdue University.

CONCLUSIONS OF THE COMMISSION.

As a result of its study of the farm school problem, the scope of which has been outlined above, the commission has arrived at certain definite conclusions which may be briefly summarized as follows:

1. The educational service of the farm school occupies a narrow field of usefulness between the Smith-Hughes work in the high schools and the collegiate instruction in the University, but within this field is of considerable importance.

2. The farm school should be a vocational training school of secondary grade, teaching relatively immature persons the practical handicrafts and the well established principles of agriculture and homemaking, with a minimum of general cultural courses. It should prepare young people for farming and homemaking by the shortest route. It should emphasize the practical and, only in a very limited degree, teach the scientific and theoretical aspects of agriculture.

3. The farm schools should be primarily finishing schools, not college preparatory schools. To become the latter denies the premise upon which they were established. To care for the student who, in the farm school, discovers his "career" and wishes further education, some correlation with the University should be effected, so that certain work would be accepted for matriculation and the balance of the requirements met through examinations.

4. The farm school should not conduct research work of any kind. This can be done only by highly trained specialists, a class of men not needed to impart established knowledge to young people of high school age. It is also very expensive and requires special facilities.

5. The farm school should do no extension work. Extension work deals with mature farmers and brings to them methods based on knowledge of recent and often incomplete research. This type of service cannot be given advantageously by those who have been chosen primarily for their ability to teach the immature. Reliable extension teaching, which will keep ahead of the demands of the farmers for exact information, can only be done by extension workers who are in close touch with specialized teaching and investigation departments such as exist in the college of agriculture.

6. The farm school should not admit the student over 21 years of age who has discovered too late the need of an education. This student should improve his preparation and enter the University as a special student or should take short course work in the line of his special interest. Experience has shown that the mixing of mature and immature students of varying degrees of preparation and ability is disastrous to the effectiveness of a teaching institution. The type of short course offered at the University of Wisconsin seems to this Commission to meet admirably the need of the student who fits neither in the high school, the farm school, or the college of agriculture.

7. The farm school, being a part of the secondary school system, should be under the State Board of Education. This body should insure its rendering its particular service and keep it in proper adjustment with the other units of the school system.

8. The need for farm schools is limited. It is the opinion of the Commission that this need in California would be fully met at the present time by the careful, efficient and attractive development of the California Polytechnic School at San Luis Obispo, to which might be transferred all the non-degree work now given at Davis except the

CHAPTER III.

UNIVERSITIES AND COLLEGES.

During the Civil War President Abraham Lincoln signed the act of Congress of July 2, 1862, known as the first Morrill Act, under which there was granted to each state 30,000 acres of the public domain for each senator and representative; this land to be sold and the proceeds invested so as to bear interest at not less than 5 per cent, except for one-tenth of the total, which might be used for the purchase of sites for the college and experimental farms. The interest was to be used for the endowment, support and maintenance of at least one college where the leading object should be to teach such branches of learning as are related to agriculture and the mechanic arts in order to promote the liberal and practical education of the industrial classes in the several pursuits and professions of life. Under this act have been established most of the colleges of agriculture, and out of some of these have grown the great state universities which are such a notable feature of our American educational system.

The first institution to receive a grant under the Morrill Act was Iowa State College of Agriculture and Mechanic Arts, which accepted the federal gift on September 11, 1862. This was rapidly followed by Kansas State Agricultural College on February 16, 1863, and Michigan Agricultural College on February 25, 1863. There are now fifty-three land grant colleges, of which the oldest is Rutgers College, New Jersey, founded in 1766, which is a private corporation. The oldest state institution to benefit by the act is the University of Tennessee, established in 1794. The oldest independent state college of agriculture and the mechanic arts is Michigan Agricultural College, established in 1855.

Of the states receiving income under the act, Kentucky, Mississippi, South Carolina, Virginia, and Massachusetts divide the fund between two institutions. The others maintain one college or university to which it goes as a whole. Nineteen states have erected and maintain independent colleges of agriculture and the mechanic arts, while also maintaining state universities; twenty-eight states have but one institution. Massachusetts has no state university and divides the fund between Massachusetts Agricultural College, a state institution, and Massachusetts Institute of Technology, a private foundation. In Montana the agricultural college has a separate name and management, but is by law one of the component parts of the state university, which includes all the state-supported institutions of higher learning.

In California the first attempt to take advantage of the Morrill Act was made in 1866 when the legislature created the "Agricultural, Mining, and Mechanical Arts College," and provided for the purchase of a farm of not less than 160 acres of land. This institution never got beyond the stage of preliminary organization, during which it was affiliated with the College of California, which had opened in 1860, to form the University of California. This institution was created by an "organic act" passed by the legislature March 23, 1868, on which date it also received a land grant fund under the Morrill Act.

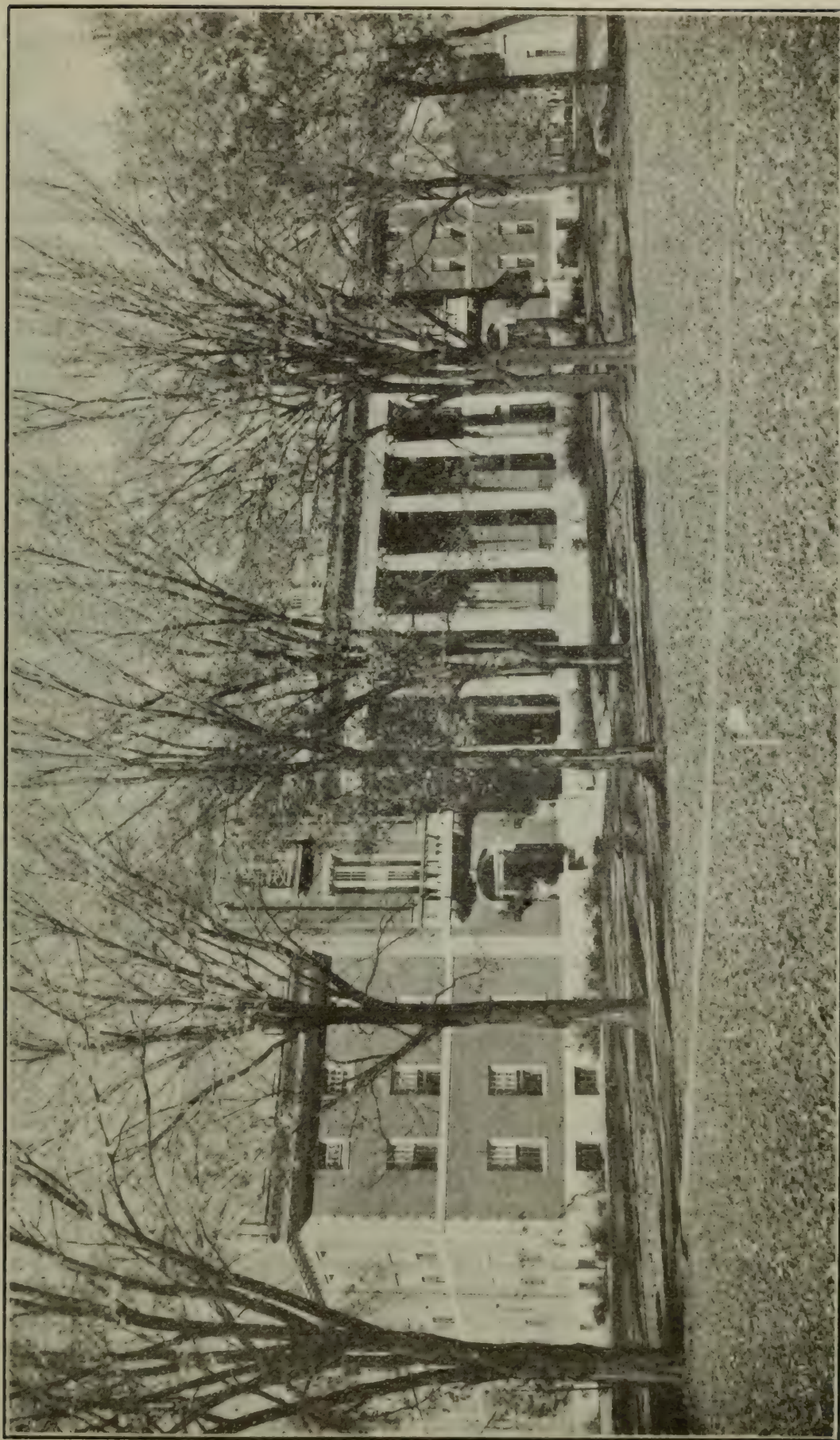
Organization of agricultural instruction and research in the University began with the election of a "professor of agriculture, chemistry, agricultural and applied chemistry and horticulture" in 1869.

In 1874 the first agricultural buildings were erected—a barn 36x44 feet, a tool house 64x12 feet, two propagating houses; and a number of sheds, outbuildings, hot-beds and cold frames, and shortly thereafter one of the main buildings of the University, afterwards known as South Hall, was erected to house the college of agriculture, which it did in a portion of the basement. Permanent buildings for the college of agriculture were provided on the Hearst architectural plan, and the first of these, Agriculture Hall, was completed in 1912 at a cost of \$200,000. The second, Hilgard Hall, was built in 1917 at a cost of about \$375,000. Between the barns of 1874 and the great buildings of recent date the college of agriculture has gathered unto itself most of the old structures on the campus as their former occupants left for better accommodations or other parts.

The University of California College of Agriculture began as did all its fellows with encyclopedic instruction, but it soon passed from this to the scientific method and in so doing exerting a marked influence on similar institutions elsewhere. Continually since that time California has led the field in the promotion of the scientific point of view and the application of scientific research; but it has followed, sometimes, at a considerable distance, in equipment for instruction and investigation in practical lines. The college has always stood against the inclusion of enforced manual labor in the curriculum, a principle the commission has now found to be accepted all over the country. Another fundamental idea of the college has been that the requirements for admission and graduation in agriculture should be as high as in any other technical college.

Agricultural instruction for some decades was conducted by lecture and classroom methods almost exclusively, and the farmers of the state began to complain that they had a college but no farm and no opportunity for instruction by actual demonstration. This was remedied in some measure through practice courses in the field and various other devices, but agitation was continuous for a real farm. This agitation was often underlaid by separatist schemes and selfish desires to move the college to one location and another, and under such circumstances made little headway with the majority of the farmers, who always contended for building up agricultural research and instruction in the university and not apart from it. Finally, however, a broad and rational proposition was presented to the legislature of 1905 and resulted in the establishment of the University Farm at Davis. This farm was welcomed into the University, and academic ideas broadened to include its functions. The influence of the University Farm has been powerful in developing the college of agriculture and advancing it in public esteem, and has until very recently quieted the separatist movement which is the curse the Morrill Act has laid on so many state universities.

The fact that the Morrill Act was so drawn as to make its benefits available either to a university or to a college carrying on work only in the specific fields mentioned by the act has created a situation which is one of the most fruitful sources of contention in American agricultural circles. Twenty-eight states have chosen to have a single institution, nineteen two separate and independent institutions, and



Woman's Building, Agricultural College, University of Illinois.

in all forty-seven the battle has raged intermittently to change the *status quo*. This complication and the strong partisanship manifested by those who know one or the other type of institution was probably responsible, more than any other single factor, for the appointment of this commission. While the act of the legislature gives it a broad field of duties covering all of agricultural education, the specific problem which it was expected to study and report on was the advantages and disadvantages of the separate college of agriculture as against the college of agriculture which is an integral part of a great state university.

To better fit the commission to reach a judgment on this important matter the act directed that the commissioners should visit agricultural colleges and study their organization and accomplishments. In accordance with this direction a visit of from one to two days and a careful survey was made of each of the following: Oregon Agricultural College, Corvallis; Montana Agricultural College, Bozeman; University of Minnesota, Minneapolis; University of Wisconsin, Madison; University of Illinois, Urbana; Purdue University, Lafayette, Indiana; Iowa State College, Ames; Ontario Agricultural College, Guelph, Canada; Cornell University, Ithaca, New York; Massachusetts Agricultural College, Amherst. These particular institutions were chosen for a variety of reasons, but chiefly to give a wide range of types from which fairly general conclusions might be drawn. Oregon Agricultural College is separate from the State University of Oregon, but is more a "vocational university" than a purely agricultural college, including as it does commerce, engineering, mining, home economics, pharmacy, and music. Montana Agricultural College is an example of a college separated geographically but united administratively with a university, the University of Montana being a paper university with colleges situated at Missoula, Butte, Bozeman, and Dillon, all under a super-president who is known as a chancellor. The University of Minnesota exhibits a Siamese twin relationship between the agricultural college and the other parts of the institution. The campus of the college is thirteen minutes by street car from the campus of the university proper, and there is a rather definite administrative demarcation between the two institutions, although they are under the same president and regents. Another factor which interested us in Minnesota was that the agricultural college is there the head of the system of special agricultural education for the state, directing the vocational farm schools in various localities as well as a farm school on the college campus. The University of Wisconsin is probably the finest example of a state institution including a college of agriculture administratively, geographically, and spiritually welded into the whole as an integral part. Moreover, the agricultural work of the University of Wisconsin has been so conspicuously successful that no survey could be considered in any way complete which did not include it. Purdue University is properly the college of applied science of the State of Indiana, including schools of agriculture, engineering, science, and home economics. The other types of university work are at the University of Indiana at Bloomington, from which Purdue is entirely separate. The University of Illinois, which includes a college of agriculture on its campus and

directly under its control, is one of the very large state universities whose problem of numbers is similar to that of California. Iowa State College at Ames is a separate institution of agriculture and the mechanic arts whose praises have been sung in farmer circles all over the country and particularly in our own state. Ontario Agricultural College, at Guelph, Canada, is a vocational school whose graduates receive their degrees through the University of Toronto, with which, however, it does not seem to have any other connection. It was thought to be of interest as a well known and reasonably successful school developed under different traditions and environment from the colleges of the United States. Cornell University is a private endowed institution to which the State of New York has entrusted in major part its educational function in agriculture and veterinary science. The college of agriculture is an integral part of the university in every way except that its property, buildings, and equipment are kept legally apart although on one campus. The control of both college and university is in one board of trustees and its direction in the president of the university. This is the only example in the United States of a combination of agricultural education with an endowed institution for the advancement of general culture. Massachusetts Agricultural College is probably the only collegiate institution in America confining its instruction practically to agriculture alone, excluding the so-called mechanic arts. It is neither part of a university nor is it conducting a university under another name. In addition to the colleges and universities listed above, the commission held conferences while in the east with President Butterick, of the General Education Board, President Pritchett, of the Carnegie Foundation, and Dr. A. C. True, Director of the States Relations Service of the United States Department of Agriculture.

At each institution the commission followed the outline set forth below in its quest for information. It was not possible at every institution to develop all the points covered by this outline, but the following interesting data was discovered by conference with the faculty, administrative officers, students, and successful farmers of the state:

1. Composition of Governing Board:

- (a) Number?
- (b) How appointed?
- (c) Relations to college of agriculture?
 - 1. Are they or any part of them actively interested in the problems and management of the college?
- (d) Do they receive compensation and if so, how much?
- (e) Occupations; if retired, former occupations.

2. Facilities and physical equipment.

- (a) Amount of farming land and location of college with reference to it.
- (b) Have you any lands at a distance from the campus, used for regular class instruction?

- (c) How many dairy cattle?
 - stock cattle?
 - sheep?
 - swine?
 - horses?
 - poultry?
 - other stock?
- (d) Number of buildings and character of same.
- (e) What is the total annual appropriation for maintenance of the college of agriculture?
- (f) In your opinion, can a first class agricultural college be maintained without plenty of stock for practical demonstration without plenty of land?

3. Student Body.

- (a) Number of university students.
- (b) Number of agricultural degree students.
- (c) What percentage of the high school graduates of the state enter your college?
- (d) What percentage of your students come from the farm?
- (e) What percentage go to other agricultural institutions in the state? Outside the state?
- (f) What was the number of your agricultural graduates in 1921?
- (g) Graduate students in 1921?
- (h) What percentage of your graduates take up farming?
- (i) What percentage become agricultural experts and leaders?
- (j) What percentage of your students work to pay part or all of their expenses?
- (k) What percentage of your graduates have financial backing to start farming after graduation?
- (l) Can you suggest the names of some of your graduates in the vicinity who may be interviewed?

4. Faculty and Administration.

- (a) Organization of faculty.
 - (1) Is this established by law?
- (b) Administrative organization of college of agriculture.
 - (1) Powers and duties of deans and other administrative officers.
- (c) Relation of college of agriculture to other colleges.
 - (1) Is it under a separate faculty?
 - (2) What degree of autonomy has it?
 - (3) What power has general faculty body over the affairs of the college?
- (d) What relations govern the activities of professors or instructors with regard to teaching, research and outside activities?
- (e) What are the minimum, maximum and average salaries paid in different faculty grades?
 - (1) Are they the same as in other departments of the university?
- (f) Is there any distinction made between members of the college of agriculture, the agricultural extension service, and the experiment station?

5. Curriculum and standards.

- (a) What are your standards of admission?
 - (1) Do you admit freely and select later, or do you attempt to make selection before entrance?
 - (2) Do you admit special students who are deficient in matriculation requirements and permit them to remedy deficiencies during their college course?
- (b) What are your major divisions?
 - (1) What is included under each of those heads?
- (c) To what extent is your instruction practical in each division?
- (d) What courses not given in the agricultural college are required of agricultural students and what courses are elected by large numbers of such students?
- (e) Are any farm schools (schools for vocational or non-degree students) maintained in connection with the college?
 - (1) Where are they located?
 - (2) Are they under the direction of the college faculty?
 - (3) Are the faculties of the college and the farm school separate?
 - (4) Number of students?
 - (5) Length of course?
 - (6) What is the type of training given farm school students?
 - (7) Are the courses in these schools intended for students between the ages of fourteen and eighteen, or are they intended for students who have reached the college age, but do not have the requirements for admission to college?
 - (8) Are the courses preparatory to college courses or entirely vocational?
 - a. If college preparatory, are they accepted at par in transferring from farm school to the college?
- (f) Are there any junior colleges in your state giving instruction in agriculture?
 - (1) What farm land is available to each of these colleges?
 - (2) How much live stock?
 - (3) What building and laboratory facilities?
- (g) Extension service.
 - (1) Organization?
 - (2) Staff?
 - (3) Cost?
 - (4) What proportion of this money is spent in field—in office?
 - (5) How much public service, such as organizing farmers, et cetera?
 - (6) Do members of the staff engaged in the extension work have academic titles and status?
 - (7) Do they have the same privileges as to vacations, sabbatical leaves and old age pensions as other members of the faculty?

- (h) What short courses in agriculture are given in your institution?
 - (1) What is the length of each?
 - (2) What was the attendance in 1921?
- (i) To what extent does the college of agriculture include in its curriculum mechanic arts, home economics and allied courses?
- (j) What is your policy with reference to research work and experimental stations?
 - (1) Do you undertake fundamental or specific problems?
 - (2) Is your work scattered in various localities throughout the state or centralized?
 - (3) Is the work of the experiment station organized on a project basis and if so, is money allotted to the project or to divisions and are reports required at regular intervals?
- (k) What is the character of your instruction and research in business and social problems of agriculture?
 - (1) Courses in cooperation and marketing?
 - (2) Courses in farm credits?
 - (3) Courses in problems of land tenure and land settlement?
- (l) What are your fundamental requirements for graduation?

Governing Boards.

The number of trustees varies from one at Guelph, where the Minister of Agriculture for the Province of Ontario stands alone between the college and the legislature, to forty-one at Cornell. Very generally appointments are made by the governor, the most notable exception being Illinois, where of the eleven trustees two are ex officio and the remaining nine elected by the people. At Cornell, which combines a state college with an endowed university, the governor of New York appoints five of the trustees, seven are ex officio, two are elected by the trustees, two are chosen by the alumni, one is the oldest living descendant of Ezra Cornell, and many other groups are represented. At Purdue three of the nine trustees are named by the alumni and six are appointed by the governor in accordance with a law which provides that two must represent agriculture, two industry, and two the general public.

Almost universally the trustees are keenly interested in the progress and success of the college, but leave to the faculty and administration the direction and conduct of its affairs. Even where the board is elaborately organized with councils or committees to deal with special matters, the business of these divisions is limited to aiding the dean of the college on matters of policy which he brings before them and does not extend to interference in the development and activities of the institution. At Purdue University and Iowa State College the trustees receive a small per diem, but in all other cases they are allowed only travelling expenses, and seldom collect these.

The occupations of the board members of the various institutions visited were most interesting, the unexpected fact being developed that in no case does a majority of the board consist of farmers or representatives of agriculture. For instance, such strongly agricultural insti-

tutions as Iowa State College at Ames and the University of Wisconsin have but one farmer on their boards. Moreover, at Ames the active management of the institution so far as the trustees are concerned rests with the finance committee of the board which consists of two newspapermen and a school man. Nor was the absence of strong numerical agricultural representation found objectionable in this or any other case. The general opinion was expressed by President Kerr of Oregon Agricultural College, who said, "The efficiency of a board of regents depends on the character of the men, not on their occupations. We have had farmers on our board who have been entirely unsatisfactory to the college, and men in other occupations who have earnestly promoted its best interests." Every institution visited and every person with whom the commission consulted stressed the importance of long terms and consequent freedom from political interference if a board of trustees was to be even measurably successful.

The following table exhibits in brief certain of the facts with reference to the membership of the managing boards of the institutions visited:

Institution	No. of trustees or regents	No. of farmers on board	No. of ex-officio members	No. ap- pointed by governor	Remarks
Oregon Agricultural College -----	13	3	4	9	Appointed with approval of State Senate
Montana Agricultural College -----	11	--	--	--	
University of Minnesota---	12	1	3	9	
University of Wisconsin---	13	1	2	11	1 from each congressional district, 2 from state at large
University of Illinois-----	11	1	2	0	Regents elected
Purdue University-----	9	2	0	6	3 appointed by alumni
Iowa State College-----	9	1	0	11	
Ontario Agricultural College -----	1	1	1	0	
Cornell University-----	41	0	0	5	
Massachusetts Agricultural College -----	18	0	4	14	
University of California---	24	3	8	16	2 appointed every other year. Term, 16 years.

Facilities and Physical Equipment.

The land holdings, physical equipment, stock, and buildings naturally varied greatly in the institutions visited, both on account of the differences in state wealth and the emphasis placed by the administration on one phase or another of agricultural education. But these variations were as nothing to the widely differing opinions expressed by educators of standing as to the amount of these things, particularly land, necessary for a successful college—one of the points in which the commission was most vitally interested. One extreme was represented by former Dean L. H. Bailey of Cornell, who has made a study of the College of Agriculture of the University of California and who advised the commission that with 100 acres for demonstration and instructional purposes at Berkeley, the University of California could equal any institution in the country and surpass any separate agricultural college. The other extreme is probably best represented by Iowa State College which with 1500 acres of tillable land believes that its work could be put on a much higher plane if it had twice that amount, some

of which would undoubtedly be used for raising crops and feed that could well be purchased. Most persons consulted seemed to be of the opinion that with about 200 acres, satisfactory work could be done.

Oregon Agricultural College now has about 300 acres of farm land of fair quality, adjacent to Corvallis, and opinion is strongly in favor of the acquisition of 1500 acres additional; not necessarily immediately connected with the campus. Certain areas are even now used for instructional purposes which are two miles from the college. On these lands the college maintains 150 head of dairy cattle, 51 head of stock, 195 head of sheep, 154 swine, 37 horses, 750 laying hens, 820 breeding hens, 3000 young poultry, and 15 head of angora goats.

The University of Minnesota has 422½ acres of farming land as part of its agricultural campus, which, with the buildings and equipment located thereon, is valued at \$2,500,000. Purdue University has about 700 acres of land within an hour's ride of the campus used for instructional purposes and also has 400 acres for experimental work. Of this 385 acres are allotted to animal husbandry, 280 acres to agronomy, 10 acres to horticulture, and 17 acres to poultry husbandry. The University of Wisconsin has 746 acres of tillable land on the campus and within a half hour's ride. The University of Illinois is located in the heart of the corn belt, and has almost a thousand acres available for instruction and research.

Iowa State College has a very complete physical equipment. In all, it owns over 1400 acres of land, of which 125 acres are in the campus proper, and the remainder in experiment station farms, orchards, gardens, and a forestry tract. Some forty buildings stand on the campus, including a remarkably fine animal husbandry laboratory which provides complete facilities for the killing, cutting, and curing of meats as conducted on the farm. There is a dairy herd of 100 pure-bred animals, and similar high quality representation of horses, sheep, beef cattle, swine, and poultry. The investment of the state in the college is approximately \$4,000,000.

Cornell University has 1300 acres of land in a poor farming section, a good deal of which is not tillable, and only 200 acres of which are used for instructional purposes. Massachusetts Agricultural College is situated on about 600 acres of poor farm land and has a demonstration forest of 1765 acres, six miles away. Of the educational experts who were interviewed in New York, Dr. Butterick of the General Education Board was of the opinion that 200 acres should be ample for instructional purposes at any agricultural college.

The University of California has its headquarters at Berkeley, where three acres of tillable land and 100 acres of pasturage are now available. Here are located the laboratories of agronomy, citriculture, entomology, forestry, fruit products, genetics, landscape gardening, plant nutrition, pomology, nutrition, plant pathology, and soil technology. The headquarters of agricultural education, agronomy, citriculture, entomology, forestry, farm management, genetics, landscape gardening, nutrition, plant nutrition, plant pathology, pomology, rural institutions, soil technology, veterinary science and viticulture, are also at Berkeley.

At Davis, sixty-five miles from Berkeley, is the university farm of almost 1100 acres; 780 acres owned by the University and 300 acres

under lease. Here are numerous buildings for the various phases of agriculture and horticulture, two stock judging pavilions, agricultural engineering shops, a gymnasium, dormitories and a dining hall, as well as barns and sheds for horses, dairy and beef cattle, sheep, milk goats, swine and poultry. The more important breeds of the various classes of farm animals are present for use in class work. A large well-equipped poultry farm is stocked with several thousand fowl of a number of leading varieties. There are over 150 acres of orchards and vineyards on the farm and ample areas for growing vegetables and field crops. The farm has a modern system of irrigation, being under both a pump and gravity sytem. The headquarters of the following divisions are at Davis: agricultural engineering, animal husbandry, dairy industry, irrigation practice, olericulture, and poultry husbandry. In addition, the divisions of agricultural education, agronomy, entomology, genetics, pomology, rural institutions, soil technology, viticulture and fruit products offer courses.

The Graduate School of Tropical Agriculture and Citrus Experiment Station is located on 477 acres near Riverside, in the center of the citrus region. Ample laboratory facilities are available, and the station is convenient to all the tropical and subtropical fruit industries.

Faculty and Administration.

During the past few years certain unfortunate differences have developed at the University of California between the College of Agriculture and the Academic Senate of the University, which is a legislative body consisting of all persons of the rank of instructor or above engaged in resident instruction. This body since 1920 has tended to take on administrative as well as legislative functions, has excluded from its membership a portion of the faculty of the College of Agriculture on the ground that they were not engaged in resident instruction, and has set up as the basis for selection and advancement of persons in academic life the Doctor of Philosophy degree, or its equivalent. Because of these and similar happenings and the friction caused by them, the College of Agriculture has come to look upon the Academic Senate as an unfriendly body whose continued power in its present form will be prejudicial, not only to the aims and purposes, but to the very existence of the college. One part of the commission's investigation was to determine the freedom of the College of Agriculture at the University of California as compared with similar colleges elsewhere, both in and out of universities.

At Oregon Agricultural College the president has great power and is the center of faculty organization. There is an academic council consisting of all deans and heads of departments which exercises certain functions in connection with the curriculum of agriculture as well as the other branches of the institution, but since the members of this council are all appointed by the president, have the powers which he gives them, and serve at his pleasure, it is obvious that the body is purely advisory. No distinction is made between the members of the college of agriculture, the experiment station, and the extension service, except that farm advisors or county agents in the latter service are not given academic status, titles, or privileges. Faculty members at Corvallis generally carry on both instruction and research. They are not allowed to accept compensation for outside work.

The college of agriculture at the University of Minnesota consists of:

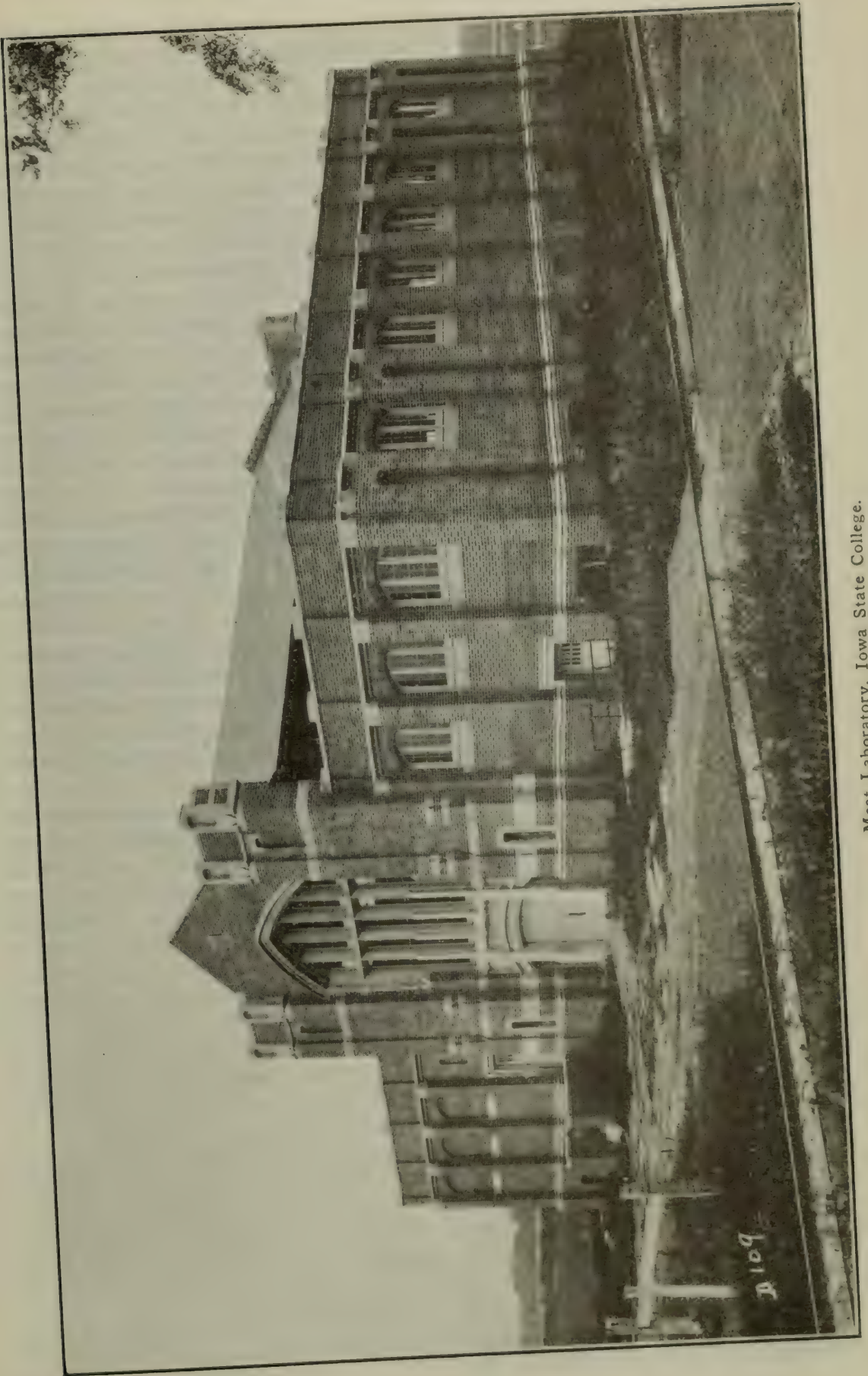
1. The college proper,
2. Farm schools throughout the state,
3. Short courses,
4. Extension service,
5. Experiment station.

This group is administered by the dean of the college of agriculture who reports directly to the president of the university, who has an absolute veto on his recommendations. The faculties of other colleges of the university have no authority in connection with the college of agriculture except where courses in those colleges constitute part of the agricultural curriculum. This statement does not apply to the graduate school which is divided into seven groups, not colleges, one of which is agriculture. The faculty of the graduate school is elected by the whole faculty of the university and this applies to the agricultural group as well as all others. The members of the agricultural faculty expressed themselves as heartily in favor of this arrangement, believing that a degree given under such conditions represents more than if the requirements were determined by the agricultural faculty alone. No distinction is made at Minnesota between men engaged in research, extension, and resident instruction; except that county agents are not given any academic privileges.

The Montana State College is a small institution and has had no problems of faculty coordination. The representatives of the departments of agriculture, engineering, chemistry, and home economics all play a part with the president and chancellor in shaping the curriculum and activities of the institution. All members of the faculty are free to accept compensation for outside activities, but men in agriculture have never done so. All members of the staff above the rank of instructor get sabbatical leave and other academic privileges. County agents have the rank of instructor and can not go higher in the academic scale.

At the University of Wisconsin the faculty of the college of agriculture is an integral part of the university faculty, "not only physically, but spiritually and intellectually." There is team work in every phase of the activities of the university and college and particularly in research, where Dean Russell spoke of the tremendous advantage of the cooperation of other academic departments. The general faculty body in which all members of the staff of the college of agriculture of appropriate rank may sit, must ratify all courses and requirements in agriculture. All members of the faculty are employed on a basis of nine months' service, may accept outside work for pay, and receive a sabbatical year under certain conditions. No distinction is made between men in instruction, research, or extension in any of these regards except that county agents are not included. The university believes that it is advantageous for men to engage in all three of these activities and that no one of them may be set above or below the others.

At the University of Illinois there is an academic senate consisting of all persons of full professorial rank and all heads of departments. This body has power over the college of agriculture as to educational policy and must approve all new courses, curricula, and departments.



Meat Laboratory, Iowa State College.

It has no part in the appointment or advancement of professors or in the determination of budgets, all of which are taken up directly by the deans with the president. Employment is on a twelve months' basis in all colleges, but agricultural men actually work eleven months as against ten months in other departments, getting proportionately larger salaries. Faculty members may accept outside work for pay and do so to a limited extent. No distinction is made between instruction, research, or extension; all being regarded as mere phases of the broad work of the college. County agents have no academic rank and are not considered as part of the agricultural college organization.

The College of Agriculture at Purdue University consists of seven departments—agronomy, animal husbandry, dairying, farm management and rural economics, horticulture, poultry and farm mechanics. There are four deans: of science, agriculture, engineering and women. An executive committee consisting of these deans and the heads of the various departments meets frequently to consider matters of policy and routine. The faculty consisting of all teachers above the rank of instructor, meets monthly to discuss and determine policy on matters connected with curriculum and degrees. Promotion and salary is determined by the president on recommendation of the heads of departments meeting together. Men in all departments, except agriculture, are permitted to accept outside work, the theory being that members of the agriculture faculty are paid for full time. This is only a theory. Instruction, extension and research are separate at Purdue, responsibility in each case being to the appropriate subject-matter department. Members of the experiment station staff and extension service are not given professorial titles and have no part in faculty meetings or legislation. Members of the faculty engaged in teaching are expected to make rural contacts during the summer.

Iowa State College includes agriculture, engineering, home economics, veterinary medicine, industrial science. There is also a graduate school under a separate dean. Each division has its own faculty. There is also a general college faculty to which matters come up through the division faculties. This general faculty takes final action in all matters of course, curricula and degrees. The deans form an administrative board which meets once a week. Division faculties and general faculty meet once a month. All members of the staff except county agents, whether engaged in teaching, research, or extension, are eligible for membership in their appropriate faculties. Some faculty members are on a nine months' and some on a twelve months' basis, all high positions in agriculture being on the latter. Salaries are adjusted to meet the conditions of employment and outside work for pay is permitted.

The three departments at Ontario Agricultural College are technical agriculture, the science of agriculture and home economics. Each of these has a head who has no particular title. The faculty is organized into committees which decide on the courses to be given. The recommendations of the faculty are then submitted to the Minister of Agriculture of the province and to the University of Toronto. The University takes considerable interest in the work of the third and fourth years. It is illegal for faculty men to accept outside work. All members of the faculty are on an equal basis, no matter what activity they may be

engaged in. County agents are not connected with the college but are directly under the Minister of Agriculture.

The faculty organization at Cornell is established by university statute. Each college has a separate faculty to which all members of the staff are eligible. These separate faculties join to make the general faculty, in which, however, instructors do not sit. The general university faculty has no power over the agricultural college faculty except by recommendations to the board of trustees. It is recognized, however, that the general faculty should have final jurisdiction in all matters affecting the university as a whole. In the opinion of Dean Mann, the right of the general faculty to consider and even veto agricultural college recommendations is of great value, since it insures serious and careful consideration of all important matters. Extension men have no part either in the college or university faculty, except for those who had seats four years ago when the present rule was made. All persons engaged in teaching or research (including men in the extension division) are members of the faculty. All members of the staff are on a nine months' basis and the rules provide that all time necessary for full performance of university duties must be given, but that beyond this the faculty man is free to accept employment. The administrative organization of the college consists of a dean and director, a vice director of research, a vice dean of instruction, and a vice director of extension.

The Massachusetts Agricultural College, being exclusively devoted to agriculture, has no problem of faculty relations, the five divisions of horticulture, agriculture, science, rural social science, and the humanities all coming directly under the president. Teaching, research, extension, and short course work are not watertight compartments, the five divisions cutting across all of them. Members of the faculty are divided into three classes with reference to outside work for pay: (1) extension men who must give full time to the university, (2) men occasionally doing extension work, who may accept a minimum of outside employment, (3) men who infrequently give extension lectures, who are encouraged to do casual work for pay.

At the University of California by the standing orders of the regents, the Academic Senate consists of the president, deans, directors, recorder, librarian and all professors and instructors giving instruction in any curriculum under the control of the Academic Senate; but instructors of less than two years' service are not entitled to vote. The senate determines its own membership under this rule, and, subject to the approval of the regents, determines the conditions for admission, for certificates, and for degrees. It authorizes and supervises all courses of instruction in the academic and professional colleges and schools. It recommends to the regents all candidates for degrees in course. It is authorized to select a committee to advise with the president concerning the budget, and a committee to confer with the regents on any matter affecting the welfare of the university.

The faculties of the various colleges and professional schools have such powers as may be delegated to them by the Academic Senate, but no change in the curriculum of a college or professional school can be made by the Academic Senate until such change has been submitted to

the formal consideration of the faculty concerned. The Council of Agriculture which conducts the government of the College of Agriculture consists of:

1. The president of the University.
2. All members of the Department of Agriculture who are voting members of the Academic Senate.
3. One representative of each of the departments of the university giving required courses of instruction in the College of Agriculture, such representatives to be nominated by the departments concerned.

The last list of members of the Academic Senate, published in October, 1920, includes 793 persons of whom 159 give instruction in the various fields of agriculture.

The general situation would seem to be that a large measure of autonomy is granted the college of agriculture, or the agriculture department, in practically every institution, only such regulation and supervision being maintained as will insure unity in matters of general policy. On the other hand, the stronger colleges welcome a consideration of their faculty qualifications, courses of study, and requirements for graduation, by some general faculty body. The situation at California for the past two years would seem to indicate that the institution is going through a similar experience to that which, from time to time, has marred the relations of the college of agriculture with other colleges in universities throughout the country, and which may be expected soon to subside, if it has not already done so.

Student Enrolment.

The following table shows more clearly than any discussion could the situation with reference to enrolment in the agricultural colleges of the United States. There is very evidently no great horde of eager young people clamoring for an opportunity to work out their destinies on the soil. Everywhere enrolment is lower than one would expect it to be in consideration of the character of the states in which the colleges are located. The truth is that the Morrill Act came as a result of the ideas of one man, not in response to a great social need, and the supply of agricultural colleges has been greater than the educational demand ever since. Fortunately they have abundantly justified themselves in the influence they have exerted, but the disappointment of California at the comparatively small enrolment in its agricultural college is shared by every state which we visited, no matter what the type of institution in it. The more the commission studied this problem the more it was convinced that the problem of increasing enrolment in agricultural colleges and keeping boys on the farm is not to be solved by changes in curriculum, equipment, or method, but by the betterment of the social and economic conditions of rural life. No plan which leaves this out of major consideration is going to succeed in keeping farmers' sons in great numbers on the farm or in attracting the sons of city dwellers to it. This is the great work of the college of agriculture today, and in it the University of California has no superior so far as we could find.

ENROLMENT STATISTICS.

Four-year agricultural course	1912-13	1913-14	1914-15	1915-16	1916-17	1917-18	1918-19	1919-20	1920-21	1921-22	Number farms 1920	Number of farms per four-year student
Arizona	53	38	48	62	58	31	37	126	118	91	10,816	119
California	---	576	619	637	608	385	390	611	651	629	117,690	187
Delaware	23	25	46	56	66	49	45	44	34	31	10,128	387
Florida	67	73	109	137	137	132	256	351	419	243	54,006	922
Idaho	54	70	78	78	83	63	116	113	119	99	42,109	425
Illinois	905	1,014	1,184	1,257	1,201	768	745	1,271	1,184	947	237,153	250
Iowa	1,081	941	958	1,005	973	135	761	1,101	1,286	---	213,312	165
Indiana	568	729	759	798	626	644	472	508	579	497	205,124	411
Kansas	407	331	585	615	598	380	390	520	548	421	165,287	394
Kentucky	123	170	202	198	183	98	111	144	132	---	270,676	2,048
Maryland	---	---	---	---	100	75	120	150	225	174	47,908	275
Minnesota	416	528	676	732	746	553	416	724	720	870	178,588	206
Missouri	820	906	968	819	618	556	325	904	1,109	400	263,124	658
Montana	45	52	65	82	88	59	41	98	131	---	57,441	438
Nevada	23	35	45	58	41	18	8	40	40	30	3,164	105
New Jersey	59	67	77	72	72	89	97	124	149	110	29,672	269
New York	1,264	1,464	1,672	1,725	1,574	1,097	926	1,305	1,142	1,142	193,060	168
Ohio	1,046	1,056	987	1,043	944	686	553	909	1,021	961	256,699	995
Oregon	---	---	---	---	---	---	---	---	---	1,001	50,188	50
Pennsylvania	628	707	767	757	769	529	368	633	620	634	202,256	319
Tennessee	145	191	214	196	148	100	117	162	157	201	252,691	1,257
Vermont	79	95	85	80	89	60	44	64	64	66	29,072	440
Virginia	---	---	---	---	---	---	---	---	250	237	186,011	785
Wisconsin	516	597	616	504	528	244	201	463	424	369	189,196	512

Extension Service.

The agricultural extension service of the University of California exists to improve the farms and farm homes of California by demonstrating improved practices in agriculture and home economics. It carries to the farmers of the state the results of the research of the University. The service began in 1913 when the first farm adviser was installed in Humboldt County. The funds expended during 1921 were \$141,481 from federal sources through the Smith-Lever Act, \$224,548 from state appropriations, and \$147,800 from county appropriations. The organization of extension work in California is as follows:

(a) Farm advisers.

41 Farm advisers.

33 Assistant farm advisers.

3 Assistant state leaders.

(b) Home demonstration.

21 Home demonstration agents.

2 Assistant state leaders.

1 State leader.

(c) Boys' and girls' agricultural clubs.

10 District club leaders.

3 county club leaders.

3 Assistant state leaders.

(d) Specialists.

3 Home economics specialists.

2 Poultry specialists.

11 Specialists in dairying, citriculture, agricultural engineering, cooperative marketing, farm management, irrigation, walnut growing, pomology and illustrative materials respectively.

(e) Public service.

1 Director.

4 Representatives.

The extension service works largely through farmers' organizations such as the farm bureau, but has been very careful to limit its activities in this connection to educational matters and to avoid anything verging on the political. This feature and its intensively developed activities are the chief differences between the University of California and Oregon Agricultural College. At the latter institution the extension service actively engages in the promotion and assists in the conduct of all the activities of the farmers, even when, as in the case of marketing organizations, these tend to be commercial. Both at California and Oregon the county agents do not have academic status or privileges and receive only two weeks' vacation.

In Minnesota the extension service is strong and active, 72 out of 79 counties having farm advisers. Despite this fact the director of the service complained that the ideas of the university were not being adequately disseminated among the farmers of the state. He advocated better training for agricultural specialists and better publicity. The publicity of the Minnesota division at the present time consists of monthly publications for county agents, a fortnightly for high schools,

and a weekly newspaper for all who are interested. Each of these is put out in a form easy to read, not in six point type.

There are two distinctive features to the extension service at the University of Wisconsin. First, the director has no staff except for administration, the specialists being called from the various departments of the college. This is in accordance with the Wisconsin theory that there should be no separate staffs for instruction, research, and extension, but that economy and efficiency are both promoted by having men work in each of the three divisions as the need arises. Under this system the alfalfa specialist directs and himself carries on alfalfa research, teaches with reference to the product, directs the work of the county agents, and personally engages in extension work. Second, much of the results of agricultural experimentation at the University of Wisconsin is disseminated through the so-called Agricultural Experimental Association, with over six thousand members, an organization of the graduates of both the college and the farm school. Agronomy has been particularly aided by this arrangement, but sections of the association foster various lines of agricultural effort. The extension division at Wisconsin functions through all the farm organizations, not through the farm bureaus alone or primarily. There are 56 county agents in Wisconsin, none of whom has any academic connection.

At Purdue there is almost the reverse of the Wisconsin situation, instruction, research, and extension being separated and differentiated to the fullest degree possible, although the responsibility of each division is to its subject matter department. Also, only persons engaged in instruction get academic titles and research and extension men generally do no teaching. Purdue is notable for the fact that it has 40 extension specialists, a larger number than any other institution. There are 86 county agents and 3 home demonstration agents, whose salaries and expenses are met jointly by the University, the state, county, and federal governments and the farm bureaus. There is entire agreement among all these agencies that the extension service should undertake only educational effort; and should not work with farmers' organizations along commercial lines.

The county agents of Iowa are not selected by the agricultural college, and are not under its direction, but are the appointees of the county farm bureaus. They are paid by the farm bureau and the county, the college subsidizing the work from state and federal funds to the extent of not more than \$600 per year. As in most other states there is but one of these agents to a county. There are no home demonstration agents, Iowa being convinced that one county organizer is sufficient and that the field of the home demonstration agents can be adequately filled by home economic specialists. Extension specialists are responsible to their subject matter divisions for what they teach, and to the extension division for the disposition of their time and efforts. Frequent conferences are held between the specialists and their subject matter divisions, and an attempt is made to get the results of discovery into the field as promptly as possible. There are 100 county agents in Iowa, one for each county.

At Cornell the extension division in addition to the usual lines of work, undertakes the development of rural dramatics, music, athletics, etc., and has been very successful in this field. Otherwise the Cornell

system is very similar to that in California, which was organized under a Cornell man. Extension specialists report to the subject matter departments, of whose staff they are members. County agents have no academic status and take only an educational part in farmers' organizations, being barred from holding office. Despite this careful attitude, Cornell has suffered heavily in the legislature for its aid to farmer movements.

Extension work in Massachusetts has not been highly developed, the funds received under the Smith-Lever Act being very small because of the high ratio of urban population. What county agents there are, are employed by the counties, although they look to the college for direction in practically all their activities.

As a result of our observations it would seem that the agricultural extension service of the University of California is not surpassed by any other, but that colleges of agriculture are less successful in getting their results into the hands of the farmers than in their other activities. This was due formerly to the fact that practically the only agency of dissemination was bulletins, which are still very largely relied upon. These accomplish in very limited degree the end sought, farmers having shown a decided preference for personal instruction. The results of lectures at farmers' gatherings, short courses, and farm adviser activities are greater, yet there is still much to be done, for the fact remains that after over forty years of well-supported activity the colleges have not been able in large measure to check the waste of the resources of the soil. More and better farm advisers are needed, and more, and more and more publicity to all the manifold activities and accomplishments of the college and the university.

Curricula and Standards.

The first indication of high standard in any institution is the qualifications which it demands of those who wish to matriculate. The next evidence is the content of the courses which it gives, the quality of the men who teach, and the quantity of work required for graduation. In this section of the report an attempt is made to compare the institutions visited by the commission on this basis.

The University of California admits any graduate of a California high school who is recommended by his principal. The only other method of entry is by examination. No specific subjects are required but each college suggests certain groupings which will facilitate the student's work. For instance, the college of agriculture recommends the completion in high school of four years each of English and mathematics and one year each of physics, chemistry, history and geometrical drawing. There is no difference between the admission standards of the college of agriculture and other parts of the university.

Students may matriculate in Oregon Agricultural College on presentation of a certificate of graduation from high school with fifteen units of work, which must include three units of English, one unit of algebra, one unit of geometry, and five units chosen from English, mathematics, foreign language, laboratory science, and history. These requirements are not enforced with absolute rigidity, students being admitted with less than the minimum number and kind of units, or even in some cases without high school graduation. Purdue University has practically

the same entrance requirements as Oregon, but is strongly opposed to the admission of students who are not fully prepared, experience having demonstrated that most of these do not get through the first year.

Students are admitted to the college of agriculture of the University of Illinois upon examination, or on graduation from an accredited high school with fifteen units of work, including three units of English, two units of science, and one unit each of algebra and geometry. In case these requirements are not satisfied, ten units may be offered from an accredited high school and five units secured through examination.

At the University of Minnesota admission is by certificate or examination. Certificated candidates must have completed the equivalent of a four-year high school course and must present:

1. Four units of English or three units of English and one unit of a foreign language.
2. One unit of elementary algebra and one unit of plane geometry.
3. Enough additional work to total fifteen units.

Every prospective student is examined on his familiarity with farm practice, and farm experience is required during the college course in accordance with the results of this examination.

Matriculants at Cornell must be graduates of a high school and must present fifteen units of credit including three each in English and a foreign language, two in mathematics and one in history. The University prides itself on its high standards and has not for years admitted a student with less than the minimum, except in the case of a very few mature special students with unusual experience qualifications. Statistics as to student records indicate the wisdom of this policy, for inadequately prepared students are shown in a large majority of cases to have failed to profit by their courses.

The College of Agriculture at the University of Wisconsin admits students on the presentation of a certificate from the principal of an accredited high school showing graduation, and satisfactory completion of fifteen required units, including three units of English, two units of foreign language, science or history, and one unit each of algebra and geometry. Graduates of non-accredited high schools are admitted under the same conditions on probation.

At Massachusetts Agricultural College admission is obtained on examination or graduation from a high school approved by the New England College Entrance Board. Every candidate must present or pass examinations in fourteen units of work, three of which are in English, two in a foreign language, one and one-half in algebra, and one in geometry, but some are admitted on probation with two units of deficiency.

From this summary and the table on page 55 it will be seen that the admission requirements of the University of California are more strict than those of any other institution, except possibly Wisconsin, and even in this case the possibility of probation offers an opportunity for flexibility which does not exist in the California system. This situation can not be ignored in considering why certain California boys and girls seek their education in neighboring states. The commission found practical unanimity of opinion throughout the country in favor of high standards of admission, and the history of the past few years shows that the undignified scramble for students which characterized so many land grant colleges in the past has largely ceased and all are working

toward a minimum standard of high school graduation and certain specific preparation. On the other hand, the recommendation of the principal is not considered elsewhere as a necessary or valuable factor in the selection of matriculants.

The requirements for the bachelor's degrees in the University of California are:

1. Four years of residence.
2. A summer course of six weeks in special work connected with the major subject, or three months of practical work under certain conditions:

3. One hundred and thirty units of study including

High school or university work:

English	twelve units
Mathematics.....	ten and one-half units
Physies	three units
History or economics.....	nine units
Mechanical drawing	two units

University work:

Botany	six or eight units
Chemistry	ten units
Geology	three units
Hygiene	one unit
Military science	six units
Physical education	two units
Zoology	five units
Agricultural chemistry, bacteriology, genetics, or soil technology.....	eight or nine units

4. Thirty-six units in the upper division (third and fourth years) of which twenty-six must be in agriculture.

In addition to these general requirements there are specific requirements in the various majors amounting to from 26 to 30 units during the four years.

The graduation requirements of the other institutions visited are not discussed in detail, since they are in general similar to those of the University of California, but an attempt is made to touch upon what notable or interesting differences are characteristic of particular colleges. For instance the typical difference between California and Oregon Agricultural College is the greater number of optional courses in the former institution (or to put it another way the great amount of required agricultural work at Oregon) and the wider range of majors—a point which will be discussed further.

Iowa State College permits no elective courses in the first year and very few thereafter. Each student before graduation must complete six months of practical work on a farm or at the university, preferably the former. This is without credit value, but by doing additional work on a farm, which need not be under the direction of a professor, he may secure a limited amount of credit toward graduation.

The University of Illinois is notable for the large number of electives in its agricultural course particularly in the upper two years. The theory of the college is that the graduate in agriculture should have a

broad foundation on which to build his technical success. At Purdue all students take the same course for the first two years. This course is designed to give the student a general view of the whole field of agriculture and to enable him to choose his specialty for the last two years wisely. In the junior and senior years two subjects (history and economics) and a group of electives are required of all students.

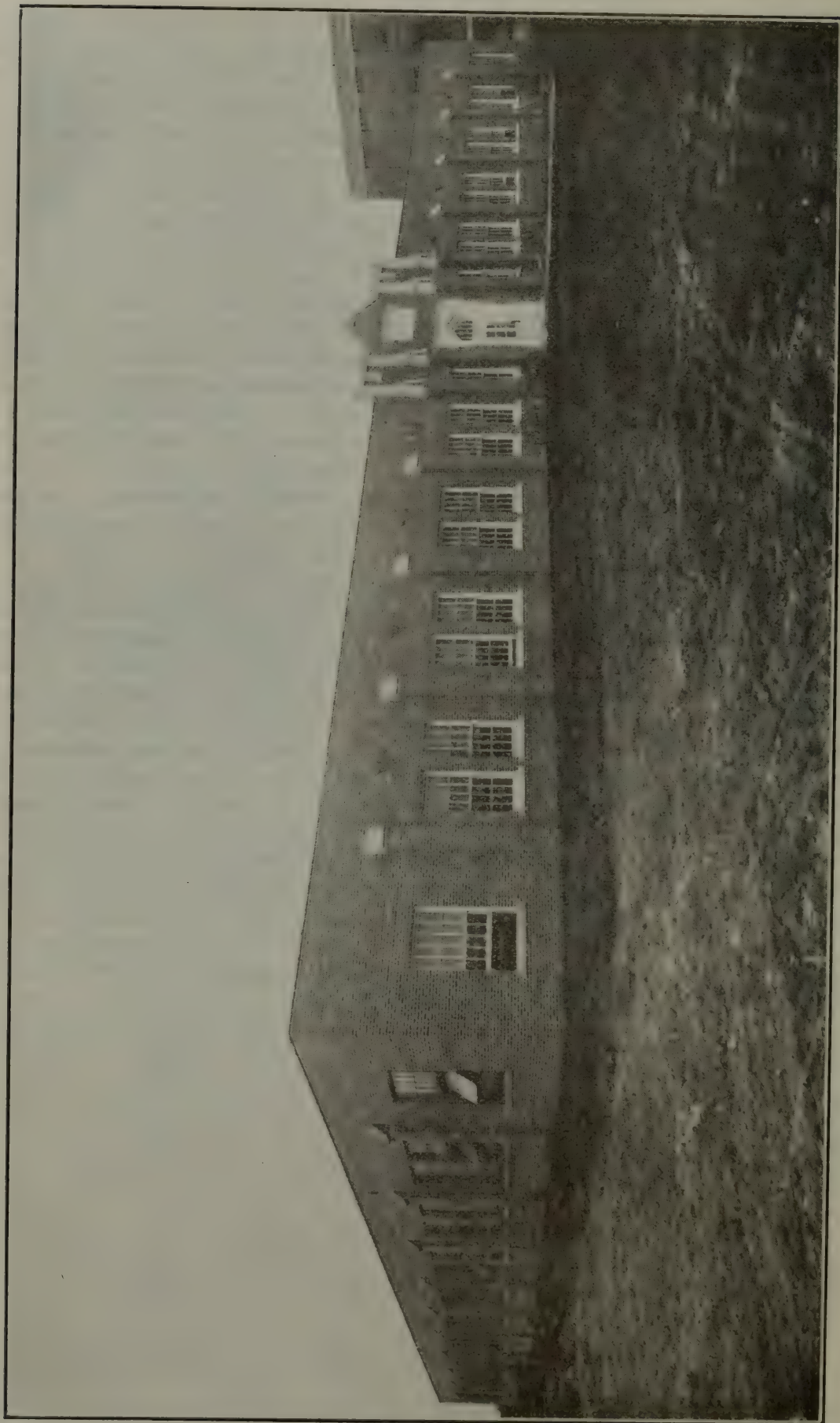
At the University of Minnesota there is a rather free system of electives both in and out of the college of agriculture, and in addition 50 per cent of the prescribed work of the freshman year and 25 per cent of the prescribed work of the sophomore year is in courses not given in the agricultural college. This is somewhat characteristic of the University of Wisconsin also, where of the 133 units required for graduation in agriculture, 35 are in the college of letters and science. Moreover, the average agriculture student in this institution takes in addition to these 35 required units $16\frac{1}{2}$ elective units in colleges other than his own. In 1921, 167 agricultural seniors elected 20 units in English, 92 in economics, 16 in education, 73 in history, 96 in public speaking, 74 in psychology, etc. President Birge stressed the economy of this arrangement and the fact that under it all the money appropriated for agriculture can be used exclusively for that purpose.

Cornell University has 19 or 20 departmental units in its college of agriculture in any one of which a student may specialize, but outside of this rather wide field there are very few electives and not more than 20 of these can be taken in other colleges of the university. Every student, on the other hand, must have the following courses which are not given in the agricultural college: English, physics, chemistry, economics, animal or human physiology. Geology is also required of certain students and taken by many. In order to graduate from the New York State College of Agriculture at Cornell University every student except those in botany and landscape art must pass an examination in actual farm practice, based on at least one year's work done on a farm outside of the college year and reported on by the student and the farmer who employs him.

The following summary of the more important requirements of the various institutions visited and a comparison of the average with the University of California may be interesting:

	University of California	Average of other universities
Chemistry -----	10	11.2
Botany -----	6	5.5
Mathematics -----	10.5	8.5
English -----	12	12
Economics and history -----	9	5.7
Zoology -----	5	4
Agronomy -----	0	3.2
Animal husbandry -----	0	4.3
Agricultural engineering -----	0	2
Horticulture -----	0	2.5
Dairying -----	0	2.5

This would indicate that the University of California follows very closely the average of the other institutions except in the case of the standard underlying agricultural subjects. Of course, most students do take some or all of these, but the fact remains that a man may grad-



Laboratory Agricultural Engineering, Iowa State College.

uate from the college of agriculture of the University of California without having taken any course which was definitely agricultural. Considering the fact that every agricultural graduate is expected to have some vision of the scope of agriculture and country life, and some possibility of eventually becoming a farmer, this would seem to be an undesirable situation—a conclusion which is confirmed by the program and curriculum of every institution which we visited.

The best way to obtain an idea of the curricula of the various agricultural colleges is probably to investigate the opportunities which they offer for specialization, or in other words, the scope and strength of their majors. From the point of view of variety the University of California covers a wider range of subjects than any institution in the United States. For instance, it is the only institution offering majors in citriculture and viticulture, and only Oregon and California give courses in fruit products. The pomology major, while given generally, does not seem to be nearly as highly developed elsewhere as at the University of California. Forestry and agricultural science have also been developed admirably here.

Conversely, there are several weak spots in our system of majors, particularly in animal husbandry, agricultural economics, and perhaps agronomy. In animal husbandry, the number and type of courses is restricted.* For instance, no courses in meat and meat products are given, and live stock marketing is lacking. In agricultural economics very few courses are given considering that California is probably the foremost state in cooperative marketing organizations. The absence of courses in the marketing of the various agricultural products, fruit, live stock, etc., which are given generally elsewhere, is very noticeable. In agronomy a similar situation exists. California is a great state agronomically and yet comparatively few courses are given in this basic subject. These weaknesses are of course largely due to the physical difficulties of the present situation and can be corrected in a large measure at least by the new division of work between Berkeley and Davis, and by the acquisition of land at Berkeley, a matter which the commission regards as imperative and which will be touched on later in this report.

Summing up the matter of curricula the University of California offers a greater variety of work than any of the other institutions visited and on the average offers as good or better courses. In the make-up of its curriculum also, this college of agriculture is probably in advance of most institutions. Certainly it compares almost exactly with Cornell and Wisconsin, the high standing of which is universally recognized.

The unique feature of the curriculum of the University of California is that the entering student may register either at Berkeley or Davis, and may take part of his work in both places. The course has been so arranged that students entering Davis will take either their junior or senior years at Berkeley, or both, and those entering Berkeley may take part of their work at Davis some time during the four years' attendance.

*According to the newest announcement of courses received since this paragraph was written, this situation has been corrected.

Short Courses.

At every institution visited one or more short courses are given. These vary in length from two weeks to one year and are generally successful. Oregon Agricultural College reported the following courses at which the attendance thus far has not been large:

Fruit growing and vegetable gardening-----	2 weeks
Grain grading -----	2 weeks
Beekeeping -----	4 weeks
Dairy manufacturing -----	8 weeks
Tractor mechanics -----	11 weeks
Dairy herdsmen -----	6 months
General agriculture -----	1 year
Horticulture -----	1 year

At Minnesota various short courses are offered at which the attendance has grown from 147 in 1901 to 2015 in 1921. Dean Coffey stressed the fact that such courses must furnish not only instruction, but entertainment if they are to be successful and that farmers attending them must be made to feel at home in the university atmosphere. At Montana State College there is a "School of Agriculture" which continues for six months during the college year for a period of three years, and a farmers' week. The former has an attendance of 126, the latter of 204. The University of Wisconsin has well-attended courses in dairying and tractor mechanics twelve weeks in length, and a notable winter course in general agriculture for fifteen weeks each year for two years. This latter course meets a very real need in the educational system of the state and last year had 252 students. At Purdue University short courses ten days in length were given in tractor work, poultry, dairy field work. A four-day short course is given for farmers. Courses in general agriculture, animal husbandry, dairy products, dairy manufacturing and home economics, are also given, which are eight weeks in length. Cornell offers twelve-week courses in agriculture, dairy industry, poultry husbandry, fruit growing, flower growing and vegetable gardening. The attendance at these courses in 1921 totalled 329. At Massachusetts Agricultural College a winter school of ten weeks has an attendance of 83, and a summer school of four weeks an attendance of 223. There is also a two weeks' school for country clergymen, which had an attendance of nineteen.

The University of California offers short courses both at Davis and Berkeley. The Berkeley courses of a few days each include fruit products, nutrition, land colonization and settlement, rural sanitation, economics, entomology, deciduous fruits, commercial manufacture of fruit products and beekeeping. At Davis courses of about one week each are offered in deciduous fruits and various types of dairy manufacture. Longer courses are given in poultry husbandry, and general agriculture, including animal husbandry. An eight weeks' course in forestry is given during the winter for men employed as guards or rangers in the United States Forest Service and the United States National Park Service. A demonstration school on tractors is another feature of the California program.

The short course is an effective ally of the Smith-Hughes high school and the special farm school in spreading broadcast some of the elements of farming. It helps to teach men and older boys the new farming which is at once a science, an art and a business. It makes them factors

in the conservation of resources. It is an agency for the betterment of the social and economic conditions of rural life. It should be fostered by the agricultural college, for it meets a need the regular course of the college can never fill and stabilizes conditions in the industry which the college serves.

Research Work and Experiment Stations.

The agricultural research and experimental work of the University of California has always been conducted on the theory that the varied conditions in California can not be understood or served by confining the experimental work entirely to Berkeley or to any other one locality. The field of experimentation has been as broad as the state and research has been carried on wherever conditions seemed most favorable. Centers of experiment station activity are now located at Berkeley, Davis, Mountain View, Meloland in the Imperial Valley, Kearney Park in Fresno County, Delhi, Shingle Springs, Petaluma, Porterville and Riverside. The station library and equipment for chemical, physical and biological work have been more highly developed at Berkeley than elsewhere, but these facilities for research are also being provided gradually at Davis, and at the Citrus Experiment Station, Riverside. Those three places are the sites of permanent institutions and serve as the headquarters for research in adjacent areas.

Another idea of the University of California has been that the existence and encouragement of research is fundamental to a successful system of instruction, as well as basic in the development of the agriculture of the state. All members of the staff are consequently encouraged to devote as much of their time as possible to that intensive study which leads to discovery and the extension of the bounds of knowledge. Individually and in groups representing diverse sciences the members of the college staff and the university staff are working for the advancement of agricultural science. That they are succeeding in a measure is indicated by the United States Experiment Station Record for June, 1921, which published a summary of eighty-nine distinct lines of work by seventy-three members of the staff. The annual report of the college for 1921-1922 contains a summary of 349 pieces of investigation and a list of 149 projects in progress. In the variety of problems under investigation and in the publication of reports, bulletins, and papers in scientific journals the California station ranks as high as any station in America.

The research work of Oregon Agricultural College is scattered in the different agricultural areas of the state, and is organized on a project basis. Reports are required from investigators annually. One difference from the California system is that it is the policy of the state to require the county in which experimental work is located to finance the cost of the land and original buildings.

The main center of research work in the University of Wisconsin is at Madison, where all departments cooperate in attempting to solve the problems confronting agriculture. There are also five stations at other points in the state selected for differing local conditions which could not be adequately met from the University. Research work is organized into projects and progress reports are required annually. The results of many of these experiments are disseminated very widely and

satisfactorily through an organization of graduates of the farm school and the college, known as the Agricultural Experimental Association.

In New York state agricultural research and experimentation is carried on both at Cornell University and at the Geneva Experiment Station, which is another state-supported institution. There is no legal association between the two but a working affiliation has been effected by mutual agreement. Work is also done from time to time on special problems in other areas. Cornell, contrary to the other institutions we visited, does not allot its research funds on a project basis, but makes departmental appropriations which are distributed by the department heads. The Director of Research keeps constantly in touch with all research men and progress reports are required annually.

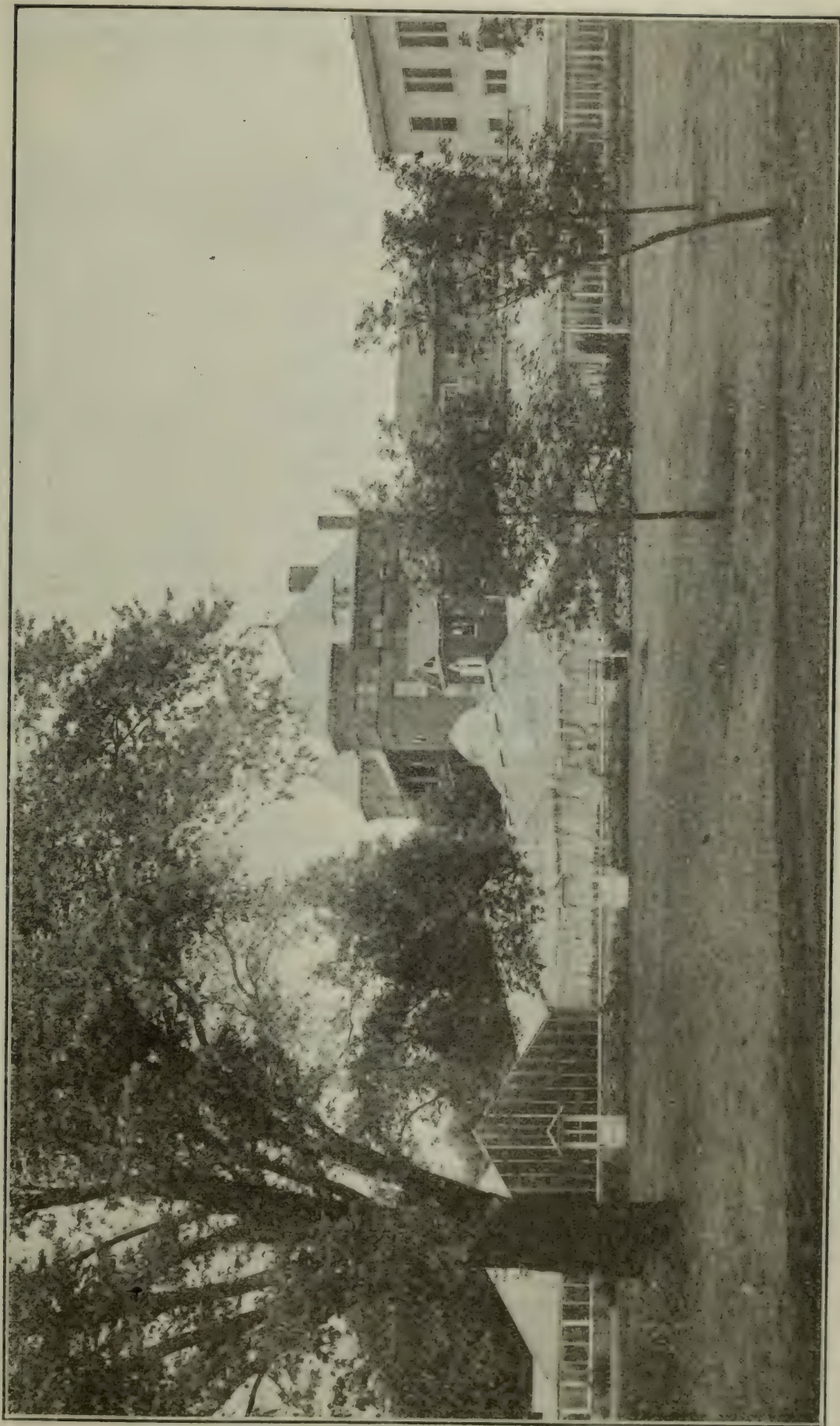
The general program of all the institutions visited would seem to indicate that in the main research work should be carried on at the university or college center, and that stations in other localities should be established more or less temporarily to solve definite problems impossible of solution elsewhere. The pressure of geographic and political considerations which results in so much unwise expenditure of funds might be curbed by the Oregon system which places on the community a financial burden in connection with the establishment it proposes. Wherever the work is located it would seem advisable to have it organized on a project basis, carefully supervised and frequently reported on.

Relations with State Department of Agriculture.

At the request of Director George H. Hecke of the State Department of Agriculture and Dean Thomas F. Hunt of the University the commission made some study of the relations in various states between the State Department (or departments) of Agriculture and the college of agriculture. There was found to be general agreement that these two bodies should be entirely separate, the college directing and conducting all work of instruction, research, and extension, and the department representing the police power of the state and exercising all functions of regulation. The one exception was Indiana where the opinion was expressed that the logical place for the regulatory functions is with the college of agriculture, and that if a separate department is built up the inevitable result is differences of viewpoint and conflicts of jurisdiction.

The commission found no better working arrangement in any state than the agreement between Director Hecke and Dean Hunt which is set forth below.

“The State Department of Agriculture should exercise executive and regulatory powers. The college of agriculture should devote its energies to research and education, both resident and nonresident. It is quite certain that it is not in the interest of the public welfare that it should be charged with police duties. It is the function of the executive branch of the state, whose head is the governor, to enforce the laws relating to agriculture through the director of agriculture and his subordinates, and those relating to forestry through the Commission of Forestry. The functions of the University, and hence of the college of agriculture, are investigation and teaching. The college should not seek to control the action of any person. Its primary function is to determine the truth and state it accurately. The college should not have placed upon it any commercial, executive or police duties, nor



Green House and Plant Laboratory, Cornell University.

should it be the policy of the state to appropriate money to the State Department of Agriculture for education or investigation, nor should it be the policy of the state to appropriate money to the college of agriculture for regulatory purposes.”

Conclusions of Agricultural Leaders.

At each of the institutions visited the situation facing the college of agriculture of the University of California was presented in the following series of questions and the frank opinion of the various presidents, deans, professors and farmers solicited:

1. Owing to the fact that adequate provision was not made for experimental and demonstration purposes at Berkeley before the grounds of the University were surrounded by a ring of cities and because of the wide difference which exists between the climate and products of the coast counties and the large interior valleys, the work of the college of agriculture is now divided between the University at Berkeley and a branch of the Agricultural College at Davis, seventy miles distant, and in the interior valley. The plan provisionally adopted is to give the instruction of the freshman and sophomore years at Davis where an adequate area of land for experimental and demonstration work has been secured and with the possible exception of animal husbandry, to give the instruction of the junior and senior years at Berkeley in contact with the broader life of the University. Your opinion of the feasibility of this plan is desired.

2. Do you believe instruction can be given properly in a divided agricultural college under any conditions?

3. Do you believe that agricultural instruction can be given satisfactorily if it is not located on a farm?

4. How important do you consider a unified college with all agricultural students at one place?

5. How important for a college of agriculture do you consider the location at and close affiliation with a great university?

6. If yours is a college of agriculture separate from a university, would you favor union with a university?

7. If your college of agriculture is part of a university would you favor separation?

8. How long has your college been in its present form and is it, in your opinion, successful?

The opinion at Oregon Agricultural College, chiefly expressed by President Kerr, was that the plan of divided instruction upon which the University of California is now embarked is not ideal, because of the isolation of the junior and senior years from the farm, but is probably the best that can be devised and would be immeasurably improved by the acquisition of a small tract of land at Berkeley. The importance of contact between agricultural students and men in other lines of work was held to be of the highest importance, and attention was called to the fact that Oregon Agricultural College has this feature, since it is not an agricultural school but a university of applied sciences. President Kerr stated unequivocally that despite the great difficulties of the situation it was his opinion that the college of agriculture would lose its prestige and power for accomplishment if wholly separated, either physically or administratively, from the University of

California, and that division of the course between Berkeley and Davis would therefore seem to be the best solution.

At the University of Minnesota the faculty of the college of agriculture was unanimously opposed to separation, believing that a university offers a broader opportunity for students both in variety of courses and in opportunity to study under men eminent in lines of work outside of agriculture. Dean Coffey and others were not enthusiastic over the division of instruction between Berkeley and Davis, but stated that if forced to choose between this and complete physical separation from the state university, they would immediately choose the former as the lesser of two evils.

The conviction was strong at Minnesota that consolidated instruction at Berkeley would be by far the best solution of California's problem if about 200 acres of land were available at that place, but that the accomplishments of the junior college in California would indicate success for the plan of divided instruction.

Both President Birge and Dean Russell at the University of Wisconsin stressed the fact that the college of agriculture is so closely knit into that institution that no one in the state would consider the advisability of separation. Dean Russell spoke of the splendid team work between the college of agriculture and the other departments of the University and the great advantage of having men working on a research problem from different points of view. Separation in his opinion not only splits the campus, but also educational effort. President Birge stressed the economy of a united institution and its advantage to agriculture in that funds sorely needed for other purposes are not expended on basic scientific and cultural courses. The reaction of Dean Davenport and others at the University of Illinois was precisely similar to that expressed at Wisconsin.

The opinion expressed at Purdue was that an agricultural college to achieve its destiny must be connected integrally with a great university, and that while land is also a prime requisite, it need not be of great area adjacent to the campus. Grave doubts were expressed as to the divided course, the opinion of Dean Coulter being that it would not provide the atmosphere necessary to strengthen the intellectual fiber. This opinion was considerably modified after an explanation had been made by the commission of the junior college system in California and the success which it had achieved. The advice of a group of prominent faculty members and trustees was that the state should secure land at Berkeley no matter what it costs rather than to either divide or separate, but that division should be chosen in preference to separation.

According to Dean Curtis of Iowa State College, the plan of divided instruction would have formidable difficulties under any conditions and would be practically impossible without land at Berkeley. Speaking from the experience of Iowa, he stated that taking agriculture wholly away from the state university should be the last alternative considered by the commission, and that the state would find it economical and efficient to condemn city blocks if necessary, in order to maintain the unity of higher instruction.

Dean Mann of Cornell advised strongly that all work be centralized at Berkeley. In his opinion, divided instruction between Berkeley and Davis would inevitably result in two four-year institutions, neither of

which could properly meet the needs of agriculture. If this resulted ultimately in all agricultural work being given at Davis, the outcome would be most unfortunate for agriculture, because in the ensuing jealousies and contentions the University, as in all other states, would have the advantage. He pointed out the fact that a separate institution always has a bitter struggle to maintain the liberal work necessary to supplement its technical courses, and as the experience of Iowa State College has shown, can never hope to play its proper part in the field of graduate study. Dean Mann informed the commission that Cornell uses not over two hundred acres of poor farming land for instruction and that with Berkeley conditions he would acquire this area and consolidate the college of agriculture as a whole, with the University of California. Former Dean Bailey strongly confirmed this opinion, stating that with one hundred acres, a college at Berkeley would be superior to any separate institution. "All separate institutions," he said "are going backward and a state which adopts the policy of separation today dooms its agricultural college to mediocrity."

President Butterfield of Massachusetts Agricultural College saw no reason to believe that divided instruction with a junior college at Davis and a senior college at Berkeley would not succeed. He expressed his own belief in a strictly agricultural college not connected with a university or diluted by mechanic arts or engineering, but admitted that the tendency was all the other way. He concurred with the other members of his staff in the belief that some land at Berkeley would be necessary to the success of the present scheme.

Doctor True, Doctor Allen, and Professor Crosby of the United States Department of Agriculture met with the commission in New York and held a long conference on the whole question of agricultural education. A general outline of the ideas expressed at this conference is as follows: Agricultural education of college and university grade involves four large factors, (1) training managers for ordinary farm operations; (2) training leaders for agricultural enterprises; (3) training leaders in science and teachers of agriculture; (4) research. These require an experiment station and a college of agriculture with a graduate school. Extension work, such as is called for under the Smith-Lever act, is also a proper function of these institutions. When the separate colleges of agriculture were established there were no state universities and such institutions as did exist were of the old classical type, neither qualified or willing to teach agriculture. This condition has radically changed in the last fifty years, and now the colleges of agriculture united with state universities, are at least as successful as the others. The great advantage they have are the much broader possibilities of research and the finer training they can give for agricultural leadership by reason of the contacts they offer with every phase of professional life. The agricultural student should receive instruction not only about agricultural production and farm management but also about rural economics and sociology, and the relations of agriculture and country life to other occupations and interests. We do not want the leaders of the farm people to cultivate too much class feeling, but rather to be interested in their relations with other people and to get a broad vision of community, national and world problems. Severance of an agricultural college from a university at this time should not be considered for a moment.

It is out of line with all modern ideas. All the science, economics, sociology and other stores of knowledge, all the opportunities of student contact of a great university should contribute to the broad training of the agricultural student. This does not mean that experiment station work or instruction must be maintained in one location, for diffusion wisely governed may in this field be an advantage. The maintenance of a successful agricultural college at Berkeley or divided instruction between Davis and Berkeley is entirely possible with land for outdoor laboratories at Berkeley and this should be secured as promptly as possible.

The opinions set forth in the preceding paragraphs are those expressed by various educators in response to the questions on page 62. They were unanimous in opposition to separation, either physical or administrative, of a college of agriculture from the State University; doubtful of divided instruction except as an alternative to separation, and generally favorable to the location of the whole college at the site of the State University even if highly expensive land must be condemned to make this possible. The latter two opinions were, however, considerably modified in most cases when the prevalence and success of junior colleges in California were explained and particularly the notable accomplishments in agriculture by the Chaffey Union Junior College. Considering these facts, there was general agreement that divided instruction with the first two years of work in certain courses given at Davis under University direction and backed by the resources of the state would have every prospect of success.

Conclusions of the Commission.

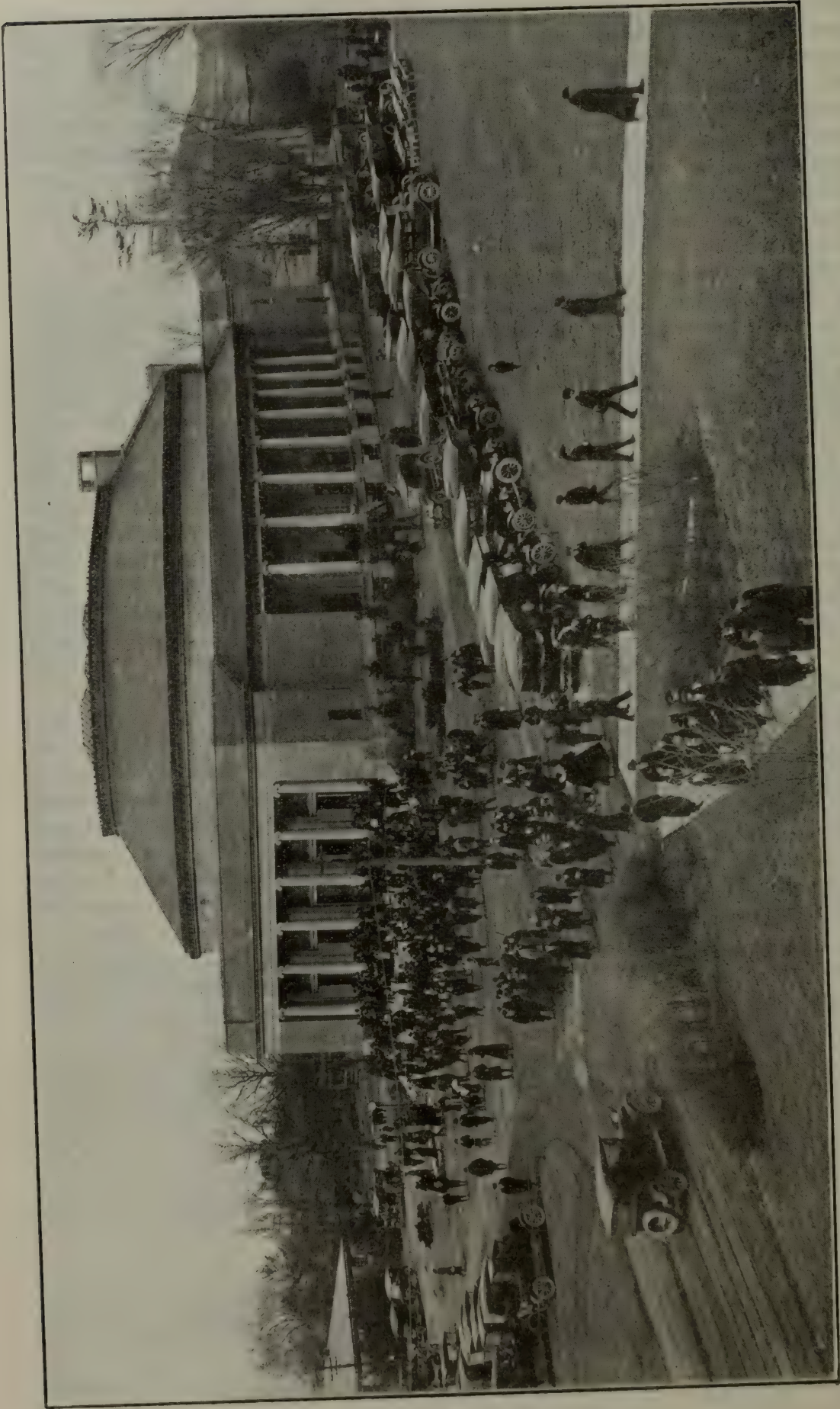
1. Agriculture, from being a simple art, has become one of the most complex of modern occupations and modes of life, and agricultural education must, as a consequence, comprehend the practice, the science, and the business of farming, in order that men may be trained not only as tillers of the soil but as rural leaders, scientific investigators, managers of cooperative enterprises, agricultural teachers and for the many other branches of human endeavor that closely affect farm life and rural progress.

2. To meet all these demands with the highest efficiency and success, two distinct types of institution must be established, one stressing the science and economics of agriculture, the other the actual practice and business of farming.

3. For teaching the economics and science of agriculture, the college of agriculture in contact with the broad life of a university and directed by the same board of trustees is the best agency. It can not be expected to train the great army of farmers any more than the engineering colleges are expected to train the mechanics of the country, but it is the only source from which agricultural leadership can be looked for with confidence.

4. To be at all successful the agricultural college must have more land, live stock and equipment than the University of California, including Davis, now possesses, that institution being inferior in these regards to the leading institutions of the country.

5. Applying these principles to the California situation the commission recommends:



Agricultural Auditorium, Cornell University.

(a) That the college of agriculture be maintained as an integral part of the University of California under the President and Board of Regents of that institution.

(b) That for the present, the instruction of the college be divided between Davis and Berkeley in all curricula where such division is necessary to provide the physical facilities incident to a proper agricultural education.

(c) That where such division takes place it be, as far as possible in accordance with the junior college system of the state and provide for the first two years at Davis, Berkeley or elsewhere, and the last two years at Berkeley. This arrangement will fit our educational system and at the same time prevent duplication of the highly expensive faculties and equipment needed for upper division work. It will also provide a splendid opportunity for boys desiring two years of scientific agriculture on the farm rather than a complete university course.

(d) That the following additions to the Berkeley plant be made at the earliest possible date, and the first of them immediately, in order that the program of divided instruction may be put on a basis that will make the University of California the equal of any institution in the country:

1. Between one hundred and two hundred acres of tillable land within fifteen minutes of the campus. Such an area is available and aid can be secured from the bay cities in financing its purchase. This land will be used, not as a farm, but as an outdoor laboratory by various departments, and in the opinion of the commission and the faculty of the college, will meet the most imperative need which the institution faces.

2. A large acreage of hill land for the use of the forestry and animal husbandry departments. This is available and can either be leased for a long term of years or bought at a reasonable price.

3. A building similar to Hilgard Hall completing the agricultural group, to house instruction in agricultural economics and to provide meeting places for agricultural associations and for short course classes.

4. Additional classrooms and laboratories for plant and animal nutrition.

5. Greenhouses for researches in plant and animal life.

6. A factory type of building to house investigations in the means of preserving perishable products and the processes by which the products of the farm are changed into forms used in human consumption. This would include operations such as the canning and drying of fruits, preservation of meats and the manipulations of wool and vegetable fibre products.

7. A laboratory for researches and demonstrations in agricultural engineering. This is needed for upper division and graduate students.

(e) That provision for instruction in domestic science and home economics be made at Davis, in order that recognition may be given to the fact that the farm is a partnership concern, for which women must be trained as well as men.

(f) That, as more fully developed in the chapter on farm schools, the nondegree work at Davis be transferred to other institutions, and that in its place the short courses both at Davis and Berkeley be extended and developed to meet the needs of persons over eighteen who have not availed themselves of the opportunities of the Smith-Hughes high schools and similar institutions.

6. The commission recommends that the college of agriculture be granted the largest measure of autonomy in educational matters compatible with the existence of a unified university policy, and that the decision as to the extent of this autonomy rest with the president and regents rather than with any academic body.

7. The commission recommends that the admission requirements of the college of agriculture be maintained at the same level as those for the rest of the University, but that the attention of the proper authorities be called to the excellent records of many nonrecommended high school graduates in the University Farm School and to the possibility of a more satisfactory standard for recommendation from the high school to the College of Agriculture.

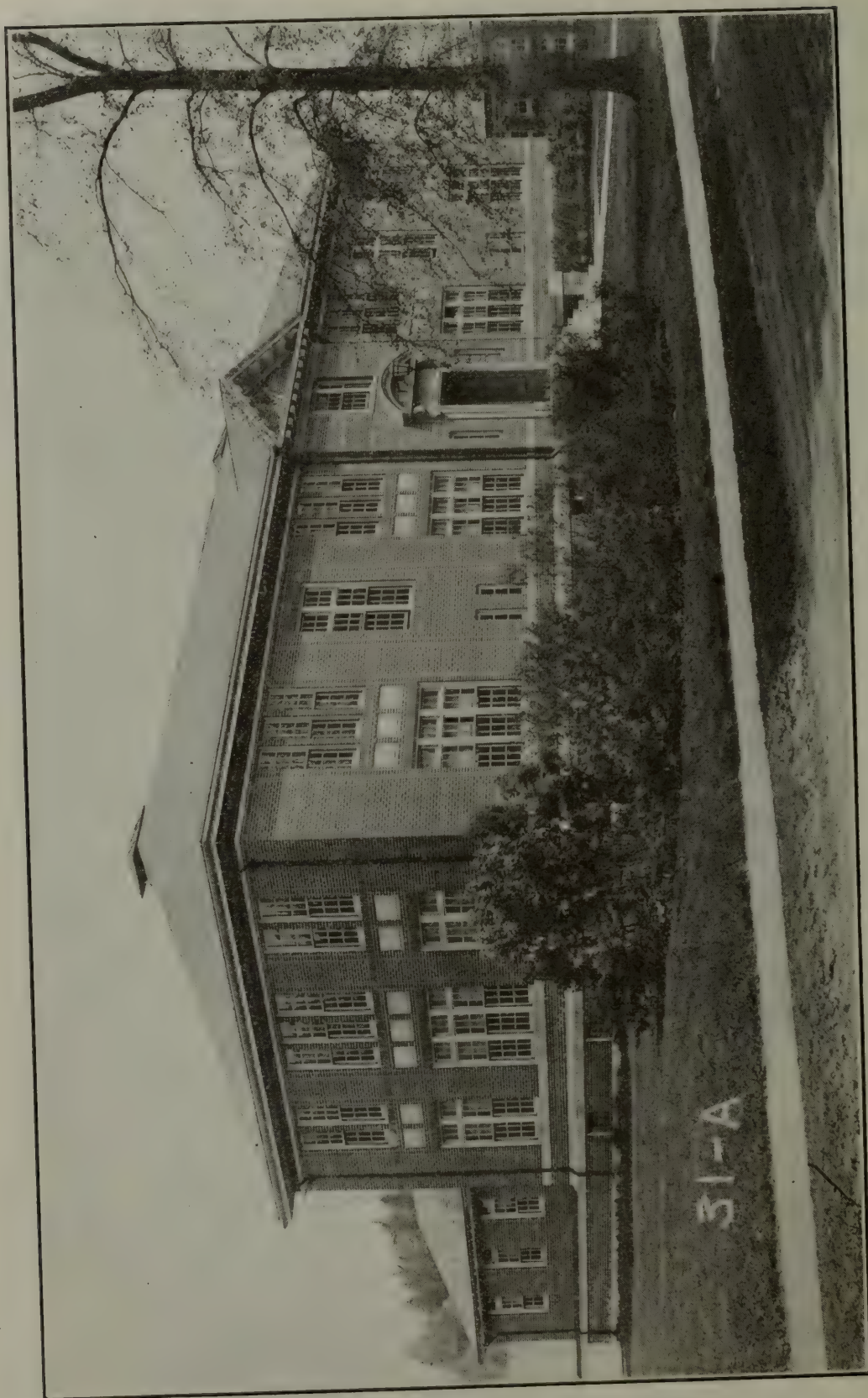
8. Observations throughout the country convinced the commission of the high character of the Board of Regents of the University of California and of the desirability of long terms and freedom from political interference. The commission is of the opinion, however, that in a state as highly agricultural as California, the interests of the University would be served by the more frequent appointment as regents of men who are leaders in rural life. Also the desire of the farmers to express themselves more fully on the service of their industry might be put to good use for the state and the institution if the regents were to solicit the formation of advisory committees from various phases of the agricultural industry and seek advice from these committees from time to time on the policy of the college and the needs of their field of agriculture.

9. As a result of their investigations the commission has returned to California proud of the experiment station and the extension service in this state which have only one possible equal and no superiors. Despite this fact the commission is of the opinion that the University of California is acting in accordance with the best practice of American universities and agricultural colleges in admitting to academic status only those engaged in research and resident instruction. The overwhelming verdict of the institutions visited is against according academic titles and privileges to the county agents or farm advisers, not because they are considered inferior in any way but because their activities lie outside the academic field.

10. The commission recommends that experiment station work be centralized at Berkeley, Davis and Riverside where there are permanent plants and that work on specific problems characteristic of particular localities be conducted in more or less temporary stations, thus avoiding duplication of expenses for acreage, institutional buildings and overhead. Moreover, expenses for land and buildings, even under these simple conditions, should be met, at least in part, by the community in which they are situated. This provision will do much to insure the genuineness of the need which is being pressed.

11. The commission recommends that no student be permitted to graduate from the college of agriculture who has not had at least one year of actual farm experience.

12. The commission is unanimous in the belief that one of the greatest causes of criticism of the college of agriculture of the University of California has been lack of knowledge amongst the farmers of the state as to its activities and the very notable results of its teaching and research. Some method of organizing and disseminating proper publicity concerning the work of the college and the University is strongly recommended as a means of making available to the people of the state in larger measure the benefits of higher learning. Another reason is the conspicuous absence at Berkeley of land and buildings for agricultural research and instruction. These have such prominence in the teaching equipment of all other first-class institutions (as shown by the illustrations in this report), that their lack at Berkeley can not escape intelligent criticism which will continue until this lack has been supplied.



Horticultural Building, Amherst, Massachusetts.

CHAPTER IV.

SUMMARY OF FINDINGS AND RECOMMENDATIONS.

In summary form the findings and recommendations of the commission are as follows:

Elementary and Secondary Schools.

1. The basis for a sound and practical system of agricultural education in the elementary and secondary schools of California has been provided by the federal and state vocational education acts of 1917.

2. The principal need of the elementary schools of the state is for a competent corps of instructors. If the regular grade teachers are to instruct pupils upon agricultural subjects they must receive a more thorough preparation for the work, and they should be under the close supervision of a specially trained district director of agricultural education. An alternative plan which holds promise of even better results is to place the actual teaching of agriculture in the grade schools in the hands of the local high school teachers in agriculture. When every high school has an agricultural department this will be a possible and practical solution of the problem of teaching agriculture in the elementary schools.

3. In the high schools the Smith-Hughes work has made a successful beginning and its extension is recommended. The project feature of this type of agricultural instruction has proved particularly valuable. Constant improvement of the high school teaching personnel is distinctly desirable, and is rapidly taking place.

4. Agricultural instruction given in the high schools either now or in the future, should be better correlated with the work given in the college of agriculture of the University than has been the case in the past. This is a practical possibility under present University requirements and is usually neglected because of unfamiliarity with these requirements.

5. In the opinion of the commission junior colleges of agriculture, equivalent to the first two years of the college of agriculture in a university can not be efficiently conducted or adequately financed except by the state. The brilliant record of Chaffey Union Junior College might seem to indicate that this opinion is erroneous, but we believe that the community in which Chaffey is located is unusually rich and we doubt if even it will always bear easily the constantly mounting cost of scientific agricultural education, research and extension. Whether it will or not there are certainly few other districts which could copy it, and it is therefore not practical to look in this direction for state development.

6. As a practical substitute for the Chaffey type of school and as a supplement to the college of agriculture of the University of California and its branches, this commission strongly recommends that consideration be given by the State Board of Education to the extension of agricultural instruction by the project system into the junior colleges. Under this system a reasonable number of junior colleges, strategically located, could without the very heavy expense of land, buildings, live stock and farm equipment, conduct worth while vocational agricultural courses that would be a very serviceable factor in keeping the boy on

the farm and fitting him to make of the farm a profitable business venture.

7. Finally, the commission recommends strongly that support and encouragement be given the branch of the college of agriculture at Davis where the facilities and staff are of highest university caliber and guarantee the most successful results in the first two years beyond the high school, both from the point of view of vocational and professional training. This type of school can not be duplicated by any smaller political subdivision than the state, and it should not be duplicated even by the state, which after all has not limitless finances, until the need develops. Neither enrolment nor any other factor indicates that need at the present time, but when such need does appear it would seem logical that similar institutions should be established in central and southern California.

Farm Schools.

1. The educational service of the farm school occupies a narrow field of usefulness between the Smith-Hughes work in the high schools and the collegiate instruction in the University, but within this field is of considerable importance.

2. The farm school should be a vocational training school of secondary grade teaching relatively immature persons the practical handicrafts and the well established principles of agriculture and homemaking, with a minimum of general cultural courses. It should prepare young people for farming and homemaking by the shortest route. It should emphasize the practical and, only in a very limited degree, teach the scientific and theoretical aspects of agriculture.

3. The farm schools should be primarily finishing schools, not college preparatory schools. To become the latter denies the premise upon which they were established. To care for the student who, in the farm school, discovers his "career" and wishes further education, some correlation with the University should be effected, so that certain work would be accepted for matriculation and the balance of the requirements met through examinations.

4. The farm school should not conduct research work of any kind. This can be done only by highly trained specialists, a class of men not needed to impart established knowledge to young people of high school age. It is also very expensive and requires special facilities.

5. The farm school should do no extension work. Extension work deals with mature farmers and brings to them methods based on knowledge of recent and often incomplete research. This type of service can not be given advantageously by those who have been chosen primarily for their ability to teach the immature. Reliable extension teaching, which will keep ahead of the demands of the farmers for exact information, can only be done by extension workers who are in close touch with specialized teaching and investigation departments such as exist in the college of agriculture.

6. The farm school should not admit the student over 21 years of age who has discovered too late the need of an education. This student should improve his preparation and enter the University as a special

student or should take short course work in the line of his special interest. Experience has shown that the mixing of mature and immature students of varying degrees of preparation and ability is disastrous to the effectiveness of a teaching institution. The type of short course offered at the University of Wisconsin seems to this commission to meet admirably the need of the student who fits neither in the high school, the farm school or the college of agriculture.

7. The farm school, being a part of the secondary school system, should be under the State Board of Education. This body should insure its rendering its particular service and keep it in proper adjustment with the other units of the school system.

8. The need for farm schools is limited. It is the opinion of the commission that this need in California would be fully met at the present time by the careful, efficient and attractive development of the California Polytechnic School at San Luis Obispo, to which should be transferred all the non-degree work now given at Davis except the short courses for persons beyond high school age.

Universities and Colleges.

1. Agriculture, from being a simple art, has become one of the most complex of modern occupations and modes of life, and agricultural education must as a consequence comprehend the practice, the science, and the business of farming, in order that men may be trained not only as tillers of the soil but as rural leaders, scientific investigators, managers of cooperative enterprises, agricultural teachers and for the many other branches of human endeavor that closely affect farm life and rural progress.

2. To meet all these demands with the highest efficiency and success, two distinct types of institution must be established, one stressing the science and economics of agriculture, the other the actual practice and business of farming.

3. For teaching the economics and science of agriculture, the college of agriculture in contact with the broad life of a university and directed by the same board of trustees is the best agency. It cannot be expected to train the great army of farmers any more than the engineering colleges are expected to train the mechanics of the country, but is the only source from which agricultural leadership can be looked for with confidence.

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Respectfully submitted.

A. C. HARDISON, Chairman,
SAM G. MORTLAND,
ELWOOD MEAD,
SHERIDAN W. BAKER,
J. JAS. HOLLISTER,
ROBERT G. SPROUL,
W. S. GUILFORD,
Members of Commission.

NINTH BIENNIAL REPORT

OF THE

State Board of Forestry

OF THE

State of California



CALIFORNIA STATE PRINTING OFFICE
FRANK J. SMITH, Superintendent
SACRAMENTO, 1923

CALIFORNIA STATE BOARD OF FORESTRY.

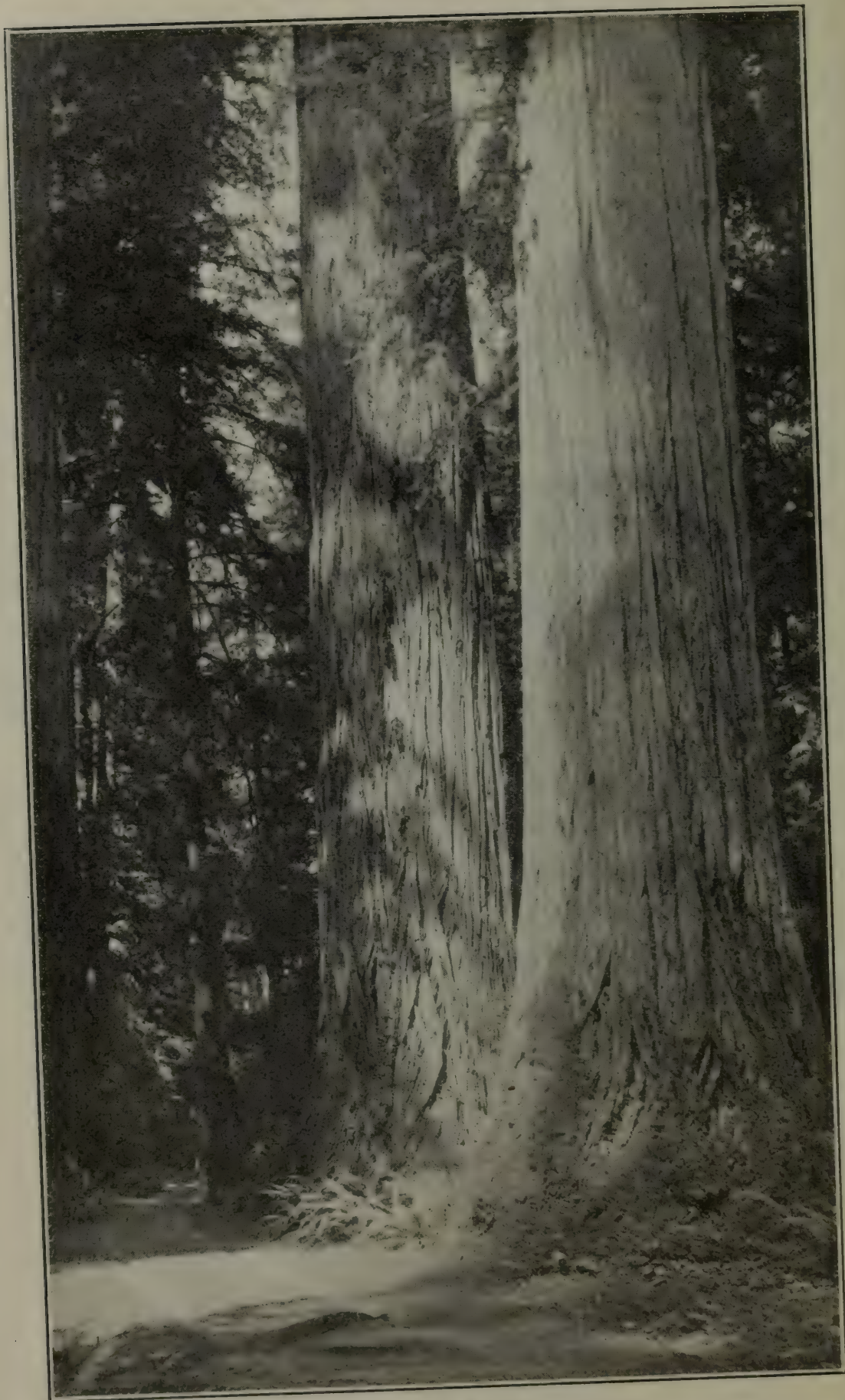
DR. GEORGE C. PARDEE, <i>Chairman</i>	Oakland
R. E. DANAHER	Camino
COL. ED. FLETCHER	San Diego
J. B. PRATT	Sacramento
OLON H. WILLIAMS	Yreka

OFFICE OF STATE FORESTER.

M. B. PRATT	State Forester
OLON H. WILLIAMS	Deputy
W. B. RIDER	Assistant

CONTENTS.

	Page
State Forestry Policy for California-----	7
Continuance of a Supply of Timber-----	7
Forestry in the Redwood Region-----	7
Forestry in the California Pine Region-----	27
Utilization of California Woods-----	30
California Forestry Committee-----	35
State Fire Organization-----	39
Continuance of a Water Supply-----	57
Watershed Protection -----	58
Continuance of Recreational Areas-----	62
Burney Falls -----	61
Humboldt Redwood Park-----	62
State Nursery and Highway Tree Planting-----	64
Educational Work -----	72



HUMEOLDT REDWOOD PARK.

--"It was the past. And this was the redwoods' secret, their special magic, that they absolved, blotted out, the fever of time, the wasted years, the sickness of mind, in which men spent the loneliness of their lives."

Joseph Hergesheimer.

LETTER OF TRANSMITTAL.

SACRAMENTO, CALIFORNIA, January 2, 1923.

HONORABLE WILLIAM D. STEPHENS,
Governor of the State of California,
Sacramento, California.

SIR: I have the honor to present herewith a report, entitled "Ninth Biennial Report of the State Board of Forestry of the State of California."

Very respectfully,

M. B. PRATT, *State Forester.*

IT IS high time we, as a nation, were taking steps to carry out a national reforestation policy, or this nation will find itself out of lumber," says Captain Robert Dollar of San Francisco. "Keep out the fires after logging and nature will reproduce another crop. We must stop wasting timber and utilize it closer, or in twenty years the Pacific Coast will be mighty short of timber. Have seen Michigan and Lake states swept pretty clean of their timber, and we on this coast are fast heading in the same direction."—*The Timberman*.

STATE FORESTRY POLICY FOR CALIFORNIA.

The California State Board of Forestry believes that the continued prosperity of the state is dependent upon the continuance of a forest and brush cover on its mountain slopes. This cover must be maintained for three great reasons:

1. To insure a continued supply of timber.
2. To insure a continued supply of water for irrigation, domestic and navigation purposes.
3. To insure recreation areas for the people.

In addition to these three major lines of forestry work, there is that of highway tree planting, in which the State Highway Commission and the State Board of Forestry are cooperating, in an effort to have the state highways lined with shade trees.

CONTINUANCE OF A SUPPLY OF TIMBER.

The industries of California are dependent upon a plentiful supply of timber, which can only be secured through the wise use of what we now have.

The forests of the East have been largely destroyed, and millions of dollars are now being spent in an effort to bring them back to something of their former productiveness. The forests of California will renew themselves, as a rule, if forest fires are excluded. Natural reproduction is usually sufficient to restock logged-off lands in the Sierras, and in the redwood region the sprouts that come from the redwood stumps rapidly grow into merchantable timber, if they are protected from fire. We can never expect to have our forest areas perpetuated until forest fires are kept down. The State Board of Forestry and the United States Forest Service are doing their utmost to prevent and suppress fires in the forests of California. The lumbermen are cooperating in splendid fashion to the end that much of the area which has been and is being logged may be so protected that it will bear a second crop of timber for succeeding generations.

FORESTRY IN THE REDWOOD REGION.

The possibilities of a second crop on cut-over redwood lands have been brought to the attention of the lumber companies operating in the redwood region, in such a conclusive manner that the majority of the large operators in Humboldt and Mendocino counties have decided to practice forestry on their holdings. In a general way it has been realized for some time by foresters that the redwood region afforded an unexcelled field for the practice, but it was not until investigations were made, particularly by the Division of Forestry of the University of California and Major David T. Mason, forest engineer, that the redwood lumber companies were convinced that the practice of forestry could be made a paying proposition.

It is estimated that there is enough standing redwood timber to keep the mills running for about one hundred years longer, based on the present cut. As the supply of timber decreases in other parts of the country, however, the demand for redwood lumber will increase. Even

now some of the large operators are planning on increases in their cut. This means that the estimated supply of virgin redwood timber is going to be exhausted in considerably less time than one hundred years. Since it takes a redwood tree fifty years to reach merchantable size, it is evident that it is high time that forestry be practiced on cut-over redwood lands, in order that timber may be of sufficient size for cutting when the virgin supply is exhausted.

Natural reproduction from stump sprouts and seedlings will provide about fifty per cent of the new timber growth in the redwoods. The other fifty per cent of the timber must be furnished by planting trees. The Union Lumber Company, at Fort Bragg, has established a nursery to raise trees for this purpose, and has planted several hundred acres of their cut-over lands with different species, as an experiment to determine which ones are best adapted to their section. The Pacific Lumber Company, at Scotia, plans to establish a nursery for propagating trees to be planted on their logged-off lands. Both these companies, in addition to other large operators and owners of redwood timber, will protect their cut-over lands from fire, which does so much damage to the young trees.

The State Board of Forestry is intensely interested in the forestry developments in the redwood region, and it was for the purpose of lending its aid and encouragement that a meeting was held with members of the California Redwood Association, in San Francisco, on March 10, 1922:

MR. MACDONALD: Gentlemen, we have met here today to discuss a question in which we are all interested. Mr. Pratt has an idea that he would like to discuss forests problems. I know that the redwood men would like to meet Mr. Pratt and the California Board of Forestry for the same purpose. I can not go very deeply into this subject myself. I used to think I knew a lot about it. I used to walk through the forests and think: "Oh, well, I know this game"—and then I met, among other foresters, Major Mason, and we had long discussions, and as a result of these discussions and the further result of reading a very long and interesting report on reforestation of the redwoods, I have come to the conclusion that I do not know very much about it and therefore can not discuss it.

This is primarily a "get-together" meeting, as I understand it, in the hope that the redwood men and the State Board of Forestry can get together on the basis of cooperation looking to the reforestation of redwood cut-over lands.

I might say for the benefit of those present and those who do not know it, that some of the redwood operators, representing about 55 per cent of the total mill cut of the state, have in the last year employed Major David T. Mason as forester to lay out a plan of reforestation, to suggest a program and to recommend a method of procedure. Major Mason has given this work a lot of time and a lot of study and has made separate reports, I believe, to those who employed him for that purpose. We shall doubtless get the benefit of the reaction from his studies before this meeting is over.

Now, as I said before, I have come to the conclusion that I do not know very much about this question. Governor Pardee has given this subject a great deal of thoughtful consideration, and I wish, therefore, to introduce Governor Pardee as the chairman of this meeting.

DR. PARDEE: Gentlemen, the State Board of Forestry do not claim to know any more about redwoods, or any other kind of timber, than Mr. Macdonald, and we do know that we do not know as much about it as he does. The state board, of course, is interested in all the forests of this state. We have no pecuniary interest, to be sure, but we have an interest as citizens to see the forests Used, *Used*, USED—but to the best possible advantage, not only by those who own them, but by the people of the State of California and by the whole people of the United States of America.

The state board has no fixed ideas. They have some ideas, of course, but those ideas are open to change, to modification, to revocation, and we want to talk the matter over with the redwood people as we have talked it over with the pine people. We are going to lay all of our cards on the table—what few we have—we have nothing up our sleeves—we have no concealments to make. We are going to be on the square as well as we know how to be, humanly speaking, and we are not only going to take you into our confidence, but ask that you take us into your confidence and tell us everything you have on your minds.

I remember some very red-hot meetings that the old State Board of Conservation had some five or six years ago with the timbermen of this state, and everyone of us said exactly what we thought and we said it pretty loud, but we left the meeting room understanding each other a whole lot better than we did before the meeting. Now, the state board is of course interested in forests. First, in the perpetuation of the forests by having them *Used, Used, USED*, don't forget that, under the best possible conditions, and then we want to see (if it is a possible thing to be accomplished), we want to see all the cut-over lands reforested where it is the economical thing to do.

I remember in 1872, when I was a young boy visiting an uncle up at Arcata and Eureka, of having a conversation with him about the redwoods. I said, "Uncle Lewis, how long are these redwood forests going to exist?" He replied: "Why, Georgie, they never will be exhausted." And yet even in my lifetime at the present rate, (I will not use the word destruction,) but at the present rate of use, all of us here can see the end of them. Now the use of the forests by the owners is a perfectly legitimate one. The state board has no quarrel with them on that score, but the state board is a conservation board in the best sense of the term. It wants the forests *Used* (that is the third time I have said that), but used under the best possible conditions, and it wants to see that the cut-over lands are reforested. I have been told several times, in a somewhat joking way by redwood people, that the redwood is a sort of asbestos tree, yet we can see a lot of trouble in the redwoods from fires. I instance the Big Basin where there has been a lot of trouble, and as I walk through the redwood forests I see the effects of the fires that have been.

Now the state board is interested as citizens and as officials in protecting these forests, and you of course, as owners of timberlands are interested. Beyond that, you are interested as citizens in seeing that they are protected, not so much for the benefit of posterity (which has not done much for us yet) but for our own benefit, and so, as I say, we are willing to lay all our cards on the table, face up, and we are going to talk just as we think we want you to do the same thing. If you have any doubts we want to know them and we want to get your ideas and then we are going to sit down and talk the whole thing over and we are going to come to some conclusion that will be at least partially agreeable to all of us, and that is all we want to accomplish.

First of all, I think it would be well to get the board's attitude. In fact, I am going to call upon our State Forester, who is the expert of the board, to line up the board's attitude. After that, I am going to call upon certain gentlemen to tell what they think and everyone here to tell what he thinks, and then we will shuffle the cards and deal a new hand all around.

MR. PRATT: When I read Major Mason's report I was more than ever convinced that there is no forest region that is more susceptible to forest management than the redwood region. I heard him talk at the University the other evening, at which time he gave the measurements on certain second-growth areas in the redwoods. I was astounded to hear that there was an area of second-growth redwood timber, forty-eight years of age, which gave a yield of over 130,000 board feet per acre. I doubt whether you can equal a growth of timber like that in any other region in the world. We do not consider second-growth timber as being of great value at the present time, but when we consider that Europe is depending almost entirely upon what we call second-growth timber and paying large prices for it, we can see the possibilities of a second crop of timber in this country.

Major Berry told me he paid \$25 per thousand feet stumpage for maritime pine in France for trees that were planted twenty-five years ago. This was for very inferior material. We would not consider it good for much of anything in this country—not as good as Monterey pine, which we do not cut for lumber. The supply of virgin timber in the United States is going to be exhausted within the next one hundred years. In fact, there are predictions to the effect that our supply will be exhausted within the next fifty to seventy-five years.

We are trying to secure a second stand in the Sierras in the pine region through fire protection. Colonel Greeley says that forestry is 75 per cent fire protection. Dr. Schenck of Germany, who used to be head of the Biltmore School of Forestry in this country, says that Colonel Greeley is wrong—that forestry is 95 per cent fire protection. The problem in the Sierras of securing a second stand is much harder than that in the redwoods, because the amount of slash in the pine region which becomes highly inflammable creates a high fire hazard, and this makes it very expensive to put in a system which will protect it from fire. Major Mason says that much of the redwood reproduction comes from seedlings, which I was not aware of before. It is a simple proposition, after logging in the redwoods, to protect redwood lands, and from the studies which have been made and which will be made by the University of California this coming season I feel sure you will be convinced that the protection of your cut-over lands with the idea of securing a future timber supply is an economic proposition.

What we want you to do right now is to give adequate fire protection to all virgin timber and cut-over lands. We want to help you. I can not say what we can do right now, but we have a little money which we can devote, I am sure, to the protection of these lands. I expect to make a trip to the redwoods this spring and I am sure that we can supplement what we have already done in the past two years in Humboldt and Mendocino counties. What we are asking you to do now is to cooperate with us in protecting your virgin and cut-over timber lands in order that there may be a second crop on these very productive lands.

DR. PARDEE: One of the most beautiful sights I ever saw was a grove of second-growth trees on the main branch of the Eel River up in Humboldt County on what is called "Eleanor Flat."

Fifty-five years ago I lived up on Clay Street hill in San Francisco. One morning my father took me out on the front porch and pointed to what is now called Redwood Peak, on which there was a stand of young redwood trees. He said "My friend Tom Eager went over there ten years ago and cut down all those magnificent redwood trees, and I want you to watch those young trees all the rest of your life." The second growth has come on and has been protected from fire. It is as magnificent a second growth as I have ever seen, for the locality.

You gentlemen are interested in the preservation of the forests and their use. That is the fourth time I have referred to their use. Your money is invested in these forests, while ours is a sort of a sentimental interest, but still not, because upon your prosperity depends to a certain extent ours. Our interests are mutual in the use of the forests and we want to see those forests taken as good care of as the economy of the situation will permit. We do not want any rules that are going to embarrass you—no extra expense put upon you that is not warranted, but we do want to get together and we do want to see these things brought about as well as they may be. Time of course will vary the existing conditions—will change the conditions and will change the rules and regulations which in all probability from time to time may be put out. We have no rules that are fast and fixed, but we are going to put some out after considering and talking with you gentlemen. We may not suit you entirely, but we are going to come as near to it as we can. We are going to get along with you as humanly as we can.

I would like to hear from Mr. Burnett of the Hammond Lumber Company. I want him to tell how friendly or unfriendly he is to the State Board of Forestry.

MR. BURNETT: Answering your last observation first, Mr. Chairman, I might say that we harbor nothing but the most friendly feelings for the State Board of Forestry and it will not be our fault if that feeling does not continue.

Some time since—possibly within the last six months—some of the redwood operators, mindful of their own interests and the development of their own operations, mindful also of the duty they may owe to posterity, mindful of their own sentiments (and they are capable of harboring the same sentiments that are found in the breasts of the State Board of Forestry), mindful of all these things, a group of redwood operators who represent at least 50 per cent of the total cut of the state, felt that in Major Mason they had found the person above all others who was best adapted to go over their lands and make a preliminary report on the physical possibilities and from an economic standpoint, of reforestation and continuous forest management, and to that end Major Mason was so employed. His studies in connection with the economic aspects of the lumber industry and his residence in the timber section, peculiarly fitted him for the job and added great weight to whatever his conclusions might be. Within the last six weeks Major

Mason compiled his report which was in two parts; that is, a general report on the general subject and to each company employing him a brief summary of the conditions bearing upon that particular company's own operations, its cut-over lands, etc.

Now, Major Mason happily is with us and as has been said already at this meeting, the question of reforestation is so largely bound up with the question of fire protection that I feel that Major Mason's discussion of the subject (he summarizes it pretty briefly) will point the way to what may be necessary or proper in the way of fire protection. I therefore believe that without further extending my remarks we should call upon Major Mason to give us the result of his observations as succinctly as he can.

DR. PARDEE: First, may I ask the attitude that the Hammond Lumber Company will take, that is, as to whether it is quite friendly toward reforestation and fire protection? I ask that question simply to clear up what has already been said. Will there be any objection on the part of the Hammond Lumber Company to a policy of this kind?

MR. BURNETT: None whatever.

DR. PARDEE: Major Mason, you should have a lot of things in regard to reforestation and fire protection on your mind—will you please accommodate us?

MAJOR MASON: If I told you all I had on my mind, I am afraid I would keep you too long.

I want to thank Mr. Burnett for his kindness in thinking that I am qualified to look somewhat into the redwood situation. I would like to impress upon you if I can, first of all, that what these redwood owners have been doing is truly a remarkable and unique thing in the management of American forests. There are in this group of companies the Hammond Lumber Company, The Little River Lumber Company, The Pacific Lumber Company and the Union Lumber Company, representing about 55 per cent of the annual redwood cut. This group owns about two-thirds of the timber owned by operators. The Union Lumber Company has already adopted the policy of managing its land permanently for the production of timber crops. The other companies have had submitted to them this report upon the basis of which they will decide as to whether it is practicable to raise crops of timber on their lands or not, and if not, why not. Personally, I think that it is economically practicable to do this. All I can do is to put my personal opinion before you in this matter.

I want to impress upon you that this relatively and actually large group of owners in the redwood industry has taken this forward step in the matter of forest management. In all the rest of the United States, I venture to say, not as many lumber companies are doing likewise. There are one or two companies in the pine region of California which have done a little toward protecting the second growth, with the thought that they may possibly manage the lands themselves or trade them off to the government. In the south, in the Gulf States, there is one notable example of a lumber company adopting a policy of forest management, and that is The Great Southern Lumber Company, which has adopted the policy of reforesting its cut-over lands. So the redwood industry has the honor then today—California has the honor of having this industry foremost among the lumbermen who are considering seriously the practice of forest management.

I want to tell you as briefly as I can of some of the things which appeared from this study of the redwood situation. In the first place, the climate of the redwood region, as you all realize very well, is favorable to timber growth. The very long growing season of the lower elevations particularly is just as favorable as that of any other region in the United States. Along the Gulf Coast there is also a very long growing season, but in the timber-bearing part of that region it is no longer than in the redwood region. The redwood region has the additional advantage that the soil is very much more favorable to tree growth. The fogs are favorable. But of all, redwood is a species of tree which, on account of its ability to grow in close crowded stands—its intolerance of shade—enables it to produce much larger yields of timber per acre than is possible in the case of the characteristic long leaf pine, an intolerant tree, of the Gulf Coast. So, we have a very favorable group of circumstances for the growing of redwood timber.

In order that any owner of land may take up forest management, it must first of all be possible to grow considerable quantities of timber of valuable species, and we all know that the redwood is a valuable species—extremely valuable in the old growth. We do not know so much about the second growth yet, but we are safe in

assuming that as the virgin timber supply is exhausted, this second growth will have a high value. That is the history of every forest region, that the second growth comes to have a high value when the old growth is gone. In fact, it usually has a much higher value than the old growth at the time when the old growth was at the height of its production or exploitation. We can look forward then, I believe, to very satisfactory markets for second growth timber. As Mr. Pratt has mentioned, the growth of the species is amazing. It is amazing to see how much redwood will grow in a given length of time on good soil. Mr. Pratt did not give this particular area he spoke of full credit. In the first place, only about 90 per cent of the measured area was occupied by second-growth and instead of 130,000 feet to the acre, it was 137,000 feet to the acre, forty-eight years old. Such a stand of timber as that is a remarkable one anywhere. There is no record of second growth of soft wood that has ever given even approaching such a yield as that. We must of course keep clearly in mind that this particular area was on the very best possible quality of soil—a deep, alluvial, river bottom soil along Big River, ten miles south of Fort Bragg.

The average quality of soil, in my judgment, when properly managed will grow annually about 800 board feet per acre each year, but this growth while it sounds low, as compared with the 2800 feet of the stand mentioned before, is still an exceedingly high growth as compared with the growth of other species in the United States. We have then the species and the climate which will produce a heavy crop in a reasonable length of time. These redwood trees of the age of forty to fifty years are easily of a size to be considered first-class saw timber in any other region than California, Western Oregon and Western Washington. In fact, in other regions of the United States many of those trees would be considered unusually large.

I was rather interested in what Mr. Pratt said of Colonel Greeley's comment that forest management is 75 per cent fire protection and Dr. Schenck's criticism that he was wrong—that it was 95 per cent. Here in the redwood region we have another peculiarity—that fire protection is not as large a proportion of the problem as it is in the judgment of Colonel Greeley and Dr. Schenck. They are no doubt right as applied to the country in general, but the redwood forests are unusually safe from fire. I do not mean by that, that there is no danger from fire, for I am well satisfied there is, but the safety from fire is much greater than it is in any other region (excepting the southern cypress swamps) that I know of. The protection of the old growth redwood is an unimportant matter relatively. It is something that should be done because it is believed that it will pay, and it can be done quite easily and at a decidedly low cost. In protective work the aim should always be to reduce losses plus cost of protection to a minimum. If you have no protection your losses are apt to run too high. If you have too intensive protection your costs will run too high. It is cheaper to take some losses with a fairly good system of protection.

There are two distinct phases to the matter of fire protection. One is with reference to the second growth, and the other the old growth timber. I think there is no disagreement among those who are at all familiar with redwood that second growth, especially before it reaches the age of twenty years or so, if it is going to be managed at all, must be protected from fire; but there is quite violent disagreement as to whether it is necessary or desirable to protect old growth timber. Men who are absolutely honest, who have been in contact with the redwoods for a great many years, who are thoroughly familiar with the situation and who are good observers, have told me that they are thoroughly convinced that it is not necessary to protect old growth redwoods because fires do not occur in old growth redwoods—at least to an extent that warrants any expense whatever for protection. I want to say that I have the greatest respect for those views although I differ most radically from them. Probably neither I nor the others who think differently have yet gotten all the facts. We must get more facts about the matter of protecting the old growth to know just what ought to be done and how best to do it.

I want to give you briefly my reasons for believing that old growth as well as second growth needs protection. In the first place, any living tree is producing wood—it is growing—it cannot be alive and not grow. It will each year produce a layer of new wood between the older wood and the bark. Now, that does not mean that invariably each live tree has a net production of wood for in some other parts of some trees there may be a loss which offsets the new growth. There are various things which cause loss. One which is going on constantly in a great many trees, especially in the older trees, is the consuming of the

tree by disease—the tree is gradually rotting away. Fortunately, again in the redwoods we have a species which is consumed only very slowly by disease, but it is attacked, and injured, and slowly consumed. Now this is one of the factors which offsets growth. It may be said that in all probability the old growth redwood forests as we see them today are in just about the same condition as they were one thousand, two thousand or three thousand years ago. Ever since the climate has been as it is now in all probability the redwood forests have been in substantially the condition in which we now find them. Without those destructive forces and with the growth of the wood going on continuously, there would be a very much larger accumulation of wood than exists today.

I have already mentioned rot as working against tree growth, but that is not the only thing. The other principal destructive force has undoubtedly been fire. There have been many fires in the region. I do not know of a single acre of old growth redwoods which does not show fire scars—usually rather severe fire scars. It is believed that fires have occurred on each acre on an average every seventy, eighty or one hundred years in the life of the stand. It has been said that the Indians used to set fires to clear out the undergrowth so that travel would be easier. At any rate, there have been fires and those fires have done damage. Fire and rot working together have balanced growth.

Since there has been a great deal of discussion as to how much damage is done by fire in old growth redwood it appears that the logical thing to do is to find out. We are not going to settle anything by arguing. We must get the facts as to how much loss there is when fires occur. We must also get the facts as to how often fires have occurred within the past twenty years, for instance, under various conditions in the old growth, and with those facts it will probably be evident whether we should protect, or should not. I am of the opinion that the facts will show that fires are injurious and that we should protect, but it may be that the others will have the best of the argument when we get through. If forest management is decided upon by the companies who are considering the matter, but have not yet decided upon it, they will of course install a protective system for their second growth lands, and that protective work can automatically be extended to the old growth if, and when fires do occur.

We find in the redwood region some very fine stands of second-growth. Some examples have already been given. There are a number of thousand acres altogether of excellent second growth stands which were originally reproduced partly by sprouts coming up from the stumps and partly from root suckers and seedlings which came up in the space between the stumps. But those fine stands that we find are practically all of them more than twenty years old today, and that is because in the older cuttings it was customary for the early operator to leave some of the redwood trees that were not very promising. In addition, a great many of the Douglas and white firs were also left, and they seeded up between the sprouts. But present practice of cutting removes practically all the trees, so that the reproduction which does occur consists almost solely of the sprouts from the stumps. The indications are that these stump sprouts will furnish the necessary reproduction for about 50 per cent of the area—the remaining area being left to grow up to brush, or perhaps, in some cases left for grazing, but at any rate it is not reforesting as did the areas cut over in earlier operations.

If forest management is to be put into effect one method is to leave seed trees (which was done unintentionally in the older days), but probably that will not be done on any very great scale for two principal reasons: One that the seed trees are too valuable from a stumpage point of view to justify leaving them, and the other that the seed trees which would be most effective if left at all would be Douglas fir and white fir, which species are probably less desirable than redwood for reforestation purposes. For these reasons it looks as though it would be better to plant seedlings in the space between the stumps to reforest the other 50 per cent of the area.

What are some of the reasons why owners and communities should be interested in reforestation? The redwood industry characteristically is one in which the operations are large, with heavy investments in large plants. It is a wood which tends to specialty uses which means more refinement at the plants, and consequently, more expensive plants. Further plant investment will most certainly go on for a number of years to come. If something is not done to provide for a perpetual supply of raw material for the plants, some day very large investments will have to be scrapped and practically thrown away. The cost of reforesting is in my judgment small as compared with the benefits derived, especially from the point of view

of maintaining these expensive plants. It is on the some theory as that of applying a coat of paint to an iron bridge every year to keep it up. One can afford considerable expense in maintaining a valuable forest property rather than to let it go to pieces.

Another reason for forest management is the relation of the public to the lumberman. The public, whether the lumberman likes it or not, feels that it has a most decided interest in how these lands are managed. Take the community around about Humboldt Bay, for instance, where there are many who feel that Eureka has a very unpromising future, because some day the timber will all be gone and with it most of the prosperity of Humboldt County. The same thing applies to the railroad that runs to Eureka. If the supply of timber comes to an end, it is highly improbable that the other resources of Humboldt County will justify maintaining a railroad. On the other hand, if the forests are maintained there, the railroad tonnage will not only be fully kept up as at present, but to my mind can be greatly increased, and there can be a greater development of the forest industry and of the dependent industries than there is at present.

There are of course, a great many other points in connection with this whole subject which could be taken up, but I think I have tried your patience long enough already and will stop at this point.

DR. PARDEE: Major Mason, you say that you were employed by 55 per cent of the redwood owners?

MAJOR MASON: Yes sir.

DR. PARDEE: What became of the other 45 per cent?

MAJOR MASON: I believe that the other 45 per cent will also at some future time be interested in this subject.

DR. PARDEE: Is it not interested now?

MAJOR MASON: I do not know.

DR. PARDEE: Is it enthusiastic?

MAJOR MASON: Not that I know of.

DR. PARDEE: It is small stuff people?

MAJOR MASON: No, I would not say that. The three largest producers are in this group who are doing something. In the 45 per cent there are some other owners who are also large producers; but I will say this: In the case of a number of the smaller producers, their ownership of land as to acreage is not such as to make forest management a very encouraging proposition for them—not all of the others but some of the others. There are some of the others who probably would find forest management as beneficial as any in this group who are interested.

DR. PARDEE: The example of the big people will have a good effect on the little fellows?

MAJOR MASON: I think it will.

MR. BURNETT: In regard to the 45 per cent, I do not know whether they had a chance to be other than silent or not, but I am sure that Major Mason did not intend to omit anybody. My idea is this: The report as I have mentioned, is in two parts. The major portion is a general study. It is my idea to talk the matter over with the Secretary of the Redwood Association or with the California Forest Protective Association with the object in view of having this report mimeographed or printed so that you gentlemen may all have a copy, and this silent 45 per cent can get it and read it and think it over.

DR. PARDEE: (To Major Mason). Major, what have they done toward the protection of cut-over land, if anything?

MAJOR MASON: Probably the only protective work—in fact, about the only fire protective work is being carried on by the Redwood Fire Protective Association in Mendocino County. Its executive officer, Mr. Swales, is here and can tell you a great deal more about it than I can. In the case of most of the other owners I might say they have believed up to the present, that the cut-over lands should be managed for grazing. I am speaking now of the companies in Humboldt County where cut-over land is more valuable for grazing. Up to this time their object has

been to keep the land in good condition for grazing, which of course does not at all oppose fire.

DR. PARDEE: Are there any owners of small tracts of 160 acres or half sections?

MAJOR MASON: Relatively few.

DR. PARDEE: A large percentage of the acreage is so that they can be rounded up and talked to, and persuaded, if possible?

MAJOR MASON: I should judge so.

DR. PARDEE: Well, the outlook is not very bad then?

MAJOR MASON: I should say the outlook is good. I believe that within the next four or five years that anywhere between 60 and 80 per cent of the redwood cut will be coming from land that is under management.

DR. PARDEE: We have made a start at it then?

MAJOR MASON: A fine start, I should say.

DR. PARDEE: I should like to hear from Mr. Cole of the Little River Redwood Company.

MR. COLE: We are one of the smaller mills who participate with the larger mills in engaging Major Mason in this review of the whole cut-over situation and the reforestation of the redwood lands. For many years the handling of our cut-over lands has been a real problem. We did not know what we were going to do with these lands, if they were cut over like most of the other operators, we had the idea that their greatest economic use was for grazing purposes. In the next place, we made no special effort to keep fire out, so long as the fire was under control. This was the general situation in Humboldt County. When the proposition was first mentioned of Major Mason's being engaged we submitted very graciously and I think that all of the other smaller operators would have done so, had they been approached without protesting the small cost. There is a very cordial feeling in Humboldt County toward the State Board of Forestry on account of what they have done along conservation lines. It must be very heartening to the redwood people here to have them express themselves as they did, for the economic aspect of reforestation is one of the many aspects that would first have to be considered. In connection with the economic aspect there is the question of taxation that is still one of the features that will cut a very large figure, it seems to me, in what the redwood people are going to decide to do in forest management, if the counties adopt the policy that has prevailed up to the present time. Another thing to be considered is this: If the redwood man protects his forests and gets a reasonable second growth, as that forest grows up the assessment rate will continue to climb and the redwood operator and timber land owner I am afraid, will be obliged to forget the duty he owes to posterity of which you speak. I believe that the State Forestry Board has it within its power to render not only the redwood operators, but the forest owners in California and the public as well, very signal service in connection with some state policy looking to assistance in carrying these lands, because from what you have said I know that you appreciate that forest owners are not the only ones interested in the perpetuation of the forests and for that reason I think the owners should not be the only ones to carry the burden of perpetuating these forests. Undoubtedly we will be forced to take care of trees that are growing and to see that potential groves are given an opportunity to develop, but as to whether we can go further than that is a question we have not decided.

Major Mason's report is going to have this effect: That insofar as we are concerned we will make an effort to keep cattle out of our lands and keep out fires and I know that the people of Humboldt County are all anxious to cooperate with the State Board of Forestry. We are simply looking for light to work together to see where the best can be accomplished.

MR. WILLIAMS: This question of taxation, Mr. Chairman, seems to be the nubbin of the whole situation, and it has been running through my mind that it would be a good idea to have a committee appointed, composed of a member from this association, one from the pine association and one from our own organization, to make a study of this taxation problem and to report back a tentative plan. In Louisiana, the plan is to encourage the care and protection of cut-over lands and a specified rate of taxation is made for a period of from 15 to 40 years, the owner of the lands

complying with the conditions imposed by the law. Something of that sort might be introduced into this state with a great deal of benefit to the state and to the operators as a whole. I believe a plan of this kind would be worthy of consideration at this time.

DR. PARDEE: The state board has had in silent consideration this question of taxation for some time, but you have got to educate the people of this state—they are not yet educated up to that point. There are counties in this state where, I am told, that if the redwoods were not taxed there would be no public schools. I do not know how true that is. You have got to educate your people, but I do not know how we can go about that yet—and still Captain Williams' suggestion as to a joint committee to study the situation and report on it at some future time is a good one and ought to come, but of course you would have to amend your constitution in various and sundry ways and get the support of your people throughout the state to carry such a constitutional amendment or several of them, if necessary, so that the question is a very deep one and can not be decided off-hand, but a lot of these other things can be put into operation or started, in the way of saving second growth, keeping the fires out and taking care of what we already have, so whenever your association wishes to appoint such a committee as Captain Williams has spoken of I have no doubt in the world, in fact I am willing to hazard the statement, that the State Board of Forestry will be glad to cooperate, remembering, however, the difficulties of the situation and the things that must be overcome in order to produce the result.

I would like to hear from the Union Lumber Company. I remember a very pleasant visit I paid to them in old Fort Bragg, and I remember some discussions we had in the old Conservation Commission with the representatives of the Union Lumber Company. They were warm at times, but I must say that we left the room very kindly disposed toward the Union Lumber Company, in spite of the hard things said about us.

MR. JOHNSON: I remember the circumstance to which you refer. About this fire protection, we do believe in protecting timber. It is little damaged when fire gets in, but the cost of protection is so small that it is wise to protect it. We also believe in protecting cut-over lands. We are going to do that. It is also our intention to do something with the acreage that is cut over. This approximates about 1000 acres a year. We do not know exactly what to do, because the more I look into the reforestation problem the more I realize it is an inexact science. We have had some expert advice and we do not know just exactly what to do. The State University has put in a lot of trees at our place. Of course, we know that redwoods sprout freely. I tried to stop that. Years ago I became a rancher and we tried to make a ranch out of 4000 acres of cut-over land. There are still 1000 acres that are pretty well cleared off. The other 3000 acres are covered with second growth and yet we spent a lot of money cutting down the sprouts every year, but at any rate I will say that if that was a crime, "the punishment fitted the crime," and we managed to make a pretty good showing every year by increasing the price of butter, and in that way the farm made some profit.

To me it is a wonderful thing that the State of California has a Forestry Commission that is striving constructively with the lumbermen to work out their problems. I am very much impressed with what Major Mason has said, not only here, but in his report about the peculiar condition of the California redwood section, in connection with reforestation and I hope a lot of the others will do as we are doing, although I do not know whether that will have any influence on a future lumber supply. Now, about a yield tax—I am afraid of a yield tax, because I do not know what kind of a yield tax it will be.

DR. PARDEE: Neither do I. It is sometimes better to "endure the evils we have than to fly to others we know not of." That is why we have been so slow about everything of this kind. Your company will, I hope (I almost said "of course"), be willing to go into a sort of partnership with the state board in this matter—so that we can go in and inspect your lands and then sit down with you and smoke our pipes and talk it all over.

MR. JOHNSON: Yes, we will be mighty glad to have you do that. And you will have a fire guard right around you, so that if any fires are started, we can put them out.

DR. PARDEE: Do you remember, it used to be the opinion in the old days that the fishermen set the fires—will you admit fishermen?

MR. JOHNSON: Yes, we will be glad to let them come up.

DR. PARDEE: We will lay out a sort of a disjointed plan—one that will fit generally, perhaps rather well, but that will fit in a way, and then we can cut, and splice, and refit to suit the locality and in that way we can perhaps arrive at some conclusion as to what should be done at the start to protect cut-over lands, and, perhaps, before it is too late some of these experts can tell us how to make the cut-over land pay better as reforested land than as grazing land. I have almost always been opposed to turning cut-over lands into grazing lands. To my notion, although I am not an expert, the people who are doing that are not making much headway, except in certain localities. All those things must be considered, and we are going to sit down with our corn-cob pipes and talk it all over. It may be that some of our preconceived ideas will have to be modified on both sides, somewhat. We are willing to modify ours, if we have to, but we are going to be as reasonable as human beings can be in regard to those things, and we are going to visit you and talk with you about it and do whatever seems to be the best thing to do as a starter and let the thing develop as it will. Now, Mr. Johnson, while I think crop taxation is all right, I do not know what kind of a tax it is going to be, but I am willing to try something once, always, and we have got to make a start along those lines somewhere—when or how I do not know.

MR. MACDONALD: Chairman and gentlemen—this proposition of a crop tax and the governor's statement that he is willing to try anything once makes me think that it is something like the smallpox. The changes in taxation methods are not unlike the smallpox—if it does not kill the patient, it is going to leave a lot of bad marks, and I think this matter of taxation is one that should receive very serious consideration before it is experimented with.

There is no doubt that in this forest management problem—the reforestation of cut-over lands—there is involved the question of taxation. The private owner of cut-over lands who is reforesting for the benefit of posterity—incidentally, for the benefit of his corporation fifty to seventy-five years hence—must be relieved of some part of the tax on those lands. In Humboldt County, where cut-over lands are taxed, from the poorest lands away up on the mountain and hill sides—regular sandstone country—all the way from \$5 per acre up to \$40 per acre, the imposition of the tax becomes quite a burden, if you are not going to get anything out of it. We have been using our cut-over lands to some extent for grazing purposes, but I do not know that that is a paying proposition. In five years after our redwood land is denuded, it grows up so thick with brush that cattle can not make a living and the number of cattle per acre is reduced very materially and the price of clearing land, so as to make it habitable for cows, is too expensive, and, in my opinion, growing out of my experience, I think that the land up there is very largely only fit for reproduction purposes.

And now, on behalf of the Pacific Lumber Company, I want to assure the State Board of Forestry that the Pacific Lumber Company stands ready to cooperate with the state authorities and with the federal authorities and with all of the mill owners in the direction of solving these problems associated with the reforestation of cut-over lands and the protection of the standing timber. I do not know whether it is worth while taking up any more time discussing the question of fires in old growth timber or not. That old growth timber has been there some thousands of years—long before the white man set foot upon this soil, and when the white man came along he found some very magnificent forests. When the Digger Indian went in there he did not know anything about the beetles, and the forester thinks that it is fire that brings the beetle, and I do not know whether it is or not. The Indians used to set out fires to clear the forests, so that their traveling and hunting would be made easier, and those fires doubtless killed the beetles, but the government comes in and says: "We must not have any fires before the beetle comes along, as that furnishes another menace to our standing timber." I think, as Major Mason says, it is a subject for deep study and I do not know whether we can go off half cocked to do something unless we know that that is the proper thing to do.

I think in the matter of solving our reforestation problems we have got to make a start, and from our past experience I believe that our other problems will be solved as we go along. In Humboldt County, up in the Freshwater country, we have about 40000 acres of cut-over lands, which were cut over in the nineties. Major Mason says it is the finest stand of forest reproduction he has ever seen. That land has never been used for grazing, and in the twelve years I have been in Humboldt County I do not know of a fire that has been in there. It is a magnificent

stand of timber and covers about 4000 acres. I think that piece of news should tell us something about how far we should go, or about how far it is necessary to go in order to reproduce timber on cut-over lands in the redwood country. The cut-over lands which have been used for grazing purposes for a great many years will doubtless have to receive some additional treatment in addition to what nature gives, because the cattle trample down everything before them. Mr. Johnson, and Mr. Burnett and Mr. Cole, have so very fully covered the matter from the standpoint of the lumber operator that I do not think it is necessary to take up any more time. We are here in the interests of cut-over land; we are deeply interested in the problem of reforestation and other forest problems, and we invite you all to Scotia with all your emoluments, hereditaments and appurtenances, to stay as long as you please.

DR. PARDEE: I have a very distinct recollection of the hereditaments at the Pacific Lumber Company's plant and the appurtenances thereto appertaining, and look forward with great pleasure to some day accepting Mr. Macdonald's kind invitation.

The question of taxation we are not here to settle today. It is one of the curses of civilization and we have to deal with facts as they come. We will make it a big proposition yet. I am glad to know that this matter of reproduction and the protection of cut-over lands has occupied so much of the time of the gentlemen here today. It may not be amiss to say here that we took our lives into our hands when we went into the forests or visited the headquarters of a forest lumberman in the old days. We would feel perfectly safe now under any consideration and in any circumstances.

MR. MACDONALD: Not only safe but welcome, and we are going on with this work the best we know how, with your cooperation, and we know we will get results sooner or later.

DR. PARDEE: We hope, sooner, but later, if necessary. I would like to hear from Mr. Swales of the Union Lumber Company.

MR. SWALES: I have not much to say other than that we are deeply interested in this subject. In the matter of fire protection, I believe in thoroughly protecting these cut-over lands, and to my mind the problem in that direction is going to come from settlers. As you know, settlers are clearing lands all the time and setting out fires, and last year on the Union lands we had to fight two fires for which we had to pay the expenses of putting them out. We have instructed our patrolmen in going around and calling on them to tell them to watch out for fires. It is going to take some little time before we can get the very best of protection, but I believe in the end we will get it. However, we are making a start. We have also made a start in the reforestation of our cut-over lands. We have put out this year a great many trees for experimental purposes, to find out how they will do and whether they will grow on this slope or that slope. What we want to do, if possible, is to reforest entirely with redwoods. We believe that a solid block of redwood forest fifty years from now will be worth a great deal more than a mixed forest, but we have to experiment first to find out.

I would also like to state further that this year the Union Company is starting a nursery in which we aim to grow 1,500,000 trees and set them out, which will take up between 600 and 1000 acres a year and that is how we feel about this entire forest problem.

As to fire protection in virgin timber I believe that there is a certain fire hazard there, and although we know that fire runs through the redwoods and on going through that same forest after a fire no apparent damage is in evidence, still we know there is pine and tanbark oak burned and that goose pens are made in the redwood trees, which causes a certain amount of damage. The goose pens make it hard for the fallers to lay the trees where they would like to, consequently, they are damaged a great deal. I think, for the small amount of money that it costs, we could afford to pay a tax. The highest assessment we have ever made in our association in Mendocino County is one and one-half cents per acre.

DR. PARDEE: Did that give you adequate protection?

MR. SWALES: Yes, it did. In other words, the trouble has not been in the district which we controlled, but we have been fighting fires outside of our district to keep them from coming in. I think it is very cheap insurance for a timber owner to pay from one cent to three cents per acre for fire protection, for I think he will find in years to come that it will save him money.

DR. PARDEE: Did I understand you to say that fires set by settlers are causing you much trouble?

MR. SWALES: Some of them, yes, and some, no. Some of the settlers do not care. It all depends upon the class of men. There may be some of foreign birth who are pretty hard to talk to and who are suspicious always. I think before a great length of time we will be able to educate these people so that they will be able to see things as we do.

DR. PARDEE: How about the fishermen—any trouble with them?

MR. SWALES: I am one myself.

DR. PARDEE: I used to be.

MR. SWALES: They give us a certain amount of trouble—they are bound to—and the automobilists will cause us trouble always. It is, I suppose, a case of education right down the line. We have got to educate the people of San Francisco, for instance, who desire to enjoy the forests, that they must be careful with fire. The danger does not come from our logging fires, because these are put out instantly, but it comes in almost every case from the man who comes into our camps and goes away without putting out his fire. It is a case of education right here in the big cities, not so much in the forest lands.

DR. PARDEE: The country is being pretty well taken care of in the newspapers, I see, through press clippings—that is, in regard to the necessity for care on the part of the camper, and the fisherman and the automobilist.

MR. SWALES: The Pacific Lumber Company has started something that is a fine thing. They have put tables in their camping grounds on certain of their holdings. People come along and use those tables and go away, leaving them in pretty good shape. The company has, in a way, put them on their honor to leave the place in good condition and the public has come to look upon the company in the light of a public benefactor.

MR. MACDONALD: Do you know that two of the worst fires we have had occurred on the line of the Northwestern Pacific Railroad and were started by section men. It did \$5000 worth of damage to the down timber.

DR. PARDEE: The section foreman needs educating, too. Of course, it is a hard matter to get at, but it can be done.

MR. MACDONALD: I have mentioned that because I think that the State Board of Forestry should call the attention of the railroad people to the damage that has been done on account of these fires.

DR. PARDEE: We will make a record of that and see that the matter is taken up with the railroad company.

MR. PRATT: My experience in Humboldt and Mendocino counties has shown that split-stuff operations constitute a great fire hazard. I would like to ask Mr. Swales if adequate protection by the state, of areas lying outside the association's lines, would be the kind of cooperation he would like us to give, rather than cooperation in the protection of the association's lands.

MR. SWALES: I would like to say in regard to that, that I feel this way: We prefer to protect our timber through an assessment made on the various owners. Now, all we would like to ask, and I think Mr. Johnson feels the same way, is that the State Board of Forestry will deputize our wardens and give them power to enforce the state fire laws. We will then turn all violations over to the State Board of Forestry and will prosecute in the name of the state. In other words, we do not want the people to think that it is the Union Lumber Company that is making the prosecutions. That, to my mind, should come through the State Board of Forestry. The outside lands that are not under our association, I think, could very easily be handled through your county warden, who could look after them, and in case we ever wanted to call upon the State Board we could do so in connection with a great many of our problems. We are going to have our forest problems and we would like to feel that we could come to you with them and that you would help us out. Now, as to paying for this we feel that assessing each member will take care of this. What we aim to do in the association is to try and bring all the members who are in there—bring their cut-over lands under assessment. In other words, the Union

Lumber Company and the others who are members of the association are only paying on their green timber, whereas, the protection of their cut lands is being borne by the company itself—that is, the cost of it—so I think any arrangement you would care to make with us would be very agreeable.

DR. PARDEE: I can assure you that we are willing to do anything we can. If I had my way (but I can not have it—I never had it in my life) the State Board of Forestry would furnish protection at the expense of the state—but we can not get the money—the state can not get it for there are governors and legislatures and people like that to consider in the matter. Of course, we will do what we can. How much we can do in this particular case of the redwoods is limited to what we can get, but we are going to do what we can and that just as soon as we can. I rather think that this coming spring you will find Mr. Pratt, or Mr. Rider, or some of our people looking the matter over, or talking with you on the ground and making a report as to what we ought to do, and then we will decide on what we can do, but we will do all we can.

I would like to hear from Professor Mulford.

PROFESSOR MULFORD: If this building is in existence fifty years from today, and there happens to be a meeting in this room of lumbermen and others interested in forestry, I venture to predict that every man in the room will know, without anyone having to tell him so, that the places in the United States best adapted to permanent lumber production on a large scale are these: The southern pineries of the Gulf and South Atlantic coasts; the white pine region of the northeastern states and of northern Michigan, Wisconsin and Minnesota; the Douglas fir region west of the Cascades; portions of the Sierra pine region, and the redwood country. Of all of these sections, the redwood country will be the smallest in area, but in my humble opinion it will probably be one of the two which will produce the greatest yield per acre, the other largest yielder being the Douglas fir country of Oregon and Washington.

The redwood region has a climate and a soil conducive to very rapid timber growth, yet most of the land is not agricultural. It is the home of one of our very valuable timber species. It is easy to start new crops of this species. Water transportation is at hand and the distance is short to what is going to be a great center of population. As a result of this combination of factors, the redwood region holds out great promise. But all this is the mere opinion of a college professor and, therefore, worth nothing. I, myself, would not spend my money on such generalities.

We want, not generalities, but facts. Last summer, four members of the forestry faculty of the University of California were discussing how we could best use the small amount of money and time that is available for investigative work. We decided to give up all our other investigative work for the present, in order to get facts regarding the redwood region. This was done in the face of the fact that some of the projects to be discontinued are of real importance. We are now devoting practically all the funds available for investigations to work in connection with second-growth redwood. I want to report this action to you in order to prove to you our interest in the redwood region and our faith in its future.

The figures Major Mason has just given you were gotten by the Division of Forestry of the university, as the beginning of this program of ours. The figures thus compiled are the first of a long series that we hope to obtain. We already have much data from different sources. When the work is completed, it will be at your disposal.

DR. PARDEE: May we not hear from Mr. James?

MR. JAMES: We have no cut-over lands. We are not operators. We are merely holders of timber land and therefore I am not competent to speak on the question of cut-over lands, but I have thought a great deal about this reforestation question and am deeply interested in it. I have thought all along that the greatest obstacle in the matter of reforestation is the taxation problem, and I don't know but that I think so still. I am pretty certain that the holders of redwood lands would do everything in their power to reforest the lands, if they did not have in front of them the bugbear of high taxation for the next fifty years. If you will just figure up the taxes—not to speak of the interest on the investment—but just take the taxes, and the interest on the taxes, you will discover that it amounts to a great deal more than you realize. I have, therefore, always maintained that one of the greatest obstacles in the way of reforestation is this question of taxation. However, if that could be put, as Captain Williams has suggested, on the basis of a minimum assessment, I believe one of the greatest obstacles in connection with the redwoods would be done away with.

In regard to fire protection: We all claim that the redwoods do not need much protection, but we keep an eye on them just the same. Speaking of settlers causing trouble, some eight or ten years ago we had a fire in the redwoods and I called upon one of the settlers for help. When the fire was put out, I sent him a check for \$25. It developed that whenever that settler wanted a little money, after that, there was always a small fire in the redwoods. My observation is that large operators and timber owners are taking good care of their lands—it is to their interest to do so—and I do not know that we can improve very much on their methods. It would be hard for me to suggest any other way in which we could improve on the methods employed by the large owners of redwoods. We do not do very much ourselves, although in every locality in which we have timber, up in Humboldt and over in Mendocino, we have men who keep us posted on anything that is going on and they let us know immediately about fires. We have found from observation that trouble comes from outside ranchers clearing land and from the split-stuff operators—those small fellows with about forty acres or so—who go away and leave everything unguarded that is a menace to the country. If some way could be devised to regulate these things without working a hardship on the large operator, I believe it would be a good thing.

As I said at the beginning of my talk, we are not operators, but we are with the State Board of Forestry and with the operators who have gone to the expense of engaging Major Mason to give his opinion on these matters and we would like to see more of the land reforested.

DR. PARDEE: I would like to hear from Mr. Rhodes of the California Protective Association.

MR. RHODES: Something has been said here about cooperation and I believe that almost everyone who has spoken has mentioned it. Last fall, after a study of about a year, I wrote a series of four papers on Timber Growing in California, and the last one of them—the fourth—was devoted to the subject of cooperation. I think the way that worked out was that there should be cooperation on the subject of securing a full stand of timber, and in working at those papers the matter of having a full stand of timber on any land that will grow trees showed up as very important. If half of the land only is growing timber it may be compared to the wheat farmer who has only half of his land sown to wheat, and who has to charge off against that half crop the expense of growing it, taxes, insurance, fire protection, etc., so that it seems to me that cooperation to the end of having a full stand of timber would be one of the best things that the owners of timber lands could undertake.

Another way in which cooperation could be carried on would be in the number of trees to plant to the acre and the kind of trees in different locations, and those things that Major Mason has mentioned in a practical way as being contained in the reports which he has made and which I hope we will have an opportunity of seeing. Cooperation of this kind will mean that each one will have a different experience and from these experiences all will learn, so that it will not be a very great number of years before the combined experiences of all will go a great ways toward showing what are the best methods to be adopted to get a full stand of timber.

As to protecting the timber from fire, which is the next matter of importance, in my opinion, you will find that your cooperation reaches out a little further. First, you cooperate among each other. Then the counties are interested, as they are getting some revenue, and will have to protect the timber from fire. Next, the state will have to be interested, and they are interested, as shown by their presence here, and the federal government will have to be interested, and they are interested, as evidenced by their cooperation under the terms of the Weeks' Law.

Now, as to the matter of taxation. It happens that in this state, under our system of taxation, that the counties are the only ones particularly interested in the tax on timber lands. The state does not tax them, so that there has to be cooperation with the county assessors and boards of supervisors in the matter of taxation. They must be brought to see that it is going to take a long time for these trees to come to a profitable size and that the people of the county will get a great part of the benefit from them, and that in the end there will be an income from these growing trees—there will be something there to tax, but that until that time they can afford to lay down on the annual tax—that is—to keep it within a certain limit. I believe that it ought to be kept around five cents per acre. That amounts to two and one-half cents on \$100 assessed valuation. Then we would have to meet this proposition that in some of the counties, and more particularly in Santa Cruz, they are assessing some of the cut-over land ten cents to fifteen cents, and in some cases, twenty cents

per acre, and that is too high. It will be necessary to impress upon the county assessor that as the timber gets big it is worth a lot more than when it is smaller and it will have to be assessed higher. We may have to handle it in the counties, but it will eventually come to the point where there will have to be some legislation to help fix that, so that the county assessors would not be apt to oppose the tax.

There is another element and I should say that that would be cooperation between state authorities, the owners and the federal authorities who have to have the utilization and distribution of forest products because by their influence on freight rates and the methods of utilizing timber and the influence they will have with such men as architects and builders. Instead of having that certain influence they might be called upon by such an institution as the Forest Products Laboratory at Madison, Wisconsin, they can put a considerable percentage of short lengths on board cars. That would be cooperation in the matter of utilization and distribution, so that there are all those interests that can cooperate in all those propositions.

Then there is another. In order to do this, we have to have the cooperation of the public through publicity. That was one element Major Mason touched upon. He spoke of the natural conditions favorable to timber growing in California, and it has struck me in making the studies that I did, that many of the large sawmills own their own timber lands, carry on their own logging operations and everything that happens, from the growing of the timber to the cutting or sawing of it is carried on as a unit. It is a different matter in a country where one man owns the timber, he sells it to the logger and the logger sells it to the mill. There is not that unification in the matter of economy. It seems to me with conditions in this state which are so favorable for the reproduction of second growth timber from an economic and industrial point of view, that the owners of cut-over lands should be encouraged to bring them under reforestation as quickly as possible.

The California Forest Protective Association, having worked with all these different agencies and with all these things in view, is willing to cooperate with the State Board of Forestry with the idea in view of coming to a better understanding and carrying the message back to the timber owners and operators, and we will be glad to continue in that work.

DR. PARDEE: Thank you. I do not know all of the gentlemen here but I hope everyone has something to say. Mr. Hickey, have you anything to add?

MR. HICKEY: I have nothing to say.

DR. PARDEE: Are you agreeable?

MR. HICKEY: Very much so.

DR. PARDEE: Has anybody else anything to offer?

MR. BURNETT: I would like to make this suggestion. There has been some discussion of yield tax. The thing has gone along so far that it seems a very difficult matter to approach as regards standing virgin timber, but I do think it would be well worth while to determine what is the revenue derived by Humboldt County from cut-over lands. Have you such a study, or do you have lands that have not been devoted to grazing?

MR. RHODES: We have them up to 1913.

MR. BURNETT: There is nothing insuperable about getting an amendment to the constitution that would exempt from taxation lands which are devoted to the raising of another forest crop. The time to do that—put through such a thing as that—is now, before the revenue outlook is large and before it amounts to something that is impossible to face. What I am wondering is whether or not we are going to repeat the conditions that are extant in Michigan, or, are we going to work out a policy in the nature of perpetual forest management. I believe there is something to be done in regard to this now. I can conceive of an amendment to the constitution going through that would determine as to whether certain lands were so dedicated, so being used. I do not believe that is beyond the realm of possibilities at all.

DR. PARDEE: That part is comparatively easy. I had in mind the greater subject of yield tax which is a different proposition altogether and would be a serious matter and require a great deal of attention.

MR. BURNETT: I believe it would be a good plan to start a yield tax on second growth timber.

DR. PARDEE: Speaking of Michigan, I was down there several years ago and I went around quite a little. I do not know when or where I have seen so many discouraging things. Nobody dared paint his house, and when I inquired why,

they said they did not dare to because if they did the assessor would come around and raise their taxes. If we could take our people to Michigan and Wisconsin and other places where things like that have happened—give them a sort of an excursion—I believe it would be worth while for I believe after such an excursion we would have an easier time with our people than we have under existing conditions.

I wish somebody else would tell us something—Mr. Sinclair, have you something to give us?

MR. SINCLAIR: I think that it has been said here that it rests very largely—I am speaking now of this subject of taxation—on whether or not there will be a large effort made to reforest cut-over lands. I know the situation up in Mendocino County now and the tax burden is pretty well divided as between the ranchers and the timber owners and each side is now bearing its share of the taxes. The timber owner claims he gets but one crop and the farmer gets a crop every year. If we start in to raise another forest that strengthens their arguments.

DR. PARDEE: What is being done, or in contemplation of being done toward educating the farmer up there?

MR. SINCLAIR: Nothing at all.

DR. PARDEE: Why not start? You look like a good starter.

MR. SINCLAIR: As Mr. Rhodes has said, I will cooperate with anyone who makes the start.

DR. PARDEE: But you are on the ground. Why not start that propaganda going around there yourself? What is the matter with the local papers? You can start something practical. That would be a good job to tackle.

MR. MACDONALD: In Humboldt County the timber interests and the other large property owners are in favor of a tax commission and a tax commission was recently appointed which met with favor on all sides, to equalize and adjust taxation.

DR. PARDEE: Who appointed the tax commission?

MR. MACDONALD: The board of supervisors at the suggestion of the assessor.

DR. PARDEE: That is a good start. Anybody else?

MR. HOLMES: We concur in what has been done and we are willing to cooperate.

DR. PARDEE: Are you willing to trust us a little further?

MR. HOLMES: Yes, we are.

DR. PARDEE: We want to know if we have the confidence of the timbermen or not. While they may not agree with us and think us foolish, still we want their confidence and we ought to have it, we think.

MR. HOLMES: There is one thing about the timber owners—in regard to their taxes—they feel that foreign corporations are cutting the timber and they are getting the worst end or it right along—it is more of a political game—they are trying to soak the timber owners—he is legitimate prey.

MR. WILLIAMS: One word in answer to Mr. Burnett's statement regarding taxation. His idea seems to be that all taxation should be removed from cut-over land until it reached maturity—is that it, Mr. Burnett?

MR. BURNETT: Yes.

MR. WILLIAMS: If you attempt legislation of that kind I believe you are going to have the antagonism of the counties. I believe that a fixed tax rate—a small one for a certain number of years—

MR. BURNETT: (Interrupting) You mean a fixed assessment?

MR. WILLIAMS: Yes, at 5 cents or 10 cents per acre for a period of years—say 30 to 50 years. If you do not do that you are going to encounter opposition from these timber growing counties.

MR. BURNETT: That may be. I had not given it any thought. I was only willing to differentiate in regard to the exemption of taxation from second growth crop as against virgin timber.

MR. WILLIAMS: The Louisiana law provides that these tracts are to be protected from fire and maintained in a growing condition under the direction of the state authorities. That is their plan and I would be pleased to send a copy of that law to anyone who may be interested in having it.

MR. HICKEY: They grow timber quicker in Louisiana than they do here. I went over the timber in Louisiana.

MR. HAMMATT: I just want to add in connection with the question of cut-over land taxation, I dropped into a small office in Boston and I found there three timberland owners—one from Massachusetts, one from New Hampshire and one from Maine, a professor of forestry, a state forester and one of the federal forest men, all talking over the same problem and their problem was—a definition of what is cut-over land which is being devoted to forest growth. That seemed to be their main question and it brought out the question of taxation and what the amount of the taxation should be. The question of cooperation with the County Assessor seemed to be pretty well solved—at least so I judged from the conversation, but, I merely mention this to indicate that other states that have had a great deal more experience than California are working on it and are apparently getting somewhere on it.

There is one other thing I would like to mention, and that is, that the California Redwood Association is interested in all these problems. They are interested in cooperation. I think you can figure out for yourselves just how interested when I tell you that it was through the Association's efforts that this meeting was arranged and there is to be considered besides the question of a future stand of timber the question of more complete and more economical utilization of the material itself. We are attempting to do our bit through cooperation with the State Board of Forestry, the owners, and other organizations in regard to this question of utilization and the association is carrying on a number of experiments and intends to carry on a number more which we think will help.

MR. COLE: When I brought up those various questions a few minutes ago, I had in mind a clear division between standing timber and cut-over land. I do not think that standing timber has anything to do with cut-over land. In standing timber we have an economic problem which has nothing to do with the perpetuation of our forests. When I spoke of relief in the way of taxation I did not think of suggesting that there should be any interference with our present method of taxation.

DR. PARDEE: You are another one who is afraid of changing the tax laws. I will take the liberty of suggesting that we ask Professor Mulford to say a few words on the question of taxation. Professor Mulford was one of the members of the committee who went into the taxation question extensively.

PROFESSOR MULFORD: I used to think that I knew something about forest taxation. I know now that I do not know a thing about it. I would like to learn something about it.

DR. PARDEE: You have come to the wrong place if you are looking at me.

PROFESSOR MULFORD: I mean that literally—that I do not know. I wish we could have a careful study of this whole thing made, especially of the cut-over land.

DR. PARDEE: How would you suggest that it be done? The state board has been considering it a long while. One of the very first things that the board had up for consideration was this question of taxation of timber land—cut-over and standing—and we are no nearer a solution of the problem than we were when we started. It is all a muddle yet. What have you got to suggest in regard to it, Professor Mulford?

PROFESSOR MULFORD: I do not like to make any suggestions offhand. I would like to think it over a week.

MR. JOHNSON: I would like to express my appreciation of what the Forestry Department of the University of California is doing. For the past year they have done a great deal of experimental work in our country and I had the great pleasure of going over to the University and I wish that every redwood man could go over there and see what they are doing in the way of practical work. Another thing, we are apt to look upon college forestry as a thing not practical perhaps, but we have had some results from that department that have shown up wonderfully well.

DR. PARDEE: I am glad to hear my alma mater praised. I would like to hear from Mr. Wheeler.

MR. WHEELER: I do not believe that I have anything to add. I was unavoidably unable to be here at the beginning of the meeting. I can say this, however, that we are entirely in sympathy with the efforts that the State Board of Forestry is making to work out these various questions and I feel that there is a lot of work to be done in this matter of taxation. I sympathize heartily with the views expressed here today. There are problems which should be settled in some way but just how it is hard to say.

DR. PARDEE: Is there any way in which you gentlemen up in the redwood counties can start propaganda in the newspapers?

MR. MACDONALD: You mean in the matter of exempting denuded lands being used for reforestation purposes?

DR. PARDEE: Yes, is that possible?

MR. MACDONALD: I believe we could get a little more publicity. When these open spaces are being replanted and the actual work going on, I think we can get a better reaction from the public than we have, but we could stand more publicity. Mr. Johnson has done that—God bless him!—We are a little behind, but we are going to catch up.

DR. PARDEE: God bless you, too! Perhaps it would be well if the newspapers had something concrete to talk about in the way of reforestation.

MR. MACDONALD: I guess you are right. But there are a lot of places where they will need to have education. In southern California they need a lot of education about forest taxation.

MR. BURNETT: It seems to me a very simple proposition. It can be shown that southern California is not paying anything in taxes for reforestation that is being done in Humboldt and Mendocino counties, although they get the redwood with which to build. It seems to me that it would not be a difficult matter to get a constitutional amendment through.

DR. PARDEE: It would be better if you could get it into the newspapers and get it talked about, it seems to me. They are very touchy about taxation matters in southern California.

MR. MACDONALD: I just have a thought. In counties like Humboldt and Mendocino, for instance, as the years go on and the virgin timber is cut off, a large portion of those counties will come under what we call denuded land. As that land is denuded it is used for reforestation purposes and as I see the situation, the tax burden is merely shifted from one shoulder to another. It is not fair to have the timber growing counties bear the entire burden of harvesting the timber for the rest of the world and in any provision for a forest scheme for this state I believe that point should be kept in view.

DR. PARDEE: Like the taxation of the railroads.

MR. MACDONALD: You can readily foresee what would happen in a county like Humboldt that is practically all timber.

MR. BURNETT: What will become of those timber lands if not put into forest reproduction? If they are going to be used as grazing lands, or otherwise, then it is perfectly obvious that the county would not be losing anything at all if they were only taxed for a fifty-year period on a grazing basis. By that exemption there would be wealth created which would not be created but for the exemption so long as forest lands are taxed on a basis that would represent their fair assessed value as grazing lands or whatever use they may be put to.

MR. MACDONALD: A scheme of taxation to encourage reforestation would not presuppose such a large assessment as \$40 per acre. These counties need a certain amount of money to carry on their governmental activities. Counties like Humboldt and Mendocino which embody large areas of timber which is being cut off, thus taking off of the assessment roll highly taxable property would make considerable difference in the revenue derived by the county. Take, for instance, a thousand acres passing into a tax schedule based upon a reforesting proposition, the low assessment is going to throw a certain amount of tax, upon the resumption of taxation, upon the other property for the benefit of the state and the county. I do not know whether it is going to be treated as a national proposition or not. When your timber is all off, fifty years from now, your new crop will be coming on and taxed low and I can not see the tax picture fifty years from now.

DR. PARDEE: Has anybody else anything to offer. We want to know what you are thinking about.

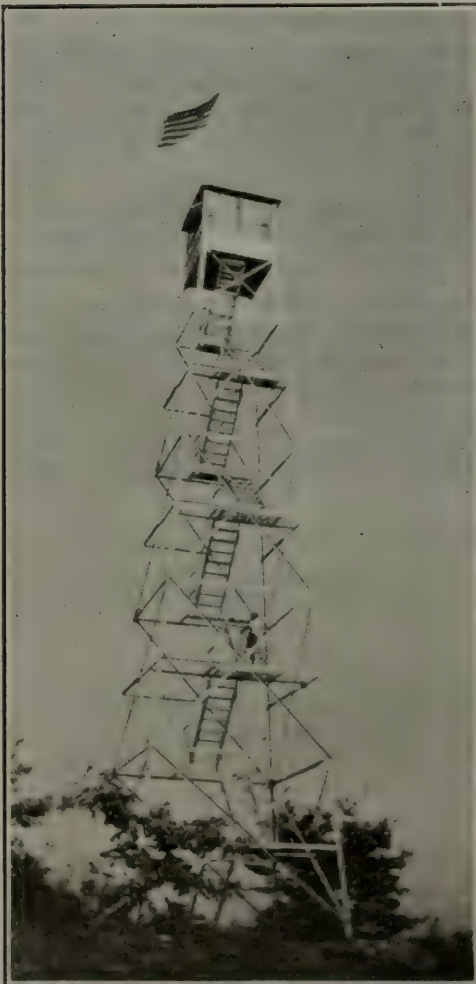
MR. MACDONALD: I am thinking about getting back to my office before five o'clock.

DR. PARDEE: The state board may get out something in the way of a questionnaire. I do not know what form it will take, but when you receive it I wish you would fill it out and return it promptly. We want to know if you are interested enough in the thing to answer it. When we can get the money we are going to put some rangers out around the country to help you. Perhaps that will answer your question that a state ranger with a badge on will have more authority and will command better attention than your own employees.

I thank you for coming here today. We want you to understand that we are interested in all your problems and we want to help you solve them, if we can. We are willing to go along with you as far as we can and if it comes to a parting of the ways, we part, that's all, but we want to go the whole way and we are going to do that if it is a possible thing to do, and we are going to hold you to the same thing.

MR. MACDONALD: On behalf of the lumber industry I want to thank the representatives of the State Board of Forestry for coming here today and listening to our difficulties.

DR. PARDEE: That was our plain duty and our great pleasure, gentlemen. If there is nothing more to come before the meeting, I will declare it adjourned.



The first steel lookout to be erected by the State Board of Forestry is located on Mount Bielawski, Santa Cruz County.



Fire burning down hill on "light burning experiment." Burning material which rolled down hill ahead of main fire set fire which burned up hill.

FORESTRY IN THE CALIFORNIA PINE REGION.

The State Board of Forestry believes, that if fire is kept out of cut-over pine lands in California, natural reproduction will establish itself in the majority of cases. Fires in pine slashings not only destroy the young growth that is left, but also tend to make conditions such that it is extremely difficult for a new crop of seedlings to become established. In its dealings with the pine lumbermen of the state, therefore, special emphasis has been laid on the exclusion of fire from cut-over lands as an effective means toward the establishment of a second crop.

At a meeting held by the State Board of Forestry with the lumbermen in November, 1920, the lumbermen present agreed to dispose of the slash resulting from their operations in such a way as to reduce fire menace and protect reproduction, the method used to be left to the discretion of the operator.

Field examinations during the summer of 1921 by members of the State Forester's office disclosed the fact that the methods used by the pine lumbermen vary greatly, and demonstrated that the agreements between them and the Board of Forestry should be along more definite lines.

The State Board of Forestry, therefore, outlined the three following methods of slash disposal and fire protection for the pine region, either of which would be acceptable, and sent them to all the pine operators for their guidance:

METHOD I.

Operator agrees to:

1. Pay the State Board of Forestry from 2 cents to 4 cents per acre for each acre of his holdings, or 5 cents to 10 cents per thousand feet base meridian on annual cut of large operators, the exact rate to be determined by agreement between operator and the State Board of Forestry.

2. Immediately suppress all fires resulting directly from his operations and exercise the following precautions:

- A. Clear all inflammable material by burning or otherwise, in a manner satisfactory to the State Board of Forestry, for a radius of not less than 100 feet from all donkey and skidder settings. Each donkey and skidder crew will be equipped with the necessary fire fighting tools.

- B. Fall all snags over 20 feet in height on future cuttings within 100 feet of any railroad right of way, or any publicly traveled road.

- C. Instruct wood bosses, camp bosses, contractors and foremen to use every precaution in preventing fires.

- D. Install spark arresters on all donkeys, skidders and locomotives as required by state law.

- E. Permit the State Board of Forestry to post suitable signs and warnings at all camps and logging operations.

- F. Provide a reasonable number of men for fire fighting outside of immediate operations of company when requested by the State Board of Forestry, whenever it is not practical for the State Board of Forestry

to secure men from any other source, with the understanding that the State Board of Forestry will be responsible for the payment of all men so furnished.

The State Board of Forestry agrees to:

1. Arrange for a suitable detection system and protective system.
2. Clear railroad rights of way and publicly traveled roads of such inflammable material as in its judgment may be necessary for proper fire protection of each area.
3. Maintain a patrol system.
4. Suppress all fires occurring on the operator's land that are not directly the result of his operations and pay the cost of suppression.
5. Relieve the operator of all responsibility for slash disposal.
6. Post the operator's lands with fire warnings during the fire season.

METHOD II.

Operator agrees to:

1. Construct fire lines along railroads and publicly traveled roads by burning slash in strips of reasonable width on each side of railroad or road and to fall snags above 20 feet in height on these strips.
2. Clear donkey and skidder settings of snags and inflammable material for a distance of 100 feet at least. A further distance may be specified if thought necessary by the State Board of Forestry. Donkey engine and skidder crews are to be equipped with the necessary fire fighting tools.
3. Observe the state law regarding the use of spark arresters on donkeys, skidders and logging locomotives.
4. Suppress and bear cost of suppression of fires on his holdings. Method of suppression must be satisfactory to the State Board of Forestry.
5. Dispose of slash as may be agreed upon between the State Board of Forestry and the operator.
6. Provide a fire detection and protection system satisfactory to the State Board of Forestry.

METHOD III.

Operator agrees to:

1. Pile and burn slash as at present required by the United States Forest Service regulations on timber sales.
2. Provide for a protective system satisfactory to the State Board of Forestry.

The character of the cooperation received is summarized in the following article.

SLASH DISPOSAL IN THE CALIFORNIA PINE REGION.

W. B. RIDER, Assistant State Forester.

When the new State Board of Forestry took office in 1919, it immediately realized that one of its greatest problems was to secure some method in the California pine region whereby young trees and seedlings, commonly called reproduction, would be left upon the ground, after logging operations were completed.

At that time only two methods of slash disposal in pine areas were being practiced: That of broadcast burning, as used by lumbermen on private lands, which not only killed all reproduction but also destroyed all the seed which might be upon the ground, and which has resulted in large areas reverting to worthless brush; and that of the U. S. Forest Service as used on National Forest Land, of piling and burning all slash at reasonable distances from the young trees left after logging.

The only thing in favor of broadcast burning was the cheapness of the primary operation, while the lumbermen claimed that the cost of piling and burning which ordinarily ranges from five to fifteen dollars per acre, according to the density of the stand of timber upon the ground, was too costly to be justifiable, considering the market value of the land after it was logged.

Since both of these methods were apparently open to objection, it was obviously up to the board to suggest some method that would protect the young growth at a reasonable cost.

Believing that the lumbermen should be the best qualified to offer a solution of this problem and realizing that their cooperation was essential, the Board of Forestry called a meeting of the lumbermen on November 5, 1920, which resulted in practically all the pine lumbermen of the state agreeing to dispose of the slash resulting from their 1921 operations by some method that would, as far as practicable, protect reproduction, the method used to be left to the discretion of each operator. During the logging season of 1921, a close inspection of the logging operations was maintained by the State Board of Forestry together with a study of the condition of cut-over areas. This inspection developed the fact that while the pine operators were making an earnest endeavor to arrive at some conclusion, their efforts were not sufficiently systematic to secure the desired results.

The study of conditions on cut-over lands developed the fact that in a great majority of cases where slash remained on the ground, that a very satisfactory stand of young trees was to be found. In cases where cutting had been done ten or twelve years prior to the examination, the slash had almost entirely disappeared, and the young forest was in no more danger from fire than originally existed in the virgin forest.

The observations made by the State Board of Forestry during the field season of 1921, led them to propose to the lumbermen in the fall of 1921, a plan of disposal of pine slash which required that as far as possible all fires be kept out of slashings which were to be left upon the ground. The lumbermen as a rule accepted this plan, and as a result there was a marked reduction both as to the number and size of fires occurring on logged off land.

To prevent the occurrence of fires, some of the companies issued special warnings to their employees regarding care with fire, posted fire warnings, throughout their holdings, employed special patrolmen and additional watchmen, installed a larger number of and more adequate spark arresters, cleared their donkey settings of all inflammable material, cleared their logging and wagon road rights of way, and in a few instances constructed special fire lines. To be prepared to handle fires when they did occur, many companies installed force pumps on their donkey engines and logging locomotives, and equipped these pumps with from 250 to 500 feet of fire hose, appointed camp wardens, organized special fire-fighting crews, and provided additional fire fighting tools.

One company which followed a well-defined fire-protection plan for their cut-over land, including practically all precautions as outlined in the preceding paragraph, had a total cost of only 8.8 cents per thousand board feet for its entire operation. To this cost must be added approximately five cents per acre per annum for the next five years, to cover the estimated cost of fire-protection. Estimating the stand of timber for this operation at twenty thousand feet to the acre, the total cost for the six-year period would be \$2.01 per acre, which cost would cover the cost of slash disposal and the protection of the cut-over land from fire. At the end of the six-year period, the slash should be sufficiently decayed and the reproduction sufficiently advanced, for the area to assume the normal protection cost of two cents per

acre. During this period of protection, the value of the land would steadily increase; hence this expenditure certainly seems justifiable on all pine operations on the basis of the market value of the cut-over land. Granting that these figures are fairly representative of the cost of fire protection when slash is left on the ground, it certainly does not appear that pine operators can afford to neglect the opportunity of starting a second forest crop on their cut-over lands.

Now that the operators have borne the expense of the installation of fire prevention equipment, it is expected that their co-operation will be extended to carrying out more detailed plans, and that by next fall, still greater progress in the protection and reforestation of our cut-over pine lands will have been accomplished.

Once the lumbermen are thoroughly in accord with this work, they will not be satisfied until they leave their logged off land in the best possible shape to produce a second forest crop, and in turn this will eventually lead to the use of further practical forestry methods as will guarantee a perpetual cut in the California pine region.

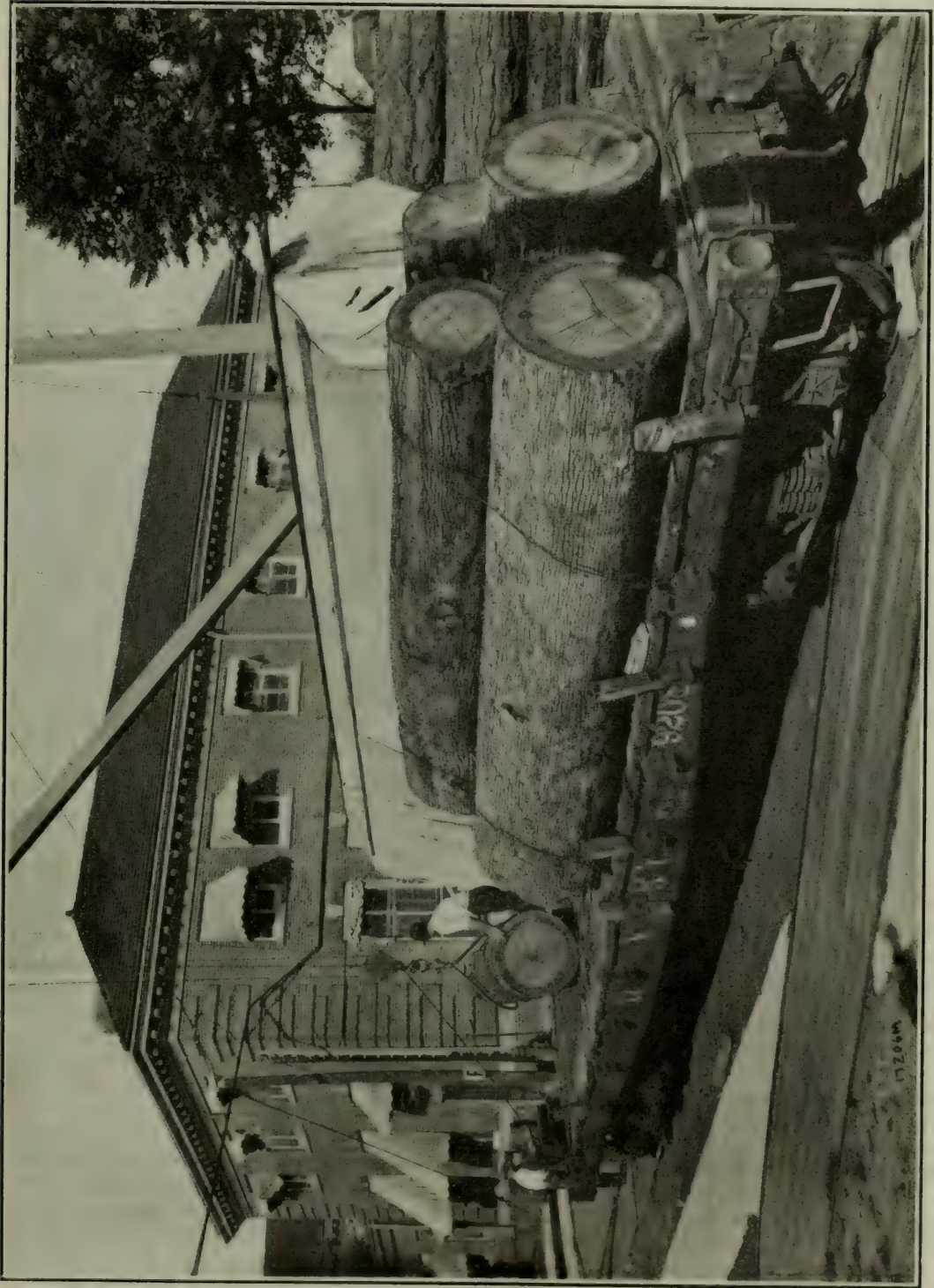
UTILIZATION OF CALIFORNIA WOODS.

The chief commercial woods of California and their estimated stand in the National Forests and on private lands are as follows:

Redwood (<i>Sequoia sempervirens</i>)	85 billion board feet.
Western yellow pine (<i>Pinus ponderosa</i>)	81 billion board feet.
Douglas fir (<i>Pseudotsuga taxifolia</i>)	40 billion board feet.
White fir (<i>Abies concolor</i>)	31 billion board feet.
Sugar pine (<i>Pinus lambertiana</i>)	30 billion board feet.
Red fir (<i>Abies magnifica</i>)	9 billion board feet.
Incense cedar (<i>Libocedrus decurrens</i>)	7 billion board feet.
Lodgepole pine (<i>Pinus murrayana</i>)	5 billion board feet.
Total	288 billion board feet.

The redwood region covers about 1,400,000 acres of which 440,000 acres have been cut over. The pine stands cover an area of 14,000,000 acres, of which 1,300,000 acres have been cut over. The amount of standing timber in California seems ample, at first glance, to supply lumber for many years to come, but when it is considered that it will last less than one hundred years, based on the present cut, and that the cut will rapidly increase as the timber in the eastern states is exhausted, it is apparent that every effort should be made to utilize what we have as completely as possible.

The Forest Products Laboratory, Madison, Wisconsin, is rendering splendid service in working out wood utilization problems. The following article which was furnished through the courtesy of Mr. C. P. Winslow, director, gives information which will be of special interest to the lumbermen and wood working industries of California:



These logs, being unloaded at the Forest Products Laboratory, Madison, Wisconsin, will be cut up into sections of various sizes for testing. Beneath the canvas are 24-foot Douglas fir timbers from the Coast.

INCREASED UTILIZATION OF CALIFORNIA WOODS.

By ERNEST V. JOTTER, Forest Supervisor, Forest Products Laboratory, Forest Service,
U. S. Department of Agriculture, Madison, Wisconsin.

A desire to obtain the most complete utilization of timber products and the growing demand for western lumber, have aroused in the California lumberman a keener interest in Uncle Sam's big wood research institution, the Forest Products Laboratory of the Forest Service. Why such research was initiated on a large scale only twelve years ago is easy to understand. Wood in our country has been so abundant and so generally distributed in easily accessible forests, there were so many different species from which to choose, and competitive materials were so few, that more exact information on how to use wood efficiently did not appear essential.

That each species of wood had peculiar properties which fit it for certain uses, and that methods of preparing it for use could be improved through regular and careful study, were not considered by the industry of sufficient importance to demand scientific research. Furthermore, little attention was directed toward the use and development of by-products, or the curtailment of what we now think of as appalling wastes. This was entirely natural; in the gradual growth of a desire for definite knowledge of wood structure and for information concerning the most efficient and complete use of the standing timber, the lumber industry has followed the same course taken by other businesses—the steel industry, for example, which is foremost now in the great dependence it places on the results of laboratory investigation.

Studies of wood, unlike those in the steel industry, are practically confined to one laboratory. This is located at Madison, Wisconsin, and was not established until 1910, by the Forest Service, although the need for research in forest products had long before then been recognized by the Forest Service, and some work had been done in cooperation with various universities. The policy of the laboratory has been expressed by the present director, C. P. Winslow, in these words, "The object of the Forest Products Laboratory is to acquire, disseminate, and apply useful knowledge of the properties, uses and methods of utilization of all forest products. This has been the guiding thought in the development of the laboratory—the systematic acquiring of useful knowledge that may be transformed into the knowledge that builds up American industries."

In order to carry on research most efficiently, the efforts of the laboratory are grouped in certain main divisions, each with its force of investigators best fitted for that particular line of work.

One of these divisions includes among its activities the study of the various processes through which timber passes from the tree to the finished wooden product. In this conversion process it is recognized that there is a heavy loss, which in the case of hardwoods has been placed at approximately seven-eighths of the original volume of the tree. Probably in the softwoods it is not so great. Nevertheless, nearly 2 board feet, on an average, are wasted in the woods and at the sawmill for every board foot of lumber manufactured; the 34½ billion feet cut in 1920 was produced at a loss of nearly 80 billion feet, exclusive of the lower grades of lumber. A part of this woods loss and some of that which takes place during the later processes of manufacture, is apparently unavoidable under present economic conditions. A large share of it, however, can be eliminated; and it is to determine how this may be done that the laboratory has started a systematic survey of the wood waste that now accompanies the logging and milling of lumber, especially the low-grade stock, and the manufacture of wooden articles. In this project the laboratory has the full support and cooperation of lumber and manufacturing organizations. It is hardly necessary, therefore, to explain the necessity for studies of this character, even in a region like that of California, where there is still a large supply of virgin timber and where at times, as elsewhere, there has appeared to be an over-supply of lumber in the market. It is obvious that the supply in the country is limited and that we must use most completely the product of the tree, and it is certainly a distinct gain to the credit side of any operation if it can produce increased quantities of salable material from the available raw product.

Just how does the laboratory plan to cooperate with the industry in reducing these losses?

One method now in operation is the "Wood Waste Exchange." The purpose of this exchange, as stated by the laboratory, is "to effect the utilization of raw material, now disposed of as waste, by supplying a medium through which pro-

ducers can locate markets for woods, mill, and factory by-products and waste, and wood-consuming plants can locate material of this character such as will meet their requirements." Lists of producers and consumers of waste wood material are kept up-to-date, and periodical reports are sent to the subscribers. One of these lists, entitled "Opportunities to Buy Waste," includes information on marketable woods, mill, and factory by-products for sale; the other, "Opportunities to Sell Waste," gives the names of firms which are in the market for the various small or odd sizes of lumber described. This service is free to lumbermen and wood-using plants who wish to apply for it.

Another loss which the laboratory is endeavoring to overcome through study is the degrade or loss of lumber which results from improper seasoning. During the past two years work has been started upon several important problems associated with the seasoning of California woods.

One of these is the nation-wide study of the air-seasoning of wood. Curiously, although this method of drying wood is the oldest and will always be in use, the best practice to follow under any given circumstances has never been determined. The object of this study is to determine the best methods of piling the stock to secure the most rapid drying consistent with minimum degrade, to obtain comprehensive data on the rate at which different species dry under various climatic conditions, and to reduce the loss from stain and decay. Several study units have already been placed in the redwood region, and arrangements completed for the erection, next spring, of five study units in the pine region and several additional ones in the redwood region.

A difficulty which has long been recognized, although no effective remedial measures have been devised, is the brown stain that occurs at times in the sapwood of western yellow pine. Preliminary work has been started on this study, but it is not sufficiently advanced for any definite conclusions to be drawn. It has been found possible to reproduce the brown stain chemically, and it is evident that the submersion of logs for a long period has a very marked effect upon the tendency to stain.

Blue stain in sugar pine and western yellow pine in California caused a loss in 1920 of more than one million dollars. In seeking better control methods, the laboratory has found as yet no absolutely effective method of preventing blue stain other than kiln drying, although air seasoning and treatment with antiseptic solutions are other methods of control that can be applied. For many purposes, however, where the wood is to be covered up or painted and where the use of sapwood is permissible, there is no reason for discriminating against blue-stained material, provided no wood-destroying fungi are associated with the stain.

White fir is a species that forms an appreciable part of the stand, although not always of the cut, in some parts of California. Means of increasing the use of this species are worth while, and it is hoped that the special study of the depreciation of white fir box lumber will bring favorable results. Indications now are that proper seasoning methods will reduce this depreciation considerably. Experiments to develop the best possible seasoning practice are to be undertaken next spring.

Recent developments in dry kiln design have shown the possibility of securing more rapid and more uniform drying than can be done in most kilns now in use. The new type of kiln is especially well adapted to the drying of the various California softwoods.

The kiln-drying of California hardwoods is recognized as an important problem, and it is expected that the laboratory will be able to do some work upon this within the near future.

Several dry-kiln experiments upon madrone have been completed at the laboratory. These indicate that madrone can be dried successfully and at a reasonably rapid rate if the drying is done in a first-class kiln susceptible to close regulation of the temperature and humidity.

In connection with the seasoning of wood studies, it is worth while to refer to the kiln-drying courses given during the spring of 1922 at Eureka and Susanville, by laboratory representatives in cooperation with the district office of the Forest Service at San Francisco, the California Redwood Manufacturers' Association, the California White and Sugar Pine Manufacturers Association, the Holmes Eureka Lumber Company, and the Fruit Growers' Supply Company. Thirty men registered for these courses, in which instruction was given concerning the kiln-drying of local species. Although similar courses have been given to more than 300 men from all parts of the United States, this was the first time the courses were presented elsewhere than at Madison.

Of the half million strength tests made at the laboratory, a large number were on California species. At this time tests are under way which will determine the strength as a column of both green and seasoned Douglas fir timbers.

Decay in wood produces a loss which is far greater than that caused annually by fire, although, partly because it is not spectacular, far less attention has been paid to this form of waste. A present phase of the work of protecting timber against decay through preservative treatment is the assistance offered to California mine operators.

Although apparently economic conditions are not yet ripe for the extensive manufacture of paper in California, pulping tests on the woods of the state show that various grades of paper can satisfactorily be made from a number of species; and when the period for active development arrives, much information of value will be available.

California's huge fruit industry and the consequent need for packing material create an increasing demand at the laboratory for advice in the construction of boxes and crates. Fortunately, a great deal of information on this subject is already available through tests, many of which were made on California species.

A study which has created much interest in the conversion of sawdust through chemical action into a stock food, which has been found in actual feeding experiments made for short periods to have high food value, although the practical commercial development must await the conclusion of long-time tests now being carried on in cooperation with the Bureau of Animal Industry. Recent experiments have shown that the yield of convertible sugars can be increased 25 per cent, and it seems logical to look forward to further advancement. This increase in sugar is valuable also in the development of larger yields of ethyl alcohol, which may some day be one of the substitutes for present motor fuels. It has been found that 20 gallons of 95 per cent alcohol can be produced from one ton of sugar pine and that 23½ gallons of the same quality can be obtained from an equal amount of Douglas fir.

It is not only the reduction of waste in species now being extensively logged in which the laboratory is concerned. Other work deals with species of supposedly low commercial value, but often forming a good proportion of the stand in the various timbered regions. Among the more important of these in California are red fir (*Abies magnifica*), white fir (*Abies concolor*), lodgepole pine (*Pinus contorta*) and tan oak (*Quercus densiflora*); a half-dozen other species, such as Oregon myrtle (*Umbellularia californica*), of secondary importance, could also be added.

The objects of the Forest Service in promoting the use of these species through a better knowledge of their properties and the uses to which they may be put, are to reduce the drain on the fast-diminishing species and distribute it among other suitable species, to effect closer and more complete woods' utilization, to decrease waste in the production of by-products now unsaleable occurring in milling and manufacturing, and to foster the practice of forestry. Commercial uses of woods will be developed, in most cases, only when cooperation with lumber associations or other interested organizations is made available.

Work on this project will progress slowly, because of limited funds and the great number of little-used species in the United States; however, several species in California have been selected for immediate study.

The Forest Products Laboratory has dealt with other problems peculiar to California species and local conditions, but not all of these can be presented. There is available at the Madison laboratory and at the products office of the Forest Service, at San Francisco, a great fund of information on wood, obtained through tests and experiments, which is freely available to anyone interested.

CALIFORNIA FORESTRY COMMITTEE.

The California Forestry Committee was formed in the early spring of 1920, the personnel consisting of a representative each from the U. S. Forest Service, the State Forester's office, the California White and Sugar Pine Manufacturers Association, the Central Pacific Railway Company and the Division of Forestry of the University of California. The original purpose of this committee was to investigate the merits and demerits of the "light burning" theory which was causing a lively discussion.

From its inception the committee found that the "light burning" theory was not a simple nor a single idea, and that no conclusive information concerning it was available. It was decided, therefore, to conduct a practical experiment in "light burning" on some particular area. The area selected was on Moffett Creek, Siskiyou County, a few miles south of Yreka. Early in July, 1920, a forest fire had burned over an area of about fifteen sections in this vicinity, a considerable portion of which was owned by the Central Pacific Railway Company.

On October 2, 1920, Mr. B. A. McAllaster, land commissioner of the Central Pacific Railway Company, inspected this burned area, and the manner in which the fire affected the timber on certain portions of the area led him, on January 5, 1921, to write a letter to the California Forestry Committee, suggesting that the timbered portions of the Moffett Creek watershed, comprising an area of approximately 16,450 acres, would be an ideal place for the committee to initiate and carry on some light-burning experiments of its own. The committee adopted his suggestions and the consent of all the landowners within the area to be burned was obtained. Several weeks during the late spring were spent in trying to find conditions neither too dry to be dangerous nor too wet to make the expense of the operation prohibitive. Such a condition was not found.

The lack of definite results in 1921 led to a change of methods on the part of the committee and in the spring of 1922, the carrying on of the burning experiment in Moffett Creek was placed under the direct supervision of the State Forester, with the understanding that the U. S. Forest Service was to contribute help in checking up on the technical observations of the work. Assistant State Forester Rider supervised the field operations and Forest Examiner Munns had charge of the technical observations. The other members of the party were Forest Examiners Show and Dunning, and Forest Assistant Barnum of the U. S. Forest Service, and State Rangers Powers and Henry.

After spending some time checking up on the burn of 1920, it was decided to attempt to re-burn about 160 acres on the south side of Moffett Creek. Additional help was secured and a fire line built around an area of approximately 100 acres. A 100 per cent cruise was made of this area, both of the living timber and of the standing and down dead timber and data was taken of all the fire scars on the living trees. Severe thunder storms, followed by cloudy weather, prevented the burning of this area, so on June 12, another area of approximately 10 acres on an eastern slope adjoining this area was laid

out and burned, but owing to the damp condition, definite results were not obtainable. On June 13, five acres on the north slope of Moffett Creek was burned in the same manner, burning only being accomplished by spot firing. On June 13 and 14 the California Forestry Committee visited camp and after witnessing several unsatisfactory attempts to burn the areas already laid out, decided to attempt a down hill burn on an additional area on a west slope. It was decided that following this burn, the results should be checked about the middle of September, when an attempt would be made to re-burn these areas. It was also decided to lay out and burn additional areas so that a check could be made of those burned in the spring, it being the idea of some of the members of the committee that a fall burn would be less destructive to young growth.

As to the result of these decisions, an area of approximately 12 acres, just east and adjoining the camp site, was laid out and a fire line constructed around it. On June 16, at 5 a. m., this area was fired at the point of highest elevation and allowed to burn down hill the entire day and part of the following night and by 3 a. m., June 17, the entire area was burned over. In a few instances, burning cones or parts of burning logs rolled down the steep slopes, setting fire at the bottom, causing fire to run up hill. About 5 per cent of the area was burned in this manner, this burning being mostly on the extreme ends of the area, where it was much narrower than in the middle. On the morning of June 17, the fire was all dead, except for smoldering logs and snags. The fire was controlled at all times and burned very slowly, except in two cases, where fire from rolling material as mentioned, started a fire up hill, and the fire by creating a heavy draft, burned fiercely until it reached the fire line. The ground was very moist and the lower layers of litter and humus were so damp that conditions for light burning were as ideal as could be found. The north slopes burned much slower than the south slopes, owing to heavy litter and more moisture. In places, it was noted that the fire burned slowly down hill, consuming the top litter and apparently drying out the bottom layer. The bottom layer would then ignite, creating an up hill fire, which occasionally would cause a crown fire through brush and reproduction.

The month of September, 1922, witnessed one of the most severe forest fire conditions known in California and until September 30, every man in the employ of the State Board of Forestry was more than busy in handling the fire situation. This condition was terminated abruptly on October 2, by a heavy rain, the weather bureau records at Yreka showing that .45 of an inch of rain fell on October 2 and .34 of an inch on October 3, the temperature dropping from a maximum of 74 degrees on September 30 to a maximum of 55 degrees on October 1. Believing, however, that the rain would be followed by a dry spell that would make light burning possible, attempts were made to burn at different times from October 6 to October 19.

On October 16, Munns and Powers made a 100 per cent cruise of the area burned on June 16 to determine the amount of timber killed. This cruise showed that six yellow pines and four Douglas firs had been burned down, while four yellow pines and three Douglas firs had been killed standing, making a total loss of seventeen trees. These trees

varied in size from 12 inches to 36 inches, their volume being 5470 board feet for the down and 3710 board feet for the standing trees or a total of 9810 board feet for the 12 acres, an average of 765 feet per acre. This cruise showed 98 per cent of the area burned, the 2 per cent unburned being on a steep hillside covered with rock out-crop and free from litter.

In addition to cruising the large timber, Munns and Powers made an examination of a strip 26 chains long and 6½ feet wide, which had been laid out as a check strip before the area was fired in June. At the time this strip was laid out a careful count was made of all trees upon it, from six inch high seedlings to saplings six inches in diameter, and it was found to contain 737 trees, 494 of which were yellow pine, 209 cedar and the balance sugar pine, Douglas fir and Juniper. On October 16, there was found to be only 43 trees living out of the original 737 on the strip before the burning and 22 of the 43 living trees had received sufficient injury to place them in the doubtful class. Probably 11 of these 22 will not survive, this leaving only 32 trees. Of the 43 trees left on the area at the time of the examination, only two were under three feet in height, showing that only the larger trees escaped the fire.

On October 18, Munns, Powers and Rider again visited Moffett Creek and attempted to burn. A portion of the burn of 1920 on the right hand side of the creek opposite the old camp was first tried. Here the upper layer of fresh pine needles burned slowly as long as the burning was in the sunlight, but as soon as the blaze reached a shady spot it went out. Burning was then tried at the mouth of Sissel Gulch, where the Committee had burned a small area in 1920. The top surface of pine needles here burned more freely, but the lower layers of litter would not ignite. A small patch of reproduction was next fired at the mouth of Sissell Gulch, directly opposite, with the same results, except that it was noted that where even this extremely light fire came in contact with a small fir tree, with branches reaching clear to the ground, that it quickly ran up the tree, completely defoliating it. It may be possible to note next spring if the heat from this light fire had any effect on the pine reproduction through which it ran.

At the time of the visit on October 18, to Moffett Creek, an apparent increase of insect infestation on the area burned by the fire of 1920, was noted and a sugar pine 30 inches in diameter on the area burned on June 16, was found to be infested.

The conclusions of this and previous seasons, which substantially confirm the results and conclusions announced by the Forest Service in 1919, are as follows:

(1) Spring burning is dangerous because by the time the litter is sufficiently dry to burn satisfactorily the season is normally far advanced. No more rains can be counted on and smoldering logs and snags may hold fire well on into the fire season; (2) Summer burning can be kept under control, but apparently only at an expense out of proportion to the benefits obtained; (3) Fall burning is often impracticable, because while vegetation dries out slowly it may become saturated with water in a few hours. Not infrequently the most critical period of the fire season is terminated by heavy rains, after which the ground never again becomes dry enough for burning. This condition

may not be universal, but it seems sufficiently frequent to make fall burning impracticable as a generally applicable plan; (4) At any season the cost of light burning appears considerably greater than the benefits resulting; (5) Downhill burning is decidedly preferable to uphill burning, but it seems impracticable to avoid some uphill burning on large experiments and even downhill fires are not free from damage; (6) No burn yet observed failed to damage seriously reproduction. This statement includes downhill fires and second fires on lands burned off previously within two years; (7) No burn yet studied critically failed to cause damage to mature timber which was considerably larger than would be apparent to a casual observer; (8) Under conditions where light burning is at all practicable it is unnecessary,



How long will the people of California continue to feed this Moloch?
(Cartoon From Oakland Tribune)

since under such conditions protection by the ordinary methods is easy and far less expensive; (9) Under conditions where light burning seems most necessary, it is too dangerous to be practicable; (10) Light burning on large areas at one time is impossible, because the moisture conditions on slopes of different direction vary widely.

After three years of work the committee has not been able to find or to devise a fire-protective system based upon the light-burning theory which seems more practicable and economical than that already in effect on the National Forests. At a meeting held January 5, 1923, it was therefore unanimously voted to discontinue this experiment.

STATE FIRE ORGANIZATION.

The expansion of the state fire organization from four district fire rangers in 1919, when funds first became available for fire-protection work, to 27 rangers and lookout men in 1922, was brought about through the demands of the people of California for better fire protection and their willingness to cooperate with the State Board of Forestry in a financial way.

The present state fire organization would have been impossible had it been necessary to depend wholly on the appropriation of \$37,500 a year, made by the state for fire prevention. Because of this appropriation, however, financial assistance to the extent of \$22,750 was obtained from the federal government under the terms of the Weeks Law, whereby funds are available for the protection of the watersheds of navigable streams in states which make appropriations for forest protection. In addition, cooperative moneys to the extent of over \$17,000 were made available by counties and private agencies cooperating with the state in fire-prevention work.

The fire organization for the season of 1922 was as follows:

District Fire Rangers.

District.	Name.	Headquarters.
Berkeley and Contra Costa Hills	E. F. Barnes	Oakland
Butte County	C. C. Turner	Oroville
Colusa County	G. H. Leverett	Arbuckle
Eldorado and Amador Counties	George Park	Placerville
Glenn County	Glenn Gadbury	Willows
Lake County	F. L. Woodruff	Upper Lake
Mendocino County	R. E. Roach	Willits
	E. P. Biggs	Fort Bragg
Nevada County	W. F. Sharp	Nevada City
Placer County	J. E. Watts	Colfax
Riverside County	F. M. Baird	Corona
Sacramento County	J. P. Yost	Sacramento
San Bernardino County	P. Q. Harvey	San Bernardino
San Joaquin County	George Locke	Lockeford
San Luis Obispo County	J. A. Reid	Paso Robles
Santa Cruz and Santa Clara Counties	A. H. Oswald	Cupertino
Shasta County	L. E. Peterson	Redding
	G. I. Gillette	Viola
Siskiyou, Moffett Creek Area	C. H. Henry	Fort Jones
Tehama County	Andrew Schafer	Red Bluff
Tuolumne County	L. H. Holland	Sonora

Inspectors.

District Fire Rangers: A. E. Frost, O. E. Fowler.
Slash Disposal: R. E. Doney, Harry Powers.

Lookouts.

Mount Oso, Ed. Sherman; Mount Bielawski, Almon E. Smead.

FIRE SEASON OF 1922.

Until September 1st comparatively little of the fire appropriation was spent except for salaries and expenses of rangers and lookouts. Coincident with the opening of the hunting season, fires started up all over the state. From that time until the latter part of September, most of the rangers were continually on the fire line, snatching a few hours' sleep as they could. The loss of timber, range and improvements was large, but had it not been for the remarkable efforts put forth by the state and federal rangers, there would in all probability have been conflagrations in California which would have destroyed property valued at many millions of dollars. The State Board of Forestry highly commends the rangers who struggled against such overwhelming odds. The following newspaper clippings tell the fire story of the past season better than mere figures of acreage burned over and money loss sustained:

Oakland Tribune: Once more the trail of the camper has been hidden by smoke, the season of excursions into the forests has been made one of devastating fires. Earlier than usual and despite the warnings, appeals and threats, the stories come in of men who leave their camp-fires burning and of others who toss the lighted cigarette or cigar into the brush.

There is an abundant undergrowth this year, the clearings in the forest are covered with dry grass and brittle weeds. Never was the danger any greater. For those who are inclined to be careless, and as an assurance that a lesson is, at last, to be carried home, it may be said the forest guardians have increased their forces and efficiency in matter of detecting the offenders. Arrest is followed by punishment, swift and effective. The man who leaves so much as a single glowing ember on a camp scene he is about to desert is taking the chance of a jail sentence and heavy fine.

Visalia Times: Of course, it becomes wearying to the constant reader of newspapers to be confronted so often about this time of the year with warnings and cautious and local and editorial matter urging carefulness with fire in camping localities and elsewhere; but it is no more tiring to the reader than it is to the fellow who feels it incumbent upon himself to write such stuff.

The writer watched, at times for a period covering ten days, in the southern part of the state, the destruction of 75 square miles of timber and underbrush, to the great and apparently irreparable damage to the watershed of that portion of the San Bernardino Mountains supplying several counties with water for domestic and for irrigation use. It is a pitiable sight and one that generally might be avoided, to peer through night after night at the blazing pines on the distant mountain sides, to sniff the expensive smoke miles away, and later to traverse the blackened, fire-denuded areas of the upper altitudes that erstwhile attracted, collected, and distributed equitably for life-giving moisture to the sun-kissed valleys below, and to ruminate on the diminishing effect of such fires—practically all preventable with application of common sense and care and thoughtfulness—are certain to have upon the water supply.

The scattered and charred trunks of trees here and there remaining on the scene of outraged Nature are monuments to man's recklessness, his disinclination to help save the blessings that have been freely bestowed upon him by Providence. And not only does the forest in the upper reaches of this country drive a shattering blow at irrigation and domestic water supply; but denudation of those slopes of trees and underbrush and grasses also removes Nature's barrier against floods that would rush destructively down into the rich valleys below.

Yes, it's an old story—"Be careful of fire." "Help save the forests," etc., but each succeeding year—although signs now and then appear that strict and stricter laws, better enforcement and closer and more systematic guarding are somewhat lessening the carelessness-produced fire losses—it must be told and iterated and reiterated, woven into public speech and worked into an anthem; with ever-retained patience like that needed in the training of a child, with "precept upon precept, and line upon line."

Stockton Record: It is doubtful if, even with constant repetition, the people and especially those responsible for forest fires, realize how much in dollars and cents these annual conflagrations cost. The destruction of forests, stock and pasturage is almost inestimable. But when told that it cost the government \$20,000 to

fight the flames in the California National Forest this year, one of the most serious forest fires in Northern California in a quarter of a century, figures begin to talk.

Five hundred men under the direction of forest rangers fought the roaring flames ten days. One hundred men are still guarding the smouldering ruins in places and the fire can not be considered wholly out until rains come. The flames wrought their havoc on an area of forty by fifty miles, taking everything in their way. In addition to the money cost, there is the tremendous expenditure of human energy, the risk to life of those fighting flames surrounded by terrific heat, besides the danger to all life in the path of the fire.

When one considers how frequent are these devastating holocausts of the woods, the wonder is to the summer visitor that there is as much verdure left in the mountains as there is.

One thing is certain, if a single individual owned city or country property worth as much as these forests, he would be terribly careful in everything he did not to start a fire that would cost him \$20,000 for 500 fighters who must work several weeks to quench the flames without saving anything. And if this thing happened every year, without insurance he would shortly be a bankrupt. Yet that multiplied many times is exactly what happens to the state of California, and to the national government, which means that irresponsible persons set the fires on their own property and that all of us have to pay for putting them out.

Ukiah Republican Press: One of the worst conflagrations that ever visited Ukiah called out the entire populace of the town last Wednesday when burning pine cones from the back fire set by the fire wardens Tuesday evening, fell in the southern outskirts of the city completely wiping out the farm buildings on the Gobbi ranch as well as all of the fencing in the path of the flames. The ranch as it stands desolated today is stripped of every sign of human habitation, not a stick of fencing or a wall remaining after the ravages of the fire which laid low the Gobbi residence, a small prune dryer and several hundred trays, a small winery adjoining the house, woodsheds and the big winery leased to the California Grape Products Company and filled with 30,000 grape boxes and several thousand dollars worth of farm machinery and huge wine tanks. From the Gobbi property the flames leaped across the street to the residence of Mr. and Mrs. Wm. H. Sharpe from which the occupants escaped with only the clothes they wore. At the same time flames burst from a barn on the Hughes property and another barn at the home of Ira Fisher caught fire. Both were consumed with their contents, which in the Fisher case included about five tons of hay, some garden implements and several dozen chickens.

By this time the entire business section of the city was closed and men, women and children aided in fighting the flames with wet sacks. The Ukiah fire department stood by until late into the night, giving valuable aid. During the intense heat of the fire, flames burst out in many sections of the district but were promptly subdued by vigilant watchers. At the home of Charles Kasch the flames crept almost to the very door, and the fencing at the home of Judge Preston, across the street, caught fire repeatedly, while roofs and dry areas covered with grass were in flames many times from the burning cinders and cones. A shift in the wind from the west to the southwest is all that saved that section of the city from total destruction. No estimate has been made of the damage but it is known it will run into many thousands of dollars. A pathetic incident in connection with the fire was the partial destruction of the bicycles of three boy scouts, Thomas Anker, and Jack and Wakefield Taylor, who left their wheels in what they considered comparative safety, while they aided in fighting the fire. When they returned the whole area was in flames and the bicycles badly burned.

In spite of the intense heat there were no prostrations. A. Perelli-Minnetti estimated the loss to the California Grape Products Company at \$15,000. The fire is still burning to the south of the city where it menaced many ranches the last of the week. The roar of the flames could be heard day and night and, coupled with the intense heat and the heavy smoke curtain, created a scene of the utmost depression. While it is hard to get reports of the damage to the hill residents, it is known that the Evans ranch on Pine Ridge, recently sold to a family whose names could not be learned, had been wiped out. The new owners had completely refurnished the ranch and lost everything. It is expected many more catastrophes will be reported when the fire has subsided.

San Luis Obispo Tribune: That many deer and hundreds of quail and doves have been literally roasted alive by the fire raging in the Santa Margarita section, was the report of Augustin Estudillo, who was in town yesterday from his ranch near Santa Margarita.

Mr. Estudillo's ranch was completely circled by the fire, but hard work on the part of the fire fighters saved the place.

He had occasion to walk near the fire line the other day and found a young fawn which had been terribly burned by the flames. He picked the little creature up and dressed its burns, but it did not survive.

He states that hundreds of quail have been caught in between two branches of the fire, and in flying over the flames in an effort to escape have been burned to death. Many doves have also been burned to death, and several deer are known to have perished.

Placerville Mountain Democrat: The fire that started on the Butler place, near El Dorado, was practically extinguished after ending on the S. O. ranch, says the correspondent to the Bee.

A barn on the E. A. Bowker ranch was saved by the heroic efforts of Supervisor W. S. Biggs and crew of men, by tearing the burning shakes from the roof. The barn was full of hay. Another barn and stable were burned. A house occupied by Tim Franklin on the J. I. Martin farm, caught fire nine times, but was finally saved.

Only by back-firing was the town of El Dorado saved from being wiped out. The Western States Gas and Electric power line was guarded by their own employees, who early learned of the conflagration by phone, and the fire was kept from the Company's high tension power line by a narrow margin. Every able-bodied man, under Fire Warden Roy M. Marks, James Davidson, and Supervisor Biggs, fought like demons.

Many women helped, giving drinks and refreshments to the fighters. About 2,000 acres were burned over and a lot of dry feed destroyed. Those burned over were the Butler, J. C. Forni, A. E. Bowker, Joseph Windle and S. C. Dunlap, J. J. Martin and Roy ranches.

Fresno Republican: The fire which started Sunday noon near Terra Loma and burned over an area of 10,000 acres, including 320 acres of grain, was the worst in ten years, according to ranchers who returned from the district today.

Three hundred and twenty acres was in grain which was to be used as feed, while the remainder was alfalfa grass, which is very valuable to the cattlemen. C. F. Fuller says it was worth five dollars an acre as feed. It is seven years since the feed has been good on the plains. This year it was very heavy, averaging over two feet deep.

When the fire started in this deep grass it developed intense heat and drove the fighters back. The wind changed directions several times, surrounding the fighters and endangering their lives. They became separated in the darkness and heavy smoke and several times were in grave danger. Lack of drinking water increased their hardships.

The only method of fighting was with shovels and loose dirt. Wet barley sacks only served to spread the flames, which would frequently jump one hundred feet at a time. When daylight came a tractor was used to plow a fire guard and then back-firing was needed. The wind changed in the forenoon and the fire spread back into the hills where it is still burning.

Among those who were heavy losers were: C. F. Fuller, who lost 3320 acres; Pete Bardeau, 3000 acres; Elsworthy and Goni, 1920 acres; O. Johns, 320 acres; John Jones, 320 acres.

The Terra Loma schoolhouse was in danger at one time, but was saved by the fighters. However, the school shed was burned. Several homesteaders' houses were burned.

Sacramento Bee: Ranchers in this vicinity were endeavoring today to check up their losses in one of the most disastrous grain-field fires in the history of the county, which yesterday burned for ten hours over an area nine miles long and approximately one mile wide. A huge charred expanse of ashes remained today where there were acres of golden grain or piles of sacked wheat.

The fire started shortly before noon yesterday on the Feeney ranch, eight miles west of here. Back-fire from a motor truck is believed responsible. There was only stubble on the Feeney ranch, but the crackling fire swept over the ground swiftly to other properties where there was standing grain.

Over the O'Brien, Gurry, French, Payton Bros., Prentice, Brunnell, McDaniel, Compton and Green ranches the flames coursed, resisting all efforts to check it until it struck the Marshall ranch, where it was extinguished at 9 o'clock last night, after hundreds of men had gathered to head it off.

District Fire Ranger Glenn Gadbury, who assumed charge of the fire fighting, came to Willows at sundown to obtain every possible man to assist. Many joined the army of ranchers that had been battling the blaze through the afternoon.

Miles of fences were destroyed by the fire. The heaviest individual loser is believed to be Fred Mason of Willows, who leased the Gurry French place. He

had 200 acres of standing wheat, 300 acres of barley, 1,500 bags of threshed wheat, an oil wagon and a tank in the path of the flames, all destroyed. Payton Brothers lost 300 acres of uncut grain. Others had not estimated their loss as yet.

Sacramento Bee: After a night without electric lights, Yreka and other Siskiyou County towns today faced the prospect of another night in darkness, as word reached here that the brush fire which yesterday cut the power line of the California-Oregon Power Company, is menacing the temporary line erected by the concern today.

Sweeping through the hills at the rate of a mile an hour, the fire is declared beyond control and the fire fighters being rushed to the scene by the power concern and the Sheriff of Siskiyou County are directing their efforts toward the widening of the path of the flames. Shortly before noon today sparks from the original blaze started a second fire some distance away, and this had the effect of dividing the force of fire fighters. Responsibility for the fire is being placed on a group of Southern Pacific section hands who were burning old railroad ties yesterday afternoon near Charall. The burning ties ignited dry grass at about 5.30 o'clock and the flames quickly swept up the slope of the foothills of Black Mountain, finding ready fuel in the dry brush. Poles of the California-Oregon Power Company's lines were in the path of the fire and these were destroyed for a distance of a mile and a half, cutting off the electricity supply in this vicinity.

Reports today were that the fire had already covered seven miles and was still sweeping in a northwesterly direction toward the Copco Dam in the Ager Basin. Lines of the Pacific Telephone and Telegraph Company are endangered.

No houses or cattle are in the path of the blaze and beyond the destruction of the power and telephone lines, there is not likely to be any property damage. There is also no timber in the neighborhood of the blaze. One hundred men were at the scene of the fire this morning. The pall of smoke from the fire partly obscured the sun.

Ventura Post: Burned while helping to fight fire on the Cuesta grade above San Luis Obispo, James Gerhard, formerly a clerk in the De Leon Hotel, lies at the point of death at San Luis.

Gerhard, in company with a group of other young men, went out on the grade where a fierce brush fire was raging and attempted to battle with the flames. The men were driven back and all of them gave up the unequal fight with the exception of Gerhard, who made an attempt to get to some rangers working a distance away. He found himself entirely surrounded by fire and became panicky for a time, rushing to break out of the ring of fire around him. He was caught in the flames and his face and body badly burned.

He was rescued nearly unconscious by other fire fighters and was taken to the nearest medical aid.

Gerhard was employed in the DeLeon hotel as a clerk about ten years ago.

Los Angeles Times: A survey completed yesterday by Supervisor Charlton shows that more than 500 men, all active firefighters, were engaged in the job of extinguishing the flames that started in the rear of the hospital, at the Arrowhead Hotel, in the Federal forest reserve a few days ago. The cost to the government will be more than \$25,000 for help alone.

There were eighteen sections of land burned over, or 11,520 acres. In addition some of the best timber on the local reserve, especially that on the Rim of the World drive, was destroyed. The money loss from that source cannot be computed at this time.

Leaving the Arrowhead Hospital the fire ate its way toward City Creek, thence to lower Waterman Canyon, and from there to the 101-mile drive at the Rim of the World, when it jumped to Allison's ranch, then to the north side of the mountains to Hook Creek. The blaze did not reach Little Bear Valley.

In spite of the hundreds of men on the fire line the blaze was making steady progress until the coming of the rain, followed later by two inches of snow, covering the entire region. The fire was the only one of any consequence during the entire season.

A most effective piece of cooperative fire protection work was carried out the past summer in the Contra Costa Hills, where there are some of the most extensive and important forest plantations in the country. These plantations are extremely important from a watershed standpoint, since the water which supplies the east bay cities largely comes from the area which they cover. The character of the protective system which was installed under the general direction of the State Forester is described in the following article:



Planted forest on the Contra Costa Hills, from which water is stored for the East Bay cities at their feet.



Planted forest near Redwood Canyon, Contra Costa Hills, which is being protected from fire by the state fire organization.

THE CONTRA COSTA HILLS FIRE PREVENTION.

BY PAUL I. DANIELS, Land Agent, East Bay Water Company.

Not more than fifteen years ago the hills lying along the easterly portions of the cities of Oakland and Berkeley were not as now covered with groves of forest trees, but were practically bare on the western slope and very sparsely dotted with oaks on the eastern side. At that time the only visible mantle to the hills was the wild grass, green and beautiful in the winter, but rather mountainous in the summer when dry and brown.

During the time previous to the planting of trees, grass fires were of common occurrence during the summer months and little heed was given the matter excepting by the people depending on the grass for cattle feed. To them the fires were a great loss then as now, many times forcing the owners of cattle to dispose of their stock at a great sacrifice owing to the feed being destroyed by fire.

During the year 1910 work was commenced on a general scheme of forest planting on Contra Costa Hills. A great amount of money and labor was expended on the project. The results are quite apparent today. It is doubtful if there is any one who has looked at the condition of the hills without the forest and now, would care to see the old condition return, yet there is always a chance that just such a thing may happen if proper precautions are not taken to guard these wooded sections from the three great destroyers of forest, namely, Fire, Disease and destructive Insects. Of the three, fire is the most destructive if not properly guarded against.

Disastrous forest fires are generally the result of carelessness on the part of some person and easily prevented by a little care and thought on the part of those traveling through the dry hills or forest. A fire once started may easily get out of control and cause irreparable damage. Pine trees badly scorched are gone forever; some other trees such as the eucalyptus may recover, but it takes a long time for them to do so.

The increasing amount of automobile and foot travel through the Contra Costa Hills over the scenic boulevards and trails has multiplied many times the danger from fire.

As a result of the fire along the Tunnel Road during the summer of 1921 when approximately two-fifths of the pine trees plantationing that section was toally destroyed, the matter of protecting these plantations on the hills was taken up in a co-operative way by the Forestry Department of the University of California, the East Bay Water Company and the City of Oakland, and the City of Berkeley, together with the cooperation of the California State Board of Forestry, with the result that a fund of \$2,000 was provided, a plan formed and a preliminary organization was put in the field June 1, 1922. This organization is under the general direction of State Forester M. B. Pratt, who is in charge of fire fighting operations. From funds provided six large steel boxes equipped with tools for fire fighting were purchased. These boxes were placed at the following locations:

- 1—At the north end of Spruce Street in front of Summit Reservoir, East Bay Water Company.
- 2—In Telegraph Canyon (Claremont Canyon) about one-half mile above Claremont Hotel.
- 3—At the west end of Inter-County Tunnel on the Tunnel Road.
- 4—At Observation Point on the Skyline Boulevard between Tunnel Road and Thornhill.
- 5—At junction of new Skyline Boulevard extension and the Snake Road.
- 6—On Joaquin Miller road opposite office of Joaquin Miller Acres.

Other boxes equipped with proper tools will be added as soon as funds are available to purchase same.

The boxes contain shovels, rakes, hoes, axes, lanterns and water bags. This equipment is to be used for fire fighting purposes only. Each box is labeled "California State Board of Forestry. In Case of Fire Telephone Lakeside 585." Deputy State fire wardens have been appointed by the State Board of Forestry as shown on pages ten and eleven. Other deputy state fire wardens are to be added as the case demands.

The deputy state fire wardens take charge of all fires in their districts and have authority to requisition aid of any able bodied citizen between the ages of 18 and

50 to assist in putting out fires in any district outside of incorporated cities. Any person capable of performing such duties who refuses to comply is subject to arrest and fine.

A meeting was called on the evening of July 13, by the Contra Costa Hills Club in the Assembly Hall of the Oakland Tribune. At this meeting the matter was discussed of enlarging the organization and facilities for fire prevention. A temporary committee was appointed for the purpose of getting together those most vitally interested in the prevention of fires in the Contra Costa Hills.

On July 18, the temporary committee and representatives from various organizations, corporations and municipalities in the Eastbay district were present. At this meeting a resolution was adopted making the temporary committee, together with the representative present, a permanent committee to be known as the Contra Costa Hills Fire Protection Committee.

The interests represented at this committee meeting were as follows: The cities of Oakland, Berkeley, Albany, Alameda, and Piedmont by their fire departments; the Oakland and Berkeley park departments; the University of California by the Forestry department; the State Board of Forestry by the State Forester; the Oakland Chamber of Commerce; the Berkeley Chamber of Commerce; the Contra Costa Hills Club; the East Bay Water Company; the Oakland Traction Company; the San Francisco-Sacramento Railway; Oakland Real Estate Board; Automobile Dealers' Association; East Bay Safety Council, and the Berkeley Boy Scouts by the Scoutmaster.

At the present time there is a great need for funds to carry on the work and for the purchase of additional equipment for protecting the hills and tree plantations. The money for the purchase of the equipment to date and for the salary of the District Fire Ranger was provided by the East Bay Water Company, the City of Oakland, City of Berkeley, the University of California and California State Board of Forestry.

To properly carry on the work as planned, an additional sum of \$5,000 is required. Of this sum \$1,000 has been contributed up to July 24. The money collected is to be used for fire prevention and control only. No salaries or fees are to be distributed to members of the committee. Funds are to be deposited in a bank selected by the committee, such account to stand in the name of Contra Costa Hills Fire Protection Committee. All bills or expenses in connection with the prevention and control of fires in the Contra Costa Hills which may come under the direction of this committee are to be referred to the District Fire Ranger for approval of same. The signatures of two of a finance committee of five are required for the withdrawal of funds.

The importance of properly protecting the Contra Costa Hills forest areas can not be overestimated as this forest area is the largest and best plantation of its kind in the State of California and its loss would be keenly felt by all of the Eastbay community.

At the California state primary election on August 29, 1922, the City of Oakland presents the proposition of voting bonds for the purchase of some 1500 acres of the best of the forest section for the purpose of a public park by the City of Oakland. It is therefore especially important that every measure of protection be afforded the forests now and in the future so that this area may be a lasting attraction and source of enjoyment to the residents of the Eastbay districts.

For the present, build no fires in the hills. Smokers, be careful where you throw burning tobacco. Do not burn rubbish without clearing grass area around the fire. Do not burn grass off the hills without permit from fire department, and then only with some one in charge who is experienced in such matters.

"Save The Trees."

FIRE LOOKOUT STATIONS.

Mount Bielawski Lookout.

The fire lookout tower on Mount Bielawski, the highest point on the Castle Rock ridge between Santa Clara and Santa Cruz counties, is the first structure of its kind which has been erected through the efforts of the State Board of Forestry. This 60-foot steel tower, and the 18 miles of telephone line connecting it with the California Redwood Park in Big Basin, was made possible through financial cooperation extended by Santa Cruz, Santa Clara and San Mateo counties, the State Highway Commission and the California Redwood Park Commission. There is also a connection with the Los Gatos telephone line which was made by a three-mile line built by local ranchers in co-operation with the State Board of Forestry.

The telephone line to the California Redwood Park was constructed and the lookout tower erected by state rangers under the supervision of Inspector Frost, State Board of Forestry. On July 2, 1922, the tower was dedicated. The following account of the exercises appeared in the Santa Cruz *Sentinel*:

Sunday afternoon before an assembly of about 250 people on Mount Bielawski, a new 60-foot steel tower was dedicated.

The ceremonies were simple but impressive. Mr. Sanders, the well-known public-spirited citizen of Saratoga, was master of ceremonies. There were also present a large number of people from the surrounding districts in Santa Cruz and Santa Clara counties.

At the command of Mr. Sanders, the Santa Cruz Boy Scout Troop No. 3 opened the ceremonies, Scout G. Penniman sounding the bugle call, immediately following which the flag was raised by Scout Donald Rogers, the other Scouts forming a hollow square. No sooner had Old Glory reached the new high point than Scout J. Sowder, who by then had perched himself well up in the tower, wig-wagged the following message to the people and the rest of the Scouts assembled below:

"We dedicate this tower to the conservation of our Santa Cruz forests, which we have learned to love for the beauty, the joy and the wealth they give us."

State Forester M. B. Pratt was next introduced. He made some very interesting and prophetic remarks on the usefulness of this fire lookout station system, which his office will establish in this state. This being the first one of these projects, Santa Cruz County may consider itself fortunate and honored. He explained how this tower was made possible by the co-operation of the three counties of Santa Cruz, Santa Clara and San Mateo. He praised the foresightedness of the supervisors in these three counties. Henceforth the state will assume full control of that tower, keeping there a constant guard. The tower is connected by means of a telephone line to the outside world. Mr. Smead, a local resident, will act as guard. Mr. Pratt made special mention of the generosity of Mrs. Smead, who turned over to the state a 99-year lease at \$1 per year to over an acre of ground.

State Senator Jones followed, giving a very interesting review of the history of the conservation movement in the Santa Cruz Mountains. How the necessary appropriations were secured from the state for what was up to last year the only state-owned park. Mr. Jones made the interesting remark that within 50 miles of this state redwood park was found one-third the population of the state. This valuable asset, he stated, is worthy of the best care that could be bestowed upon it.

Chairman Rostrom of the Santa Cruz board of supervisors expressed his warm appreciation over what had been done. He mentioned the fact that in previous years it had always been very difficult to secure exact information as to the location of fires; that this system just established would undoubtedly give some much needed information and would therefore be a valuable asset.

Mount Oso Lookout.

The Mount Oso Lookout was established in July, 1921, to render assistance to the Stockmen's Protective Association of Alameda and San Joaquin counties in the more efficient protection of stock range from fire. It is located on a commanding peak near the junction of Alameda, Santa Clara and Stanislaus counties, and overlooks approximately three million acres. Connections were made with the main telephone line at Westley by the construction of a 12½-mile telephone line. Cooperative funds for this project were obtained from Alameda, Santa Clara and Stanislaus counties, and considerable labor and material for the lookout tower were contributed by the Stockmen's Protective Association. Following is an account of the fire protection activities of this association the past year by Mr. John J. Callaghan, secretary:

It pleases me to state that the area burned over by field fires in Alameda and San Joaquin counties in 1922 was less than that of any year since the association was organized on May 4, 1904, although population and fire-burning devices have increased greatly. We especially appreciate the cooperation of the State Forester and his predecessors in office for their friendly advice and assistance. Other agencies have assisted, as I will outline now.

Among these are the boards of supervisors of Alameda, San Joaquin and Santa Clara counties, who at different times appointed patrolmen paid by the county and generally nominated by the association. The last mentioned county on June 5 last, on our petition, appointed mounted fire patrolmen for the Mount Hamilton and Gilroy mountain district following the plan now in force in Alameda and San Joaquin counties. Battery C, 143d Field Artillery, National Guard of California, with mount station at Livermore, many of whose members belong to the Alameda County Fire Patrol Station at Livermore, through its officers has tendered us the use of men and equipment in cases of emergency, but the most valuable assistance, to my mind, is rendered by the lookout stations on Crane Ridge, 25 miles southwest of Livermore, and on Mount Oso, Stanislaus County, the former at an elevation of 2500 feet, the latter 3383 feet above sea level.

Mount Oso Station was installed by the State Board of Forestry, in the summer of 1921, under the direction of Inspector A. E. Frost of the State Forestry Service. It is connected by telephone with Westley in San Joaquin Valley and other exchanges so that fire warnings may be sent to any quarter needed. I believe that a similar equipment on Mount Diablo, and Mount Tamalpais, together with the splendid station at Lick Observatory on Mount Hamilton, would complete a very efficient signal system covering most of central California, and occasion may arise that, in time, it may become part of the national defense. From personal knowledge I can say that the State Board of Forestry and the State Forester's office made considerable sacrifice in establishing this lookout under serious difficulties, both of climate and labor, and the station should be supported in every respect by the farmer and stockmen of surrounding counties.



Sign along state highway from Los Gatos to Santa Cruz which reads, "Due to carelessness, this area devastated by fire last year. Help protect your state from fire. California State Board of Forestry."



Tool box on Tunnel Road, Alameda County, which was a factor in keeping down fires last summer in the plantations in the Contra Costa Hills.

SPECIAL FIRE APPROPRIATIONS.

A number of special fire appropriations for the biennial period were made by the last legislature for the protection of watershed areas, the funds appropriated to be spent under the direction of the State Forester. These appropriations were made contingent upon equal amounts being expended by various agencies such as fruit exchanges and water companies which derive the direct benefit of such protection.

SAN BERNARDINO MOUNTAINS—\$5,000.

This appropriation is being handled through the Supervisor of the Angeles National Forest. The San Bernardino Mountains are fairly easy of access by a large population which comes to a large extent from Los Angeles. The brush cover is exceedingly heavy and the fire danger great. The water coming from these mountains is perhaps the most intensively used of any water in the state. It is not only used in San Bernardino County, where the mountains are located, but also in Riverside and Orange counties. The great need of this region is for trails and the state appropriation is being spent chiefly for that purpose. In 1921 the state funds were used to construct 8.5 miles of new trails, repair 40.9 miles of old trails, clear two acres for camp sites, develop two springs, construct five concrete fireplaces, and build eight camp tables with benches attached.

SAN GABRIEL CANYON—\$1,400.

This appropriation was handled by the Supervisor of the Angeles National Forest, who used it to employ a patrolman, to construct 1.5 miles of new trails and repair 33.4 miles of old trails. In the San Bernardino Mountains much trail repair work was necessary, since the heavy rains of the previous winter caused much gullying, and in some places landslides had completely blocked them. This necessitated the upkeep of the main traveled trails, which are all-important as a means of travel and communication during times of fire.

SAN DIMAS CANYON—\$3,000.

With this appropriation, a patrolman for the canyon was employed by the Supervisor of the Angeles National Forest, six latrines constructed for the San Dimas Canyon camps, 1.3 miles of new trails constructed, and 10.9 miles of old trails repaired. The water supply from this canyon is very valuable, and is intensively used by the San Dimas citrus region.

SAN ANTONIO CANYON—\$5,000.

The Supervisor of the Angeles National Forest used this appropriation to employ a patrolman for the canyon, construct 3.3 miles of new trails, repair 14.4 miles of old trails, repair Baldy Lookout house and clean up San Antonio Canyon public camp.

LOS ANGELES COUNTY—\$20,000.

This appropriation is being handled through Mr. Stuart J. Flintham, County Forester, who made the following report on the work done with state and county funds for the fiscal year 1921-1922:

North Tuna Canyon firebreak, 8.75 miles.....	\$3,652 44
South Tuna Canyon firebreak, 3.17 miles.....	1,775 38
Verdugo Peak firebreak..... .70 miles.....	190 51
Verdugo Hills trails..... 2.62 miles.....	454 63
Dry Canyon firebreak..... 5.37 miles.....	2,156 62
Calabajas Peak firebreak..... 3.00 miles.....	1,493 00
Saddle Peak firebreak..... 5.25 miles.....	3,725 49
Malibu Range trails..... 1.62 miles.....	196 50
Santa Monica Mountains firebreak, maintenance.....	414 00
Administration	1,722 88
Tools, equipment, etc.....	235 38
Outfit	1,108 28
Cook house	1,947 08
Camp expense	926 94
Total cost.....	\$19,999 13

The firebreak and trail work done in Los Angeles County is but one phase of the work being done through the county forester. A splendid example of what can be done by a county forestry organization is given in the following report by County Forester Flintham, for the fiscal year 1921-22, to the board of supervisors of Los Angeles County:

The Forestry department is charged with the forest and conservation interests and with fire and game protection in Los Angeles County, the County Forester holding appointments also as county fire warden and county game warden.

It is the duty of this department to establish, maintain and protect shade and ornamental trees along the public roads and highways and trimming of roadside trees is undertaken to improve highway tree growth. More than 7500 trees have been trimmed by the department along county roads during the past fiscal year. All cutting, trimming or removal of roadside trees by property owners or public service corporations is under regulation through application and permit. More than 200 miles of uniform roadside tree planting has been established and is under continued care and maintenance.

The department develops and maintains county parks and the grounds around county institutions, the most extensive of which is at the Olive View Sanatorium. Here the grounds have been laid out and developed with planting of lawns, trees and shrubbery, and more than 10,000 trees a year are being planted in the hills back of the sanatorium buildings. Monte Vista Park in the Crescenta Valley has been improving as a play-ground, but the park is hardly large enough to accommodate the heavy increase of visitors and picnic parties. Additional ovens, picnic tables, swings, etc., have been installed and a modern comfort station has been installed for the convenience of visitors.

Large nurseries are operated where hardy coniferous trees are grown on an extensive scale for reforestation planting in the mountains, as well as nursery stock of every kind for other planting work which the department has in charge. Over half a million forest seedlings are now being raised in the reforestation nursery in Altadena and forest plantings are being established year by year at important points on burned-over areas of our mountain water-sheds. The department has engaged in extensive seed collection all over southern California to secure forest trees seeds in sufficient quantity for the needs of the reforestation nursery.

The protection of wild game throughout the county in accordance with the provisions of the state game laws is enforced by the department through the large force of deputy game wardens located in every part of the county. Special forces of wardens have been on duty through the open hunting seasons so that check can be kept on hunters and the amount of game taken. Many valuable game specimens secured by the department have been added to the collections of the Los Angeles

county museum. A larger planting of fish fry obtained from the state fish hatcheries has been secured to improve the fishing in the various flowing streams in the county. During the fiscal year, 74 arrests have been made for various violations of the game laws, which have resulted in 71 convictions and the levying of fines amounted to over \$1,500.

Substantial progress has been made in developing an effective fire-fighting organization in every part of the county during the past two years since the work of fire prevention and control was taken over by this department July 1, 1920. The county has been divided into 150 fire districts with a local deputy fire warden in charge of fire protection work in each district. Extension of telephone lines has been secured to bring this fire warden organization into prompt telephone communication with the county fire warden. Many fire districts have been equipped with fire-fighting trailers under a plan of financial cooperation with the county. Fire boxes furnished with emergency fire-fighting equipment have also been constructed and located at strategic points through mountain districts so that fire-fighting tools are available where they are needed.

During the height of the fire season, special auto fire patrol was maintained over holidays and week-ends, when large numbers of people were camping and visiting in the mountains, wardens were stationed at fire lookout points, and a force of riders employed in cooperation with large land owners was put on duty in the hills. Through periods of special fire danger an aeroplane fire patrol was inaugurated which was most successful in detecting and locating fires and permitting quick measures for their control.

Active fire-fighting companies have been organized in many districts under direction of local fire wardens and through the cooperation of the department, local fire departments, in charge of a deputy fire warden, acting as the local fire chief, have been organized in a dozen unincorporated communities, most of which have purchased and installed automobile fire engines and other essential equipment.

Since a large portion of our mountain water-sheds lie within the Angeles and Santa Barbara National Forests, the department has joined with the Forest Service administration on every large fire. Similar cooperation has been arranged with the Los Angeles city fire department and with other large cities of the county for prevention and control of fires where city and county territory join. To enable the department to deal effectively with fires spreading from adjoining counties, Los Angeles County has been made a state fire district and the county fire warden has been appointed state fire ranger for the district. Fire assistants have been appointed as state fire wardens.

Construction of a comprehensive system of fire-break lines for fire control through the mountainous sections of the county is in progress, and nearly 50 miles of such fire-breaks have already been built. Besides the 20-mile firebreak down the main ridge of the Santa Monica mountains, which was built in cooperation with the land owners in this section, about 27 miles of firebreak in the Verdugo Hills and the Malibu range were constructed the past winter under joint appropriation between this county and the state. A total of \$40,000 is being expended by state and county through a two-year period on this work, and surveys have been made to extend this firebreak system to completion through the Verdugo Hills and the Malibu range this coming winter. Construction of about 15 miles of lateral firebreak not provided for under the state and county appropriation has been arranged in cooperation between the county and interested land owners.

The fire menace from brush burning has been materially reduced by the operation of the county fire ordinance regulating under permit the use of fire for clearing land. Over 5000 burning permits have been issued during the year by deputy fire wardens and where 65 per cent of the total area burned over in the previous fiscal year resulted from careless brush burning, this percentage has been reduced to about 33 per cent during the present fiscal year. A further important fire ordinance has been enacted during the year which materially strengthens the authority of the county fire warden for the prevention of fires.

During the year ending June 30, 1922, the department responded to 281 fire calls in county territory and to 44 further calls from fires originating either in incorporated area or within the National Forests which threatened county territory adjoining. As a result of the effective fire warden organization of the county, 45 per cent of fires were checked after burning less than an acre and an additional 35 per cent burnt off less than ten acres. Record of damage in county territory which

can be expressed in terms of money, while undoubtedly incomplete, shows a fire loss of \$522,623 during the year.

The department has investigated to determine responsibility for all fires during the year and as a result 60 arrests were made for violation of state and county fire laws, from which 52 convictions have resulted.

TAMALPAIS FOREST FIRE DISTRICT—\$10,000.

This appropriation was handled by the board of directors of the Tamalpais Forest Fire District, which embraces about 75,000 acres in Marin County. The act providing for this district defines a region in the vicinity of Mount Tamalpais, in which all the taxable property is assessed for fire protection purposes. In this way about \$9,000 is raised every year which is used, together with state funds, for the employment of patrolmen and the clearing and construction of fire breaks. The following reports by Mr. E. B. Gardner, chief warden of the district, gives the work accomplished during the past two years with district and state funds:

	1921	1922
New trails cut -----	7,181 feet \$ 430 86	19,342 feet \$ 852 16
Old trails cleaned -----	37,757 feet 1,410 28	49,568 feet 2,363 53
Brush burning on trails -----	180 00	-----
Tools -----	166 96	261 64
Patrolling (5 patrolmen) -----	6,834 00	5,746 20
Chief warden -----	2,160 00	1,980 00
Fire fighting -----	713 70	243 60
General expense -----	510 74	596 04
Totals -----	\$12,406 54	\$12,043 17

FIRE REPORTS FOR 1921 AND 1922.

The fire seasons of 1921 and 1922 were very severe in character. During both years the early rainfall was below normal over the greater portion of the state, and the temperature was very high. There was also a long period during each summer when there was absolutely no rainfall, and this situation was aggravated by high winds which made it extremely difficult to control fires. To the adverse climatic conditions was added a much greater human risk, due to greatly increased automobile travel, which brought a vast number of tourists, campers, hunters and fishermen into the remote regions of the state.

The fire losses on the areas protected in 1922 by the state fire organization were \$732,994 as compared to \$988,597 in 1921. A substantial reduction in the fire loss over that of the previous year was accomplished by the increased efficiency of the ranger force, and not because of a lessened fire hazard, which was especially severe in September. At the same time it is very evident that both federal and state fire organizations must be strengthened, since the fire hazard is constantly growing worse. The history of the disastrous fires that have occurred at different times in Minnesota, Idaho and Oregon can be repeated in California, if we do not use more stringent preventive methods. The potentialities are here for a combination of weather conditions, when appearing in conjunction with a fire situation as critical as existed in September, that will bring disaster and ruin on the whole community that may be unfortunate enough to be hit.

A great conflagration is apt to take place in the forests of California any year, unless civilization makes conditions safer. Thus far, civilization has worked to aggravate the situation.

Comparative Damages by Fires, 1921-1922.

Year	Number of fires	Average burned	Damage	Average acreage per fire	Average damage per fire
1921 -----	1359	551,777	\$988,597 00	406.	\$727 00
1922 -----	1171	369,071	732,994 00	315.	626 00

Types of Land Burned Over (Acres).

	1921	1922
Timber -----	20,313	57,431
Brush -----	206,362	140,820
Grass -----	301,438	153,205
Grain -----	23,664	17,615
Totals -----	551,777	369,071

Types of Classified Damages.

	1921	1922
Timber -----	\$ 41,528 00	\$120,356 00
Range -----	367,246 00	172,866 00
Grain -----	310,025 00	233,408 00
Improvements -----	189,735 00	166,892 00
Stacked hay -----	80,063 00	39,472 00
Totals -----	\$988,597 00	\$732,994 00

Causes of Fires.

	1921	1922
Lightning -----	12	14
Lumbering -----	9	27
Railroads -----	41	55
Brush burning -----	178	165
Campers -----	374	163
Tobacco -----	---	175
Incendiary -----	106	110
*Miscellaneous -----	311	193
Unknown -----	328	269
Totals -----	1359	1171

*Includes fires set in grain fields by sparks from machinery.

LAW ENFORCEMENT.

The repeated occurrence of unnecessary man-caused fires, through carelessness or wilfulness, has made strict enforcement of the state fire laws necessary. In 1921, a fire ranger with special training in law enforcement work was delegated to assist the district rangers in working up evidence on cases and bringing them to trial. In 1922 this work was taken over by Inspectors Fowler and Frost as a part of their field work. The following tabulation gives the results of law enforcement work the past two years:

California State Fire Law Enforcement Cases—1921.

Character of violation	Number of cases	Number of convictions	Number cash fines	Number jail sentences	Number acquittals	Amount of fines collected	Number cases set led out of court	Damage paid for cases set led out of court	Cases on which sentence suspended	Cases pending
Refusing to fight fire	1	1	1			\$10 00				
Blasting or burning without permit	4	4	3	1					4	
Setting fire accidentally or carelessly	31	9	8	1	14	260 00	3	\$99 78	3	5
Leaving camp fire burning or allowing it to escape	13	10	8	2	3	375 00			2	
Setting fire wilfully or intentionally	2	2	2			50 00			1	
Totals	51	26	22	4	17	\$695 00	3	\$99 78	10	5

California State Fire Law Enforcement Cases—1922.

Character of violation	Number of cases	Number of convictions	Number cash fines	Number jail sentences	Number acquittals	Amount of fines collected	Number cases set led out of court	Damage paid for cases set led out of court	Cases on which sentence suspended	Cases pending
Refusing to fight fire	13	9	8	1	2	\$95 00			2	2
Burning without permit	11	4	4	2	1	110 00	3	\$39 13	3	1
Setting fire carelessly or accidentally	23	16	10	6	2	500 00	2	148 36	6	3
Setting fire wilfully or intentionally	7	4	3	*1	3	145 00				
Operating engine without spark arrestor	1						1	10 80		
Stealing state tools	1				1					
Leaving camp fire burning	3	3	3			150 00				
Totals	59	36	28	10	9	\$1,000 00	6	\$198 29	11	6

*Party shown as convicted for wilfully setting fire was later adjudged insane.



The removal of the forest cover results in severe floods and high water during the winter with disastrous erosion, while the summer low water flow is correspondingly reduced.

CONTINUANCE OF A WATER SUPPLY.

Irrigation is the "One Big Thing" needed in superior California. Perpetual water for irrigation can best be assured by the maintenance of a forest cover. A forest cover can not be maintained unless adequate fire protection is afforded. Therefore, it is evident that the future prosperity of superior California depends very largely upon the effectiveness of the protection of the forest cover on its watersheds, in which the water needed for irrigation is stored, to be given up gradually as needed.

That the flow of water courses will be diminished when their headwaters are denuded of their cover, has been known since the times of the prophet Joel, whose lament it was that "A flame hath burned up all the trees of the field," and "The beasts of the field pant, for the water brooks are dried up." Joel was the earliest preacher of the conservation of watersheds, and, in a sense, the real inventor of the slogan, "Prevent Forest Fires."

China had no regard for its forest cover, and as a result turbulent rivers have ruined great areas of agricultural land and rendered thousands of people homeless. China is now striving with infinite labor to re-establish a forest cover on its thousands of barren slopes. Spain and Italy afford modern examples of peoples made destitute through the lack of water and timber because of reckless destruction of their forests. Every nation that has upset nature's balance through the unregulated burning and cutting of its forest areas has witnessed the impoverishment of its people.

A number of years ago the flow of the rivers supplying power to the factories in the eastern states became so irregular because of the denudation of their watersheds, that the government appropriated millions of dollars to purchase forest lands at their headwaters, in order that they might be effectively protected and function as regulators of the stream flow. How much more important is it to maintain and regulate the water in the streams of California, where the water is valuable both for power and irrigation purposes?

The people of southern California consider a fire in their brush-covered mountains a catastrophe, since the destruction of the vegetative cover permits the water to rush in torrents over the steep, barren slopes, carrying earth and rocks to the fertile lands below. The only recourse under such conditions is the construction of expensive check dams, and these are often filled with debris in a short time. It is not until the vegetation becomes established on the denuded slopes that the run-off becomes regulated and water is conserved by the mulch formed by this cover, to be given up gradually so that it can be used to advantage.

The prevention of fire is the basic principle of forestry practice. Unless forest and brush fires are controlled, the natural regulators of stream flow are destroyed and the development of the region, which depends upon a perpetual flow of water, is retarded. The forests on the mountains of California must be kept green if there are to be an abundance of green fields in the valleys.

Since July 1, 1921, Forest Examiner Munns has been making a study of watershed areas for the State Board of Forestry in response to Senate Concurrent Resolution No. 27, which reads as follows:

WHEREAS, It is reported that there are large and rapidly increasing areas in this state which have been and are being denuded of timber and other vegetable protective covering, and which, because of such denudation, are not only a present and rapidly increasing economic loss to the people of the state, but are also causing a rapidly increasing destruction of streams and harbors, and are also interfering with and threatening to destroy, with constantly increasing rapidity the availability of water for domestic, irrigation, hydro-electric power, mining, navigation, and other necessary purposes, be it

Resolved by the Senate, the Assembly concurring, That the State Board of Forestry be and hereby is directed to examine such areas and to report to the legislature, at its next regular session, the situation and approximate acreage of such areas as are most valuable for reforestation or recovering with other vegetable protection, and to report a plan whereby they may be reforested or otherwise covered with protective vegetation.

This report will be presented to the coming legislature. Following is a brief summary by Mr. Munns of his conclusions relative to the relation of watershed cover to the prosperity of the state:

WATERSHED PROTECTION.

By EDW. N. MUNNS, Forest Examiner.

There is probably no place in California, and certainly not in the United States, where the value of watershed protection is better understood or appreciated than in southern California. Here the rancher and home-owner alike are aware of the necessity for maintaining a heavy cover at all times on the mountain slopes above them, for where that cover is destroyed, their property is endangered by the floods and erosion that follows, while the water supply they are dependent upon for irrigation, from both the surface flow and the artesian basin, is jeopardized. This fact has been brought home to them time and time again through the damages they have suffered in the loss of improvements, ranch land, reduction in crop yield and interference with business. Some of the more recent incidents that are responsible for this appreciation of the protection afforded by the forested slopes may be given, though the need of protection has been felt ever since the region became thickly populated and water and land values became high.

Near San Fernando, in 1913, a watershed of a thousand acres was burned over through careless brush burning. The little colony of Little Lands was inundated the following February. Valuable land was ruined and a tremendous volume of detritus was piled up on the lands that the population had just placed under cultivation. In order to prevent a similar catastrophe and to keep the stream from leaving its channel, levees were built, but the first storm of the following year, and that but a small one, completely filled this channel with the gravel it brought down and the stream took a new course through this colony with attendant losses.

In 1915, a fire in Cajon Canyon, starting from a railroad locomotive, destroyed the cover on about 50 acres before it could be extinguished. That winter the high water washed away the irrigation system the ranches on the lands below depended upon for their water supply, while, in addition, some fine orchard land was washed away.

In 1918, following the removal of the cover from a mountain slope near Pasadena, a country home estate was endangered by the floods from this slope, the irrigation system was washed away, the source of the domestic water supply was buried and the beautiful grounds were covered with a layer of sand and gravel, which also covered much of the orange orchard adjoining.

In 1920, the eroded material from the great areas burned over during the preceding summer, caused by careless campers and residents, rendered transportation impossible by covering the roads and highways with the material brought down by the streams, filled a reservoir and an irrigation system full of mud and debris, and destroyed the usefulness of a small dam in one of the canyons. In a power plant near Azusa at the mouth of the San Gabriel Canyon, the sand in the water cut away the steel plates on the turbine wheels before the water could be shut off,

while the floor of the power house was covered with the sand and gravel brought down, and the generators and dynamos were badly injured. At Glendora, it is the practice to spread the flood waters of San Dimas Creek upon the flood cone of the stream to increase the absorption in the gravels and raise the level of the ground water. The attempt made in 1920 to do this damaged the debris cone and rendered it ineffective, for the flowing water did not clear itself of silt, and the silt soon clogged the pores in the gravel and made the absorption grounds almost impervious to water.

In November, 1922, the city of San Bernardino was greatly damaged by the results of a fire in City Creek, a few miles away. Tons of eroded material were deposited in the city highways and parks and the flood flow caused Warm Creek to overflow its banks and do much damage. Business was at a standstill and bridges were undermined and damaged.

While such statements are taken from the records of southern California, similar experiences differing only in degree and in particulars have occurred in the northern part of the state. They are, however, not as well known or appreciated because of the greater size of the drainage areas involved, the relatively smaller rural population, and the generally lower land and water values. One reason why the southern part of the state developed so rapidly has been because proper consideration was given the development of the water resources early in the history of the region, and similar proper development cannot go on where the relationship between the cover and the water supply is overlooked or neglected. A greater appreciation is being manifested as witnessed by the systematic study of the water question in relation to the development of agricultural lands.

We can develop our agriculture only as the water supply is made available for the land through storage and control, and it must be remembered that we can get only as much water from any given watershed as that area receives. After allowing for the amount evaporated from the soil and transpired, and used by the vegetation, run-off—both surface and underground—must equal the precipitation received. If then all the flow from an area takes place during the time of flood, that flow is lost when most urgently needed later on in the dry season, and at the same time this flow causes destruction because it is in flood. If that flood flow can be restrained and the water made to go into the ground, it then is released slowly and at a much later date through the gradual percolation to the underground basins and through seepage flows into the springs and streams. Absorption constitutes perhaps the most important factor in reducing flood flows and increasing summer flow, thereby equalizing the amount of water through the entire year.

Man has not been able to increase this absorption in any way. Dams have been used to hold the water in storage, but when the dam is full, the surplus waste water is lost. Check-dams in the small canyons are effective in causing some absorption, but these works are expensive to construct and maintain, and are not always effective because the silting makes the storage reservoirs behind them impervious to water. The maintenance of as heavy a plant cover as nature will permit to grow upon an area is the only means that man has at his command whereby he can influence the flow of streams. It makes no difference what that cover may be, whether it be grass, brush, chaparral or forest. If it is the highest type of cover that can be grown, it will increase absorption and affect the streams to the highest extent it is capable of.

The result of deforesting or denuding a watershed of its cover, or of reducing the density of this cover, or of replacing it with a poorer one, works to decrease this absorption. That is why the agencies of fire, unregulated lumbering, overgrazing, and smelter fumes are so disastrous to watersheds and why these watersheds must be protected to prevent the loss of cover. It is easy to appreciate the great losses involved when a forest ready for cutting is ruined or the feed upon which live stock are dependent for food is destroyed by fire, but we must realize that any fire no matter whether in our so-called worthless brush or chaparral, or in our forest or pasture lands, affects our water resource by wasting flood flows and increasing erosion through influencing the water holding capacity of the soil.

The water-holding capacity of the soil largely depends upon the amount of decaying vegetable matter there is mixed in with it. The agriculturist realizes this when he plows under straw or growing cover crops, for in addition to the fertilizer thus made, he is making the soil more retentive of moisture and thereby reducing the amount of water required for irrigation. Studies on burned-over areas show that after a fire in the chaparral the moisture holding capacity is reduced from 10 to 25 per cent the first year after a fire and up to 40 or 50 per cent in the following years. Thus a soil capable of holding 100 pounds of water before a fire could

hold only 50 or 60 pounds of water a year or two later. The rest of this surplus water must go off in the flow.

Increasing the run-off so rapidly, the water erodes and removes the soil, cutting gullies as it flows over the surface. Each gully lowers the water table slightly, the deeper the gully the lower the water table, and with the lowering of the water table, the density and growth of the cover is reduced, so that the effectiveness of the cover is further impaired, and therefore the influence of the cover upon the water supply is reduced. This would be a rather vicious cycle but for the one thing that plant cover, if protected, will gradually build up the soil to the condition it was formerly. Protection is needed then to maintain this cover to its highest degree.

While we can visualize the damage being wrought to a watershed by disastrous fires, because fire has always appealed to our imaginations, we perhaps fail to see that when an area is overgrazed to the point where the cover is practically gone, or where the area is destructively logged, that the cover has been impaired and its value is lessened as a water conserver. Yet such is the case.

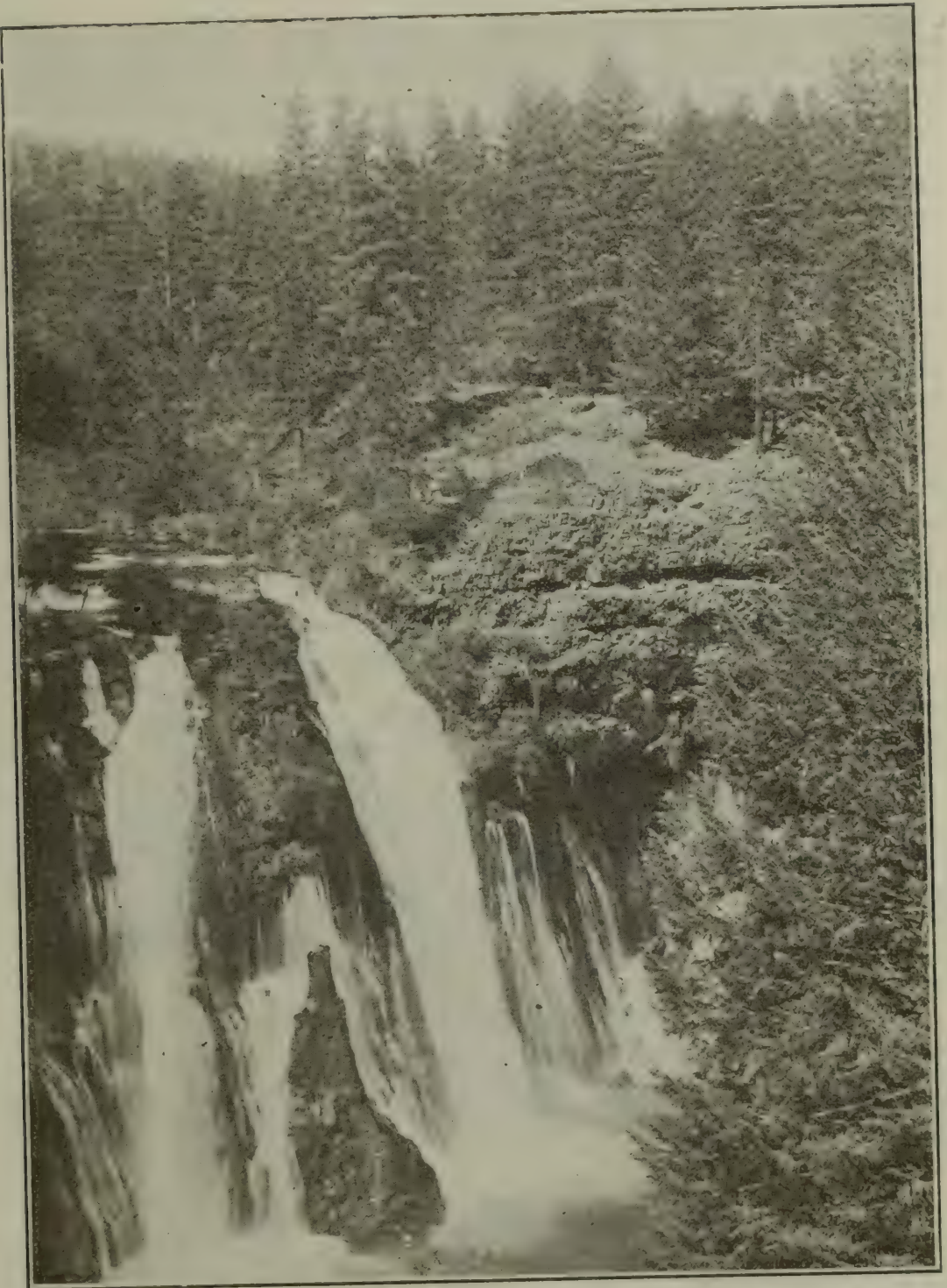
Overgrazing is a chief offender in those lands at low elevations, where the winter pasture is secured. Herds are confined to a relatively small area, where if rainfall is light or the season is backward, the natural forage is greatly reduced. Overstocking, improper management of the herds and natural causes result in the destruction of the cover as if fire had occurred, and gradually the stand of native plants dwindles, erosion starts, the water table is lowered and a poorer type of cover results, with its attendant greater run-off and lessened absorption. While no large streams may be affected, still such development in the industry assists in the rapid run-off of water and increasing the damage from flood flows to land lower down, while as in the case of fire the absorption is also greatly lowered, which reduces thereby the amount which can and does get into the artesian basin. Only education of those who are at fault in the livestock industry can prevent such occurrences because such mismanagement of the lands works to the detriment of the industry as well as to the other agricultural interests, through a reduction in the carrying capacity of the land and the production of meat products.

With lumbering, we have still another factor involved. While the carrying on of the business of the industry is perfectly legitimate and highly desirable from the standpoint of the production of a necessary product, it too can be carried on in a way that proves detrimental to the flow and regime of the streams. Any logging where the major part of the stand is removed causes a loss in the flow of the streams, because forests retard the melting of snow, reduce temperatures and lower evaporation, and the removal of the cover works to the opposite of these benefits and thereby augments the flow of streams and reduces the amount absorbed by the soil. As a greater and greater per cent of the stand is removed, the influence becomes more marked and as at the present time much less than 10 per cent of the trees are left standing, and these not of the best for water conservation, there is a correspondingly greater influence upon the run-off. With the ever increasing area of forest that is cut-over, this influence will be exerted more and more strongly.

There is one saving feature in all this, that of the possibility of so logging that the land will reforest itself naturally within the shortest possible time. This can be done through what may be termed conservative logging, which means the care of advance growth, the leaving of trees suitable for seed production, and the protection of the area from fire afterwards. With such precautions, the forest should regenerate itself rapidly and after cutting, the young trees should respond readily to the changed conditions. Thus in a few years time the area is again in a forest, not the sized forest that originally stood upon this area, but one sufficiently dense and as effective in regards to the water supply as the original stand and one from which in a few years we may again secure a supply of lumber suitable for our needs. Thus conservative measures such as are in force in many logging operations will pay not alone in the benefits to be derived from the maintenance of a protective soil cover of the highest type, but also in the production of future crops.

Watershed protection, then, not only involves the prevention and suppression of fire in our hills and mountains but also includes the maintenance of the highest cover possible upon all lands in the watersheds. Denuded areas must be taken care of by planting some vegetative covering or helping it to become established through care in management and use. Areas not now denuded must be protected from those agencies which may bring about the destruction of the cover, at the same time permitting the production of the highest type of product possible.

As written above, the maintenance of the highest type of cover possible upon a watershed is the only means man has at his command whereby he can influence the flow of streams. It therefore behooves him to so administer these areas that this cover may be protected from any destroying agent and so managed that the highest type of cover may develop and be maintained.



Burney Falls, Shasta County, and one hundred and sixty acres of pine timber surrounding it, were given to the State for park purposes by Mr. and Mrs. Frank McArthur as a memorial to McArthur's father and mother, John and Catherine McArthur.

CONTINUANCE OF RECREATIONAL AREAS.

A notable characteristic of the Californian is his love for the out-of-doors. He has magnificent playgrounds at his disposal in the Sierra pine and Coast redwood regions. Often times, however, when he arrives at his favorite last summer's camp site, he is dismayed to find nothing but stumps and slash where formerly stood splendid trees. It is to be expected that many recreational areas in the mountains will be spoiled for campers as the forests are cut to supply him with lumber for his use in the valleys, but it is possible to preserve many of them in their virgin condition for all time.

The State Board of Forestry is doing much to provide permanent playgrounds in the mountains for people, not only of California, but also those who come in such great numbers from other parts of the country. In the Sierras a new state park is planned at Burney Falls, Shasta County, one of the most picturesque places in California. Breaking from its underground channel, Lost River plunges nearly two hundred feet into the stream bed below in a myriad of rainbow colors. A most interesting feature of Burney Falls is the emergence of water in sheets from different stratas of lava. There are six or eight distinct lava stratas on the face of the falls, separated by layers of sediment from which water emerges in vapor-like form. This volcanic formation gives evidence of the former action of Mount Burney, a near-by extinct snowcapped volcano, 10,000 feet in height.

The Burney Falls tract comprises 160 acres and was deeded to the state by Mr. and Mrs. Frank McArthur of San Francisco, with the understanding that the timber and falls would be preserved as a memorial to McArthur's father and mother, John and Catherine McArthur.

Governor William D. Stephens requested the State Board of Forestry to take over the administration of this area, and as a result sufficient funds are being requested from the legislature to employ a caretaker and provide the necessary camping conveniences to make Burney Falls Park a place where it will be a delight for people to go. It is very probable that other gifts will shortly be made which will materially add to the area of this park.

The greatest state park development has been in the redwood region in Humboldt County. The state appropriation, coupled with gifts of timber lands from different sources has resulted in the establishment of the Humboldt Redwood Park, the history of which is given in the following article.

HUMBOLDT REDWOOD PARK.

SOLON H. WILLIAMS, Deputy State Forester.

A few years ago a small company of earnest women of Eureka, Humboldt County, conceived the idea of saving a portion of the redwoods of Humboldt County for future generations. The idea spread all over the United States, and as a result of the propaganda instituted by this band of enthusiastic women, the Save the Redwoods League was formed in 1919. This organization, headed by Dr. John C. Merriam, of the Carnegie Institution of Washington, D. C., has worked untiringly to the end that a portion of these redwoods shall be saved. The League presented a bill to the legislature of 1921, appropriating \$300,000 for the purchase by the state of certain tracts of redwood along the south fork of the Eel River, adjacent to the

state highway in Humboldt and Mendocino counties. This bill was passed by the legislature with but one dissenting vote, and was signed by Governor Wm. D. Stephens.

The bill provided that the acquisition of these lands and their future maintenance be placed in the hands of the State Board of Forestry. As soon as funds were available, purchases were made under the conditions of the act, and now the state has under its jurisdiction a continuous strip of land from the township line between townships 1 and 2 south, on both sides of the highway to Miranda, a distance of approximately 12 miles, excepting two pieces for which the owners are asking exorbitant prices. The board in purchasing these lands has paid their commercial value and no more. All lands were purchased on a stumpage basis. No payments have been made until check cruises had been made by a reputable cruiser of the board's selection.

The following lands have been secured by purchase:

Name of Owner	Acreage	Price	Redwood	Cruise	Fir
*Vance Bottom-----	297	\$36,219 16	19,270,000		320,000
Sage Land & Imp. Company-----	394	60,000 00	16,944,600		582,200
Melinda Stoddard et al.-----	160	22,155 96	7,234,040		414,700
Standish & Hickey-----	40	2,000 00	1,600,000		75,000
Logan Estate-----	396	70,000 00	21,230,000		97,500
Devoy & Gillogly-----	120	30,000 00	9,387,000		250,000
**R. C. Chapman-----	47	22,000 00	4,825,000		55,000
Baldwin & McKinnon-----	200	18,991 16	6,371,000		786,000
Totals-----	1654	\$261,366 28	85,861,640		2,680,400

*This grove was secured at a total cost of \$61,219.16. Hon. William Kent and Hon. Stephen T. Mather contributed jointly \$25,000 towards the purchase price, the balance, \$36,219.16 being furnished by the state.

**Mrs. Clara Hinton Gould contributed \$2,000 towards the purchase of this grove, which was paid in addition to the \$22,000 above referred to.

Following is a list of lands donated to the state:

Name of donor	Acreage
Mrs. Perrott et al.-----	15
Hammond Lumber Company-----	30
Humboldt County-----	275
Dr. John C. Phillips-----	35
Save the Redwoods League-----	40
Standish and Hickey-----	3
Mrs. J. Hobart Moore, Mr. E. E. Ayer-----	160
Standish and Hickey-----	40
R. C. Chapman-----	7
Total-----	605

A bronze tablet has already been erected in the Bolling Grove to the memory of Col. Raynal C. Bolling, the first officer of high rank who gave his life to his country during the World War. Tablets suitably inscribed will be placed in each of the donated groves detailing by whom each grove was donated. Too much praise can not be given the Save the Redwoods League for their untiring activity in securing donations to this park. Other tracts will no doubt be donated adjoining the main tract and in other sections of the redwood belt in the near future.

Much work has already been accomplished in preparing the park for the use of campers and sight-seers. Permanent headquarters have been established on the Dunn and Dimmick property with a ranger in charge of the park. The headquarters house contains six rooms, and is for the use of the ranger only. A garage with four stalls, a bunkhouse with three sleeping rooms, and a cabin with two sleeping rooms have been built. An electric light system has been installed of sufficient capacity to light not only the administration buildings, but should occasion arise, to light the Dunn and Dimmick Grove. There has also been completed at the south end of the park, a two-room building for the use of a caretaker during the summer months. Sanitary conveniences have been installed in three of the groves, and a complete water system in two groves; tables and brick fireplaces have been installed for the use of campers and picnickers.

It is planned by the board to clear out the underbrush in a few places, so as to make these places available for camp sites, while other groves will be left in their present condition, except that such debris will be removed as will occasion danger from fire.

The State Board of Forestry, upon the acquisition of this property, decided that in view of the danger of trespass from split stuff operators, who are operating on property adjoining the park, that a definite survey and location of the lines of the state's property be made. Mr. J. N. Lentell, a licensed surveyor, was secured to perform this work, and all corners have been set and marked, and all trees along the exterior boundaries of the park have been tagged. It is also proposed to mark all corners with concrete stakes 6 inches by 6 inches, set 3 feet in the ground, so that danger of loss of these important landmarks by fire will be obviated.

While the danger from fire is not as great in the redwood section as it is in the pine regions, there is a great menace from fires to these trees which we are to preserve. It is perfectly true that fire does not as a rule consume these redwood trees, but it does weaken them to such an extent that they frequently fall, and in falling often destroy much healthy, vigorous timber. A fire line should be built and maintained around this park, especially at points of danger and where split stuff operations are being carried on.

STATE NURSERY AND HIGHWAY TREE PLANTING.

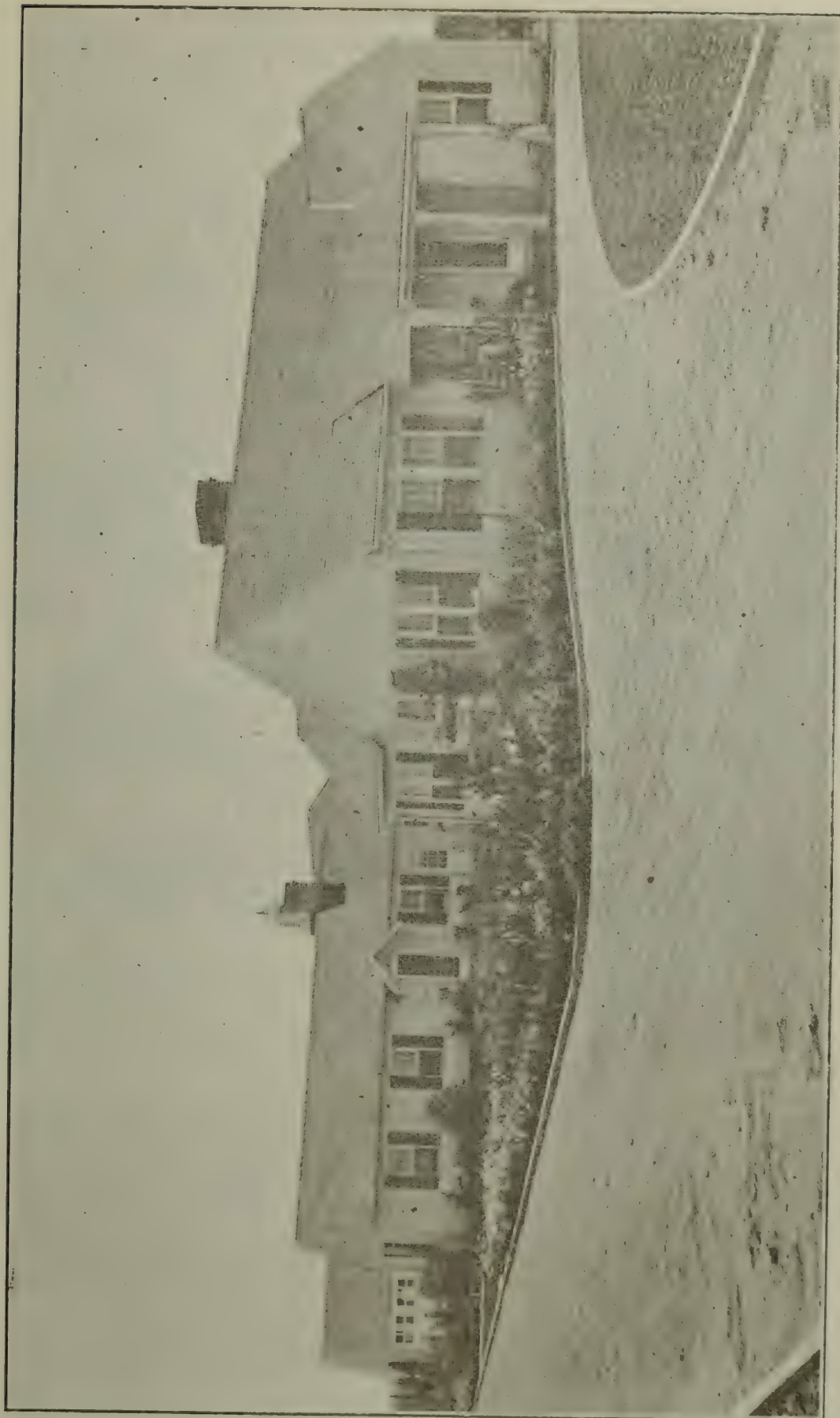
The State Nursery was established in response to the insistent public demand for trees along the state highway. For years this matter was agitated, until plans were formulated between the State Highway Commission and the State Board of Forestry, with the result that trees are now being raised and furnished for this purpose by the state.

A tract of thirty acres located along the highway between Sacramento and Davis was acquired by funds furnished by the State Highway Commission, and a sufficient appropriation was made by the last legislature at the instance of the State Board of Forestry to develop this site in accordance with plans made by the State Engineering Department. A bare field less than two years ago has now been developed by State Nurseryman Aldinger into a place of beauty, where thousands of trees are being grown to plant along the highways of California.

The buildings at the State Nursery conform to a well-worked out architectural scheme. Near the highway is a group of buildings of colonial design, consisting of the nurseryman's cottage, helpers' quarters, garage and implement shed, and barn. Bordered by shrubbery and flower beds, with a well-kept lawn in front of the cottage, this group presents a most attractive appearance from the highway.

Back of this group is the irrigation system and lathhouse. Water for irrigation purposes is pumped from a well by an electric motor pump into a concrete-lined reservoir with a capacity of 350,000 gallons. From this reservoir the water is diverted to all parts of the nursery by means of concrete irrigation pipes. By this means the cost of irrigation is greatly reduced in comparison with direct pumping from the well. In addition there is storage water available in case of accident to the pumping plant. Failure of the water supply at critical periods is a vital matter in growing nursery stock.

Many of the trees are first started in the lathhouse and hot beds from seed. At present there are from 100,000 to 150,000 seedlings growing preparatory to setting out in nursery rows next summer. In order to reduce the time of propagation, however, large numbers of trees are grown in nursery rows from seed, cuttings and seedlings. For example, this spring black walnut seed, European sycamore cut-



Buildings at State Nursery near Davis, where trees are propagated for planting along the State Highways.

tings and American elm seedlings, which were placed in nursery rows, have developed into trees of sufficient size to plant on the highways this winter. There are about 60,000 trees now available for distribution.

The principal trees grown at the State Nursery are California black walnut, European sycamore, black locust, American elm and Lombardy poplar. It is realized that there are other species that are suitable for highway planting, such as oaks in variety, Norway maple, honey locust and various species of eucalypti, and a start has been made in propagating them. In addition, experiments are being made with little known species furnished by the Bureau of Plant Industry, such as Chinese maple, Chinese hackberry, Zelkova and pistache. Some of this material is being furnished for the landscape beautification of state institutions, but by far the major portion of the trees grown will be planted on the State Highways as rapidly as conditions warrant.

The plan of highway planting that is being followed is a cooperative one, which involves three different agencies, the State Highway Commission, the State Board of Forestry and the agency which makes application to plant the trees. All applications are referred to the Highway Tree Planting Committee, consisting of the State Highway Engineer, State Forester, State Gardener and the Professor of Landscape Architecture of the University of California, which prepares detailed instructions for the planting, after examination of the locality for which application is made. This plan is used as a basis for the terms of the planting permit issued by the Highway Commission.

The entire cost of planting, which includes the staking and protection of trees with wire netting where necessary, is borne by the applicant. The trees are furnished from the State Nursery, the only cost being that of transportation to the place of planting. It is estimated that the cost of planting will not exceed one dollar per tree. In many places it can be done for less, especially where blasting is not necessary. After the trees are planted they are maintained by the State Highway Commission, a task of no mean proportions since it involves regular watering and cultivating, and a constant warfare against pests such as borers, grasshoppers and gophers.

Last year 7600 trees were propagated at the State Nursery and distributed for planting on the state highways. Besides this stock, there were gifts of trees and shrubs from the Monterey Tree Growing Club, Division of Forestry and Division of Landscape Gardening of the University of California, which were used. Permits for planting from and including 1920 to the end of the fiscal year 1922 were issued for a total of 99.85 miles. Examination made at the end of this season shows a 75 per cent survival. The chief causes of loss were drowning from excess irrigation water from adjoining land, borers and grass fires.

This year there will be a considerable increase in the amount of planting done, on account of the increased number of trees available for distribution. The state highway will be planted from Red Bluff to Corning, a distance of 18 miles, from Marysville to Wheatland, a distance of 11 miles, and from Livingston to Turlock, a distance of 10 miles. Highway planting will also be done in Sacramento, Placer, Napa, San Diego, Tulare, Glenn, Colusa, San Joaquin and Santa Clara counties. It is expected that at least 150 miles of state highway will be planted the coming winter and spring, an undertaking that speaks well for the mental attitude and spirit of Californians.

TREE MAINTENANCE ON STATE HIGHWAYS.

BY W. E. GLENDINNING, Highway Tree Expert.

The original planting of trees on the state highways as well as any replacements made, develops on the individual, club or society making the request, after which they pass immediately into the hands of the Highway Commission, which assumes the responsibility for their maintenance. In keeping with this program it soon became apparent that it would be necessary to centralize the care of these plantings under a qualified tree expert, who would act in an advisory capacity to the California Highway Commission, under the general supervision of the State Forester.

The writer was selected to carry out this work and on May 15, 1922, began checking up the several different highway plantings throughout the state and as rapidly as possible began forwarding memoranda as to their condition and requirements. This work has been carried on without interruption and as a result nearly all the plantings on the highways of the state have been checked up, reported upon, and where found to require attention, steps have been taken to remedy existing troubles.

It was found that, as in all new undertakings, the care of these plantings should have come under systematized control at an earlier date than they did and that a realization of their requirements, both as to planting and care, was lacking. It was not an unwillingness to attend these trees that was responsible for their condition, but more of a lack of knowing just what should be done for their preservation that caused the decadency and finally the death of a certain per cent of them.

Of the 40,000 trees planted on the state highway, during the past two years, approximately 25 per cent will require replacement due to having died from various causes. This represents some little loss, but is not out of the usual. Had it been possible to have taken these trees over earlier in the season more of them could have been saved. Soon after these investigations began it was thought best to turn activities into the line of salvaging all possible of the younger planting before it became too late. In consequence the work was directed along this line and as a result of the season's work, from 10,000 to 15,000 trees have been saved and started on the way to permanent establishment that would have perished in the event of attention being withheld.

Various agencies are responsible for the loss of trees and they are taken up with limited explanation, under the following headings:

Planting.

The greater part of the loss of the trees represented by the 25 per cent mentioned above was due to improper planting. In a number of localities the trees were not placed at a sufficient depth in the ground to allow for the proper covering of the root system, while in other cases they were literally trampled into the wet earth. This latter trouble was generally found to follow a "community plan," where no one was in charge and usually the planting held in order to afford an opportunity of having a picnic. In every section, it is plainly in evidence that had more attention been given to the initial planting of the trees, the loss would have been materially lessened. This trouble will be overcome in the future since the State Forester will have a representative present to supervise all plantings.

Overflow.

A heavy loss is due to the planting of trees in the ditches and deep "borrow pits" that parallel the highway proper, where no drainage was afforded and where the irrigating water from adjoining fields was allowed to stand at the base of the trees, throughout the year. This resulted in "sour sapping" the roots and in no case where a tree was thus inundated did it recover. An opportunity was found to drain away the water at some points and where this could be done, the trees were saved. Until such time as this matter can be remedied, it is unwise to make any attempt at replacement.

Drought.

Many trees throughout the state are, necessarily, planted in what can be termed semi-desert situation. Of these there was a loss due to the soil drying out before their condition was realized. As soon as attention was directed to this, the trees were watered and many saved that would have perished had irrigation been longer delayed.



Shade trees are as necessary for the development of child life as good teaching.



Monterey cypress on the State Highway badly infected with cypress bark scale. Sprayed under direction of W. E. Glendenning, Highway Tree Expert.

Cultivating and Mulching.

Some trees were lost due to the lack of proper cultivation, owing to the hardening of the ground following planting in a wet season. This was corrected as soon as possible and a suitable amount of mulch distributed around the base of the trees in order to prevent the baking and cracking of the ground. This mulch also served a double purpose in that it was instrumental in the conservation of water. In the extremely hot areas, it was estimated that the mulching with straw reduced the demand for water from 25 to 40 per cent as compared with the amount originally used. This alone is an item of major importance where the water is conveyed a long distance in tanks.

Wind.

In many localities, particularly in open areas, considerable damage was done by wind. This damage was pronouncedly in evidence where the soil was of a nature to give rapid growth to the trees. The trees were seldom broken, but the wind continually blowing from the one direction so trained the top and branches that it gave a leaning, "lop-sided" angle to them that did away with any chance of their becoming worth while. This condition was very noticeable at Santa Rosa, Petaluma and Madera, as well as in the long line south of Bakersfield. This trouble was corrected by drastic pruning, after which the trees were tied securely to stakes provided for the purpose.

Alkaline Soil.

Trouble has been encountered as a result of certain varieties of trees having been planted in soils heavily saturated with alkali and a number have died as a result. In replanting, in these areas, it is proposed to neutralize this ground with a lighter soil and also to select more adaptable trees for replacement.

Insects.

Aside from careless planting, insects have been responsible for the greater loss of trees. A small per cent of this loss is due to the devastation caused by grasshoppers, but fortunately ample time was afforded to forestall their ravages. It was found necessary to bag, approximately, 14 miles of trees. This method proved effective and as a result a thousand trees were saved. This experiment was worked out at Oroville, Willows and Orland.

The greater part of the loss from insects was due to the activity of "Flat-head" borers—Buprestid larvae. A partial control of this menace was undertaken, but the damage had been brought about prior to a time of the organization of forces necessary to combat this pest. Borer control consists of the application of repellent washes to the trunks of the trees, early in the season and at a time when the adult insects are active, following emergence from the overwintering stages. If, during the spring months, the insects can be prevented from depositing eggs on the outer bark by treating the trees to washes that will repel them, no further trouble will be experienced, but once the eggs are deposited and left undisturbed until incubation takes place, at which time the larvae immediately enters the cambium bark, the tree has but little chance. Occasionally one will live through a single attack, but ordinarily it is so retarded in growth that it is the better policy to replace it with a new unaffected tree.

It is proposed to devote every energy to the control of this particular insect. A collaboration has been effected with the Branch of Forest and Shade-tree Insect Investigation, U. S. Bureau of Entomology in order to better further this work.

Pronounced damage and loss from borer attack occurred in the planting between Sacramento and Woodland, the Sacramento County planting and at Oroville, Lodi, Gridley, Willows and Santa Rosa.

Fire.

Some little loss has been brought about by fire, but if instructions are followed in regard to clearing back the grass and weeds a certain distance from the trees, together with the required cultivation, no further trouble need be feared from this source.

Loose Stock.

Trees have been lost, owing to having been trampled down by loose stock, either driven or left to graze on the highways. Bands of sheep that are driven from point to point, on the roads, have been responsible for the greater part of this

damage. As an example, 70 fine specimens of Chinese pistachio were destroyed, in the Chico planting, in a single day, by sheep. This danger became so menacing that steps were taken to protect the trees by placing wire guards about them in all sections where there was any likelihood of sheep and cattle being moved. This guarding of the trees is to be continued and all permits for planting issued at the present time call for the requirement of a uniform wire guard being placed around each tree. This guard to be furnished and put in place at the expense of those to whom the permit is issued.

Root Pruning.

Loss of trees has resulted from the undue pruning of roots prior to a time of planting. This trouble has been due to the lack of proper supervision at the time the trees were installed. It was found in one instance, where trees were planted under contract, that the root system had been cut away to allow for the planting of the trees in shallow "pot-holes" and at the same time the tree was left to a height of from ten to fourteen feet with no effort made to cut it back. Also, trees coming from the nursery have been carelessly handled and in some cases have been distributed along the line of holes days before they were planted. Under the present method of procedure this can not occur again since no trees are to be distributed until such time as some one has assumed the responsibility for their proper care.

It is only fair to add that the nursery stock referred to in the foregoing paragraph was not shipped from the State Nursery and was, all in all, a private enterprise. However, this did not do away with the expense attendant upon the planting prior to a time of discovery of true conditions.

It can be seen from the rather formidable list of destructive agencies given above, that difficulties are in evidence at every turn and it is impossible to come in contact with a single project in the state without encountering trouble which in each case presents a different angle. However, it is a satisfaction to know it is only the lesser part of the trees that have met with disaster and that we still have many miles of splendid trees, lining the highways of the state, standing as a testimonial to the enterprise and forethought of the men and women responsible for their being.

Commercial Valuations.

Trees are planted, primarily, for the purpose of beautifying and ornamenting the byways, sections and areas which they are to surround and occupy, but in considering this phase of the situation, we are apt to lose sight of the part they take as effecting the economic status of the community.

In regard to the highway planting the value of trees in the outright protection of the roadbeds and surfacing is a matter best answered by the engineer, but beyond any worth of this nature, we have a right to place a direct valuation of fifteen dollars on every tree that has reached its seventh year. This is a fair valuation and in keeping with data assembled by the federal authorities throughout the entire country. Also, in placing this value on ornamental trees, arrived at by comparative estimates, it does not mean that they could be purchased for this sum, or for that matter, double the amount given. The \$15 per tree represents but little more than a fuel value.

It is decidedly worth while to consider the value of a well established planting as to the influence it brings to bear on the surrounding and adjoining areas. This is a question that is not debatable in the face of expressed opinions, heard every day, to effect "that a locality supporting a stand of trees such as these must necessarily amount to something" and is accepted as proof, that where ornamental trees can be grown nothing will prevent the same accomplishment in the way of the establishment of orchard and vineyards, in the same sections. And beyond this, the presence of well kept plantings, extending along the roads from community centers, gives an impression of stability and enterprise that is bound to attract the attention of worthwhile people who desire and who are looking for an opportunity of casting their lot among fellows of their kind. As evidence of the productiveness and possibilities of a locality and as a direct advertising medium, the highway trees are worth every effort expended in their creation. It is much a question as to whether it would be possible to accomplish an equal objective through any other channel where an equal outlay of funds is to be considered.

The few reasons given above as having a bearing on the immediate commercial value of the trees only lead to the contemplation of many more, such as influence on public health, shelter and others too numerous to take up in an article of this length.

The Old Planting.

In many localities the line of the State Highways has taken the route of the former county roads. These roads, in many places, were bordered with trees which were included in the transfer to the Highway Commission. Those responsible for the reconstruction of these roads have been watchful to a degree that every effort was exerted in the preservation of the plantings. In favored localities the major part of the old planting is in a fairly acceptable condition. Yet scattered throughout every section can be found trees, that, due to continued neglect, are in a decadent condition.

Thinking that the salvaging of the newly planted trees required the first attention and knowing that even the worst of the old trees would survive, at least another year, it was thought best to direct the work of preservation to points where it was most needed. As a result of this, with few exceptions, such as the removal of objectionable trees, either in part or as a whole, the old plantings have received but little attention. However, one exception to this program was made. On the highway five miles north of San Rafael near the little village of Ignacio, is a line of Monterey cypress. This line of trees, planted some 30 years ago, originally consisted of about 160 specimens, but at the present time only 124 remain. The death of the 35 to 40 trees is due to the presence of an infestation of Cypress bark scale (*Enhornia cupressi*) and it was discovered that the remaining trees were heavily infested with the same insect in a way and to an extent that their survival was a matter of but a very few years, at least. Taking into consideration the position of these trees and their manifold benefit to this particular piece of road, the matter of saving them was looked upon in the light of an emergency. In consequence of this a request was made of the Highway Commission for the necessary material and authority to apply it. The material was furnished and authority granted and as soon as possible these trees were sprayed with an 8 per cent solution of a high gravity miscible oil. This work was carried through in cooperation with the Federal Bureau of Entomology and Mr. Burke, specialist in charge, stationed at Palo Alto, California, gave the matter his personal attention. We have every reason to believe the work to have been successful and as a prediction, unless the same methods are used in other cases, these will be the only trees of this variety left before the expiration of the next five years. Hundreds of like trees are either dead or dying from the same cause, throughout the state, but due to the isolation of the group treated, it is agreed by those familiar with the life history of the insect, that a term of some years will elapse before they can accumulate in sufficient numbers to bring about material damage to the planting that was subjected to control measures.

The cost of control was less than \$2 per tree and when it is taken into consideration that the cost of rearing a tree of this size represents an outlay of from \$10 to \$15, it can be concluded that work of this nature comes under the head of good business. Attention is directed to many similar situations throughout the state with a request that the work prosecuted at this point be carefully watched in order that its effectiveness may be determined.

The men and women of California have taken upon themselves the task of planting the highways of the state with trees. As has been mentioned before, the primary reason for this work is to beautify, ornament and adorn these same byways, as well as to add a measure of comfort, pleasure and happiness to mankind. There is another reason for this great work also. Although it probably is not always uppermost in mind, it is the inherent desire on the part of every normal human being to erect a monument to him or herself that will stand established as a mark of achievement. To this end, the planting of trees is no new thing. It has been for all time. We of today can see around us magnificent trees that were planted by our fathers and planted and tenderly cared for by them with no other thought in mind than that of contributing to the welfare of those who were to follow on.

It was ever thus, for it requires but little research to bring to light the very fact that we are today planting like trees and under like names as were in existence at the first dawn of history, as well as planting them with like motives, that of having our part in contributing to posterity and in turn, as our wage, to be remembered as a builder on the Earth.

EDUCATIONAL WORK.

"Forest Protection Week" was widely observed in California during the week, April 16 to 22, 1922. Much publicity matter was sent out by the State Forester and the U. S. Forest Service, and many talks on forest protection were given at public gatherings by members of both these organizations.

Governor Stephens issued the following proclamation, which was broadcasted throughout the state:

Whereas, The Forests of California, with proper care and protection from fire, will supply by their recurring growth for generation after generation, the needs for timber of all our citizens; and

Whereas, During the summer of 1921, forest brush, grass, hay and grain fires devastated 698,357 acres in California, causing a direct monetary loss estimated at \$942,977; killing young trees, the value of which, fifty years hence, cannot be estimated; destroying pasture that should have fed hundreds of cattle, sheep and horses; denuding watershed areas of growth needed to conserve water from winter storms for summer irrigation and electric power purposes; leaving barren waste in place of sylvan beauty; and

Whereas, With our growing population our forests are becoming more valuable, both for timber and for the enjoyment and recreation of our populace and tourists from other states; and

Whereas, By reasonable care and protection this great loss can be greatly reduced, our forests preserved, our hay, grain and pasture conserved;

Therefore, I, William D. Stephens, Governor of the State of California, do proclaim the week April 16 to 22, 1922, Forest Protection and Fire Prevention Week, and call upon all of the citizens of California to pledge themselves to exercise watchful care against the starting of fires, either in forests, pasture, or grain areas and to extinguish them promptly when by mischance they do occur, knowing that so to do is to perform one of the most important services that can be rendered to the present and future welfare of our state.

Let teachers observe the week by impressing upon our boys and girls this duty.

Let ministers instruct their congregations.

Let associations such as the Boy Scouts, Farm Bureaus, patriotic and benevolent societies, Chambers of Commerce, Women's Clubs and the like join in this crusade to protect ourselves and our posterity.

Let railroads take all steps needful to prevent or extinguish fires along their rights of way.

Let fishermen and all who use the forests or countryside for health or recreation, see to it that their fires are kept safe and that carelessness does not endanger that which they enjoy.

Let all citizens adopt as their slogan for this and succeeding years, "Help Prevent Fire," and thus preserve the beauty and wealth of our beloved state.

WILLIAM D. STEPHENS,

Governor.

The importance of teaching children the necessity of care with fire was recognized by the last legislature, which passed a law making courses in fire prevention study compulsory in all elementary, secondary, and normal schools of the state. As a consequence, "Forest Protection Week" received much attention in the schools. The Superintendent of Public Instruction sent out "A Forest Fire Prevention Manual for the School Children of California," which was prepared by the State Forester and the United States Forest Service, with the following foreword:

To the Teachers of California:

Permit me to call your attention to the fact that section 1665 of the Political Code, as revised by the last legislature, makes it obligatory upon teachers to give instruction in fire prevention. This includes the prevention of fire not only in

buildings but also in forests and fields. The State and the United States Forestry Departments have prepared this bulletin in order that the matter of fire prevention may be adequately presented. I am sure I need not urge the law upon the teachers of California. They have always responded whenever a public need has been brought to their attention.

California has wonderful forests that adorn the mountain regions. They are the playgrounds of hundreds of thousands of the people; they are the source of much building material; they contain the springs of great rivers that make the plains fertile. They must be preserved not only for the sake of future generations but also for the present generation. Destructive fires sweep over great sections of the forest each year. Many of these fires are due to carelessness. The teaching of fire prevention in forests is a great public need. I appeal to the teachers to give this matter earnest attention during each school year, especially during forest fire prevention week, and I know that this appeal will not be in vain.

Very truly yours,

WILL C. WOOD,
Superintendent of Public Instruction.

There is no doubt but that the education being given the present generation of school children in California in fire prevention is going to have a decided effect in reducing fire losses in the future. The Boy Scouts in particular are rendering signal service to the state, not only in fire prevention, but also in fire suppression. This summer the Santa Cruz Boy Scouts, under the leadership of R. E. Burton, a teacher in the Santa Cruz High School, did splendid work in assisting to control a forest fire near Soquel.

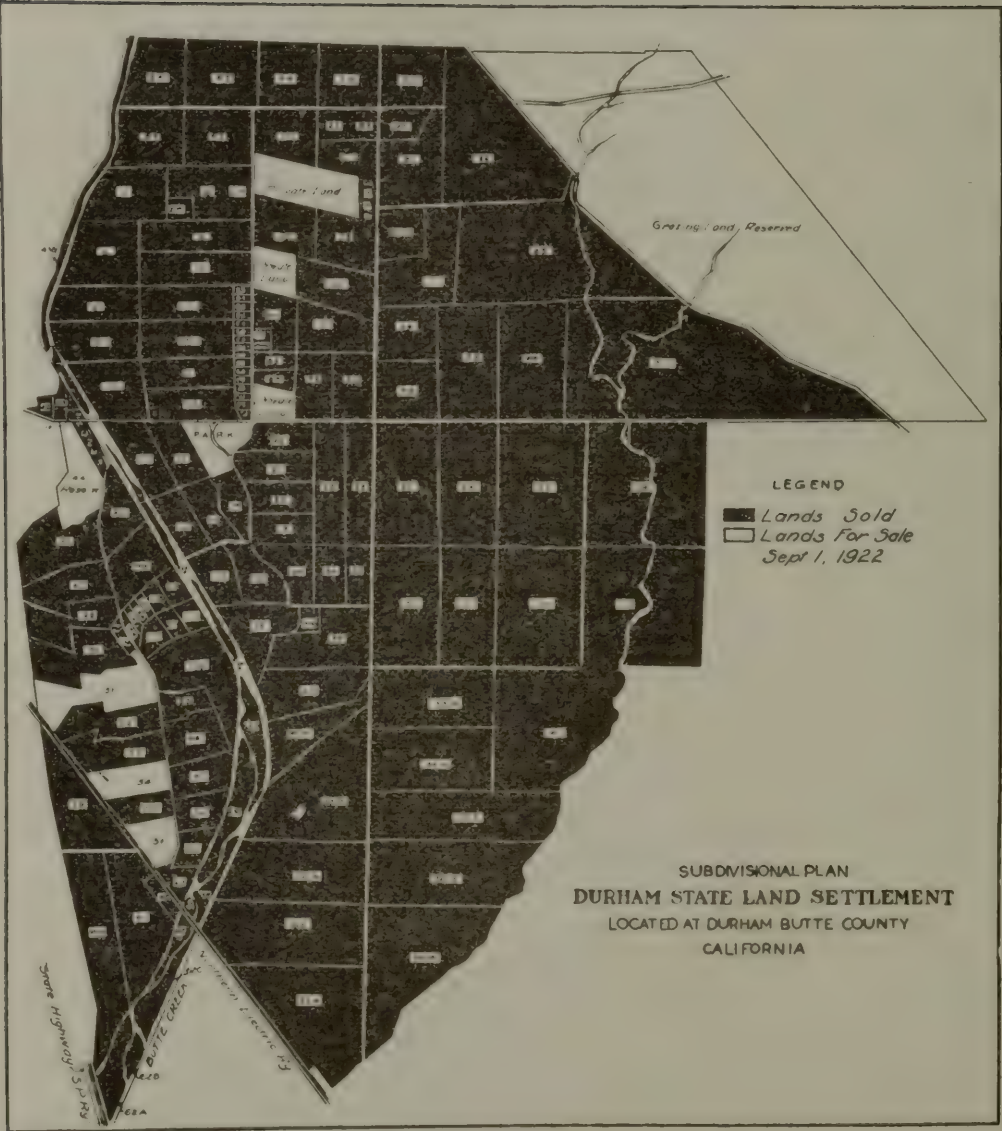


Figure 1. Map of Durham Settlement.

PART V

REPORT

OF THE

Division of Land Settlement

A SUBDIVISION OF THE

DEPARTMENT OF PUBLIC WORKS

OF THE

STATE OF CALIFORNIA

*To Accompany the First Biennial Report
of that Department*

SEPTEMBER 1, 1922

ELWOOD MEAD, Chief of Division



CALIFORNIA STATE PRINTING OFFICE
FRANK J. SMITH, Superintendent
SACRAMENTO, 1923

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DEPARTMENT OF PUBLIC WORKS

DIVISION OF LAND SETTLEMENT

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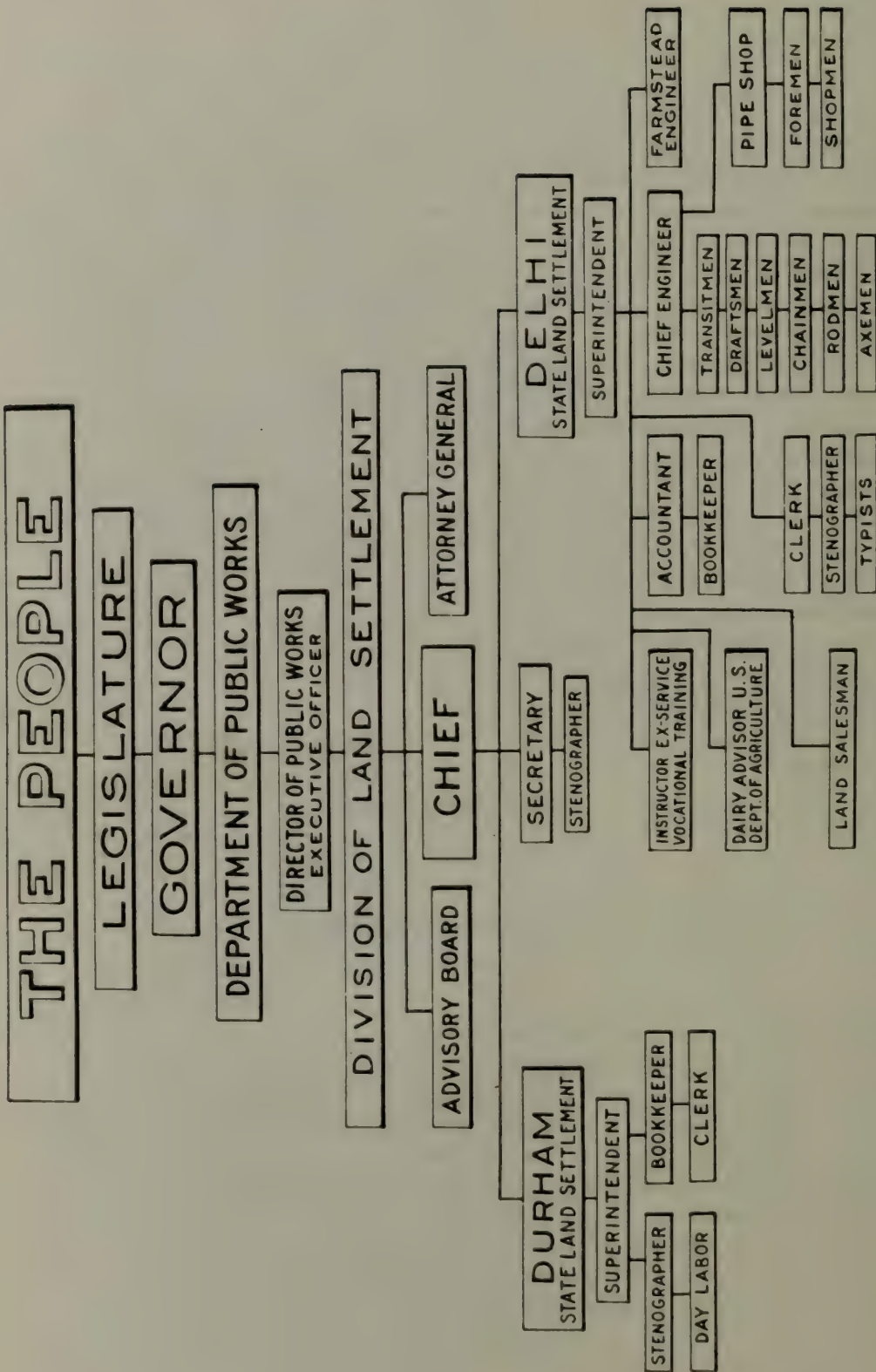
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CONTENTS

	Page
State Policy and Its Results.....	7
How Settlers are Aided by Scientific Settlement.....	12
Capital a Settler Should Have.....	14
Democracy of the Farm Laborer's Allotment.....	14
State Settlement Aids Private Development.....	17
Bond Issue for New Settlement.....	18
Progress of the Durham Settlement.....	20
Cooperative Organization	22
Statements of Income and Expenses of Typical Settlers.....	25
Balance Sheet, Durham Settlement.....	34
Development of Delhi Settlement.....	37
Vocations and Professions of Settlers.....	40
Dairying	41
Fruit	43
Assistance Given to Settlers.....	45
Veterans' Welfare Board	47
Social Life	47
Building and Farmstead Engineering.....	48
Extent and Cost of Buildings to Date.....	50
Engineer's Progress Report	52
Pumping Plants	53
Pipe Manufacture	55
Organization	57
Summary of Operations	60

ILLUSTRATIONS.

	Page
Figure 1—Map of Durham Settlement.....	Frontispiece
Figure 2—Map of Delhi Settlement.....	9
Figure 3—House on Farm Laborer's Allotment P, Durham Settlement.....	15
Figure 4—Exhibit of Farm Products at Durham Community Fair, August, 1920.....	21
Figure 5—Prune Orchard on Durham Settlement.....	31
Figure 6—Exhibit of Products from Farm Laborer's Allotment, Delhi.....	36
Figure 7—Wilson Hall, Delhi	37
Figure 8—Delhi Station, Southern Pacific Railway.....	38
Figure 9—Townsite at Ballico on the Delhi Settlement.....	38
Figure 10—Holsteins in Barnyard of a Delhi Settler.....	41
Figure 11—Two-year-old Thompson Seedless Grapes on the Delhi Allotment.....	43
Figure 12—Poultry House on Delhi Settlement.....	45
Figure 13—Alfalfa and Buildings on Farm Allotment, Delhi.....	49
Figure 14—Tile Yard, Delhi Settlement.....	52



REPORT

DIVISION OF LAND SETTLEMENT.

DEPARTMENT OF PUBLIC WORKS.

ELWOOD MEAD, Chief of Division.

It is the man who buys farm land today for whom the farm problem must be solved. If it is not solved for him, then the annual crop of those buying farms will fail and American agriculture will decay.—*World's Work*, September, 1922, p. 511.

During the past two years California has given repeated evidences that rural development is regarded as a matter of great importance. The efforts to add 300,000 acres to the cultivated area of Imperial County is one indication. The movements to raise large sums, \$1,000,000 in one instance and \$400,000 in another, to advertise the resources of northern California, is another.

There are ample reasons for this interest. Although in the value of her agricultural products California ranks fifth among the states, this wealth is drawn from a comparatively small portion of her productive land and is created by the labor of a still smaller fraction of the state's population. The last census shows that only 15 per cent of the people live on farms and in towns of less than 2500 people. Probably not more than 10 per cent live in the open country. We have, therefore, a one-sided development. In the last ten years our cities grew five times as fast as our rural population.

This was not due to a lack of desire on the part of American farmers to come to California, nor to lack of fertile land. Both of these exist. Development has halted and our great resources of land and water are unused because we have not made adequate provision for overcoming the obstacles which confront settlers on our unused or ill used lands.

A great influx of settlers and an enormous increase of wealth in land awaits the expansion of a policy of aid and direction which will tend to make rural life more attractive and give broader opportunities to men of moderate means. Recognition of these facts has directed increasing attention to the operation of the state land settlement act and to progress of the two settlements, Durham and Delhi, created under its provisions.

THE STATE POLICY AND ITS RESULTS.

A few years ago California was wise enough to recognize the fact that the future well-being of the state called for the settlement of land upon the basis of the associated group or neighborhood and not merely the location of the isolated, independent farmer.—*Review of Reviews*, October, 1921, p. 397.

These two settlements have been created under legislation which gives settlers 36½ years' time in which to pay for farms with interest at 5 per cent on deferred payments. It provides for the creation of communities large enough to give the settlers the benefit of expert advice and direction and it enables them to cooperate in carrying out development and in the management of business affairs afterwards.

This report outlines the methods by which these policies have been given practical effect in helping settlers to improve their farms and meet their payments to the state. Under it, the Durham settlement lands, which unfriendly critics called "a malarial marsh unfit for human habitation," have become the home of 139 settlers and their families, all of whom are leading healthful contented lives. Delhi, which the enemies of the state's policy called "a wind-swept desert of shifting sand" has been transformed into alfalfa fields, orchards, and vineyards on which 217 families now live and where 400 families will live when the development is completed. On this land 10 tons of alfalfa to the acre have been harvested this year and dairy herds of settlers have repeatedly held first place in the monthly records of state cow-testing competitions.

Before the state bought the Delhi lands, the rental income was about \$4,000 a year. Competent experts predict that within 10 years the crops from this land will be worth \$1,000,000 a year.

ONE URGENT NEED FOR CLOSER SETTLEMENT.

While there are great opportunities for closer settlement in all sections of the state, it will be especially timely and valuable in the irrigation districts recently organized where reservoirs and canals have been built to water great areas of land but which are still growing crops that are watered by rain. For years we have been selling millions of dollars of bonds, secured by a first mortgage on the land, and with this money building canals and reservoirs to water land mainly held in large holdings. This land is either wholly unimproved or used to grow grain. It is largely owned by men who are not skilled in methods of intense culture. Few have the capital needed to improve and equip irrigated farms. They are, therefore, not in a position to meet interest payments on the debt for water. The income from land, and in the end, the value of irrigation bonds depend on the creation in these districts of small farms improved and equipped for intensive cultivation.

IRRIGATION CANALS DO NOT CREATE IRRIGATED FARMS.

We are beginning to learn, as other countries have learned, that building canals and reservoirs is not the remunerative part of irrigation development. An irrigation canal is a liability until the water is used. The money to pay water charges has to come out of crops. But before the farmer can begin to earn this money, the land must be cut up into farms of suitable size and they must be improved and equipped for irrigated agriculture. Changing raw land into improved small farms is the costly part of irrigation development. Few except settlers realize how much money it takes. Hundreds of millions of dollars have been lost in irrigation schemes because planned development stopped with canals and reservoirs. Irrigation enterprises are left to drift just at the point where management, money, ability and experienced direction would bring the largest returns. The great sums of money needed to build houses, grade land for irrigation, and buy farm equipment are either not considered or left to be provided by the burdened land owner or the oversanguine land buyer.

Instead of being a detail, means and plans for financing the settlement and improvement of farms are necessary to rapid development of irrigated areas. Neglect to provide these things wrecks more irrigation schemes than all other causes combined. There is as much need for working out the right size of farms, the kind of agriculture, the cost of changing raw land into farms and creating conditions under which settlers can buy and pay for farms as there is for working out plans and estimates of cost of reservoirs and canals.

MORE THAN A LAND SELLING CAMPAIGN IS REQUIRED.

The state (California) already has an excess of irrigated land for which settlers are required. It needs money to finance new settlers far more than it needs additional irrigation facilities. Also, through established channels funds are steadily flowing into new irrigation enterprises but for scientific colonization of these new irrigation projects the available funds are totally inadequate.— Editorial, *Sunset Magazine*, September, 1922, p. 45.

When land sold for \$20 an acre and water rights were cheap, almost any hard working farmer could become a land owner in this state. Unplanned development brought results although it was never efficient. But when land costs from \$100 to \$200 an acre, and when it costs two or three times as much to improve and equip a farm as it did twenty years ago, it takes more than the arts of modern publicity to attract settlers and enable them to succeed.

During the past year a series of investigations have been carried on to determine what it costs to change the large tracts of grain or brush land into small intensively cultivated farms. Below is given the development expenses of about 70 farms varying in size from 20 to 40 acres and irrigated in some cases by water from gravity irrigation districts and in others by pumping plants lifting water from wells.

Table Giving Average Cost of Land and Average Capital Expenditure in the Development of 70 Farms in Typical Irrigated Areas.

	Per acre
Purchase price of land.....	\$160 00
<i>Expenses of Development.</i>	
Cost of district water rights or pumping plants.....	47 50
Cost of clearing, leveling and building laterals.....	76 00
<i>Cost of Buildings and Equipment.</i>	
House	25 00
Barns, outbuildings, fences.....	18 00
Farm implements.....	11 00
Livestock, including horses and cows.....	16 00
	<hr/>
	\$193 50
<i>Cost of Preparing the Land for Alfalfa.</i>	
Checking, bordering.....	16 00
Seed and seeding.....	8 00
	<hr/>
Total average cost of preparing an alfalfa farm.....	\$217 50

Total of expenses of development and cost of buildings and equipment from page 7 -----	\$193 50
---	----------

Cost of Preparing and Planting Orchards.

Preparation of the land-----	15 00
Trees -----	30 00
Planting and care-----	10 00

Total average cost of developing an orchard farm-----	\$248 50
Adding purchase price of the land-----	160 00

Gives the total average cost of an orchard farm-----	\$408 50
--	----------

In the development of an orchard, there will be little or no income the first year and if we are to have a complete understanding of the settler's outlay, we should include the first year's operating expenses on either kind of a farm, which are about as follows:

Cost of Operation for the First Year.

Interest on capital expenditure-----	\$25 00
Taxes, insurance-----	3 00
Fertilizers -----	2 00
Irrigation -----	3 00
Annual charges for water-----	8 00
Labor, cultivation-----	11 00

\$52 00

Total investment at the end of the first year-----	\$460 50
--	----------

COMMENT.

We have adhered to a mistaken idea that once a man was sold a piece of land, he could in some way succeed. That was only true when land was free or low priced. The above figures convince anyone that it is not true today and these investigations have shown that the development costs, after the main canals have been built, are far greater than the cost of providing water and they are also greater than the purchase price of the land. Cutting land prices will not, therefore, as many have assumed, solve the settler's problems. If we want settlement to be rapid and successful, we must work out plans for doing in a wholesale and efficient way the things needed to change grain and brush land into small settlers' homes.

Under the state land settlement act, experts plan the development. There is teamwork in the settler's buying and the provision that the state can loan a settler up to \$3,000 to enable him to complete his development has been the life saver of many who would otherwise have exhausted their capital before the earning power of the farm had been established. The value of expert direction in clearing, leveling land, building lateral ditches, planning the location, making designs for houses, barns and outbuildings, and buying the material at whole-sale can only be realized by those who have contrasted the delay, the cost, and the high percentage of failures in an unplanned development with what has taken place in the state settlements. It would of course obviate the need for this kind of organized direction of settlers and of making loans to them if the owners of large areas of land would im-

prove it themselves and then sell the farms to settlers as going concerns. But with a few exceptions like the improved fig orchards of J. C. Forkner of Fresno and the fine small improved farms of the San Fernando Valley, little in this direction has been done and the amount of capital it takes gives little hope that much will be done in the future.

HOW SETTLERS ARE AIDED BY SCIENTIFIC LAND SETTLEMENT.

The preliminary work done by the state at Durham and Delhi is a very good illustration of how much has to be done to whip raw land into shape. When the state bought these two tracts of land, they were regarded as ready for colonization and a part of both of them had been subdivided and offered to settlers, but before the state sold the land, it had done the following things:

At Durham.

1. Made a soil survey. The prices of farms were based largely on that survey. The soil map has been a valuable guide to settlers in cultivation.
2. Settlers' water right controversies on Butte Creek were settled.
3. Built a system of irrigation ditches reaching each settler's farm.
4. Built levees and drains to protect the land from floods or storm waters.
5. Organized a mosquito abatement district to protect the settlers from malaria.
6. Planted a large part of the land to crops.
7. Prepared plans of houses and made arrangements for securing wholesale prices on building materials.

At Delhi.

1. Prepared a soil map showing all the details of soil conditions to a depth of six feet over the entire area.
2. Prepared a contour map for each allotment showing the proposed location of the distributing pipe and proposed plan for the development of the allotment.
3. Constructed a concrete pipe system to carry water to each allotment; the total value of all the pipe installation amounts to nearly one million dollars.
4. Laid out roads and graded throughout the entire settlement. Ten thousand dollars worth of gravel was placed on the main roads the first two years by the county.
5. Prepared for irrigation a portion of the land prior to settlement. In practically all cases, engineering assistance was rendered settlers in the preparation of land for irrigation and in the orientation of orchards, vineyards, and buildings.
6. Prepared plans for houses, barns and poultry houses when requested, and in a majority of cases detailed plans and specifications were prepared, contracts let, and building supervised by the farmstead engineer.

There are also certain features of the state plan that are of great advantage after settlers have bought their farms.

Among these are:

1. The long period of payment and the low interest rate.
2. The fact that no profit has to be added to the land, as the motive is public welfare, and practically no selling expenses.
3. Securing lower prices by taking advantage of being able to buy material through the state purchasing agent.
4. Ability to buy land at the best possible figure through the competition of land owners in selling to the state.

Helping settlers to plan their development and to organize for working together in business has enabled the Durham dairymen to get an extra price for all the milk sold. It is saving Delhi settlers over 10 per cent on the cost of all their farm buildings. It enables them to buy better stock for less money and sell their hay, poultry, and eggs for better prices. Their dollars go farther because of this team work and expert direction. Yet with all this help, the struggle of many settlers to keep going and meet payments has taxed their courage, endurance, and resources to the limit. If they had been left to work alone or unaided, on many of these farms the state would now be an absentee landlord. As it is, only 13 settlers at Durham have sold their farms and only 8 have left the settlement. Only 17 settlers out of over 200 have sold their farms at Delhi. One hundred thirty-nine families live at Durham where no land owner lived four years ago and 216 live at Delhi where no land owner lived two years ago.

The American farmers in these settlements have come from 15 states. More than 100 ex-service men have found their opportunity in life in these settlements. Not all have been able to meet their payments on time and for the full amount but the arrears are remarkably small. In some cases settlers have been advised to use their capital to prepare the farms for irrigation and to plant trees and vines.

All that the state has done at Durham and Delhi will be needed to be done for settlers on 15,000 acres awaiting development in the Happy Valley District, on 100,000 acres in the Merced District, on 250,000 acres in the larger Madera District, and on the 300,000 acres when it is reclaimed in the Imperial Valley. What the state has done, therefore, is correctly stated by Arthur Ruhl in the August number of Harper's Magazine as being "*Nothing untried or unduly paternalistic. We have merely done what has been done in Europe long ago—loaned to the individual for the benefit of all some of the state's surplus capital and expert intelligence.*"

HOW THESE SETTLEMENTS HAVE ADDED TO THE STATE'S WEALTH.

Durham settlers have invested more than \$400,000 of their own money in buildings, leveling land and planting orchards. That adds to the state's security. Delhi settlers have put half a million dollars of their own capital into farms to which the state holds title. Nothing except complete collapse of rural values can prevent the state receiving back all the money invested. Durham has a surplus of \$142,000. Delhi \$250,000. The latter will be reduced before development is complete but the hard problems have been solved. The land is being sold at prices which will repay the state and still leave it a bargain for the

home seeker. The applications on file for Delhi farms to be thrown open during the winter 1922-23 give every reason for confidence that all will be taken.

THE CAPITAL A SETTLER SHOULD HAVE.

No feature of state land settlement has given rise to more controversy than the requirement of the provision that the buyer of a farm should have at least \$2,500 and this question is constantly raised because many more people with less than this amount of money try to buy farms than apply who have more than this amount. It is, of course, impossible to fix a hard and fast line which would determine where a settler would succeed and where he would fail because of the difference in settlers, but four years' experience makes it certain that no one should attempt to buy a farm unless he has money enough to make his land and improvement payments for the first year and enough to pay 4 per cent on his entire development program. If he cannot do this, interest payments are going to be a load that will break most settlers.

It must be remembered that time is a most important element in the settler's success. Delays mean added burdens from accumulated interest payments and the settler's program should be so worked out that his own capital with the aid that the state gives will enable him to bring his land into full development at the end of the second year and to have a considerable part of it growing crops at the end of the first year.

STATE SETTLEMENTS ARE PRACTICE SCHOOLS IN AGRICULTURE.

If the sole purpose of the state land settlement act was to demonstrate the value of planned development, then the results already obtained would justify all the state has done. These settlements have shown that no more effective means can be devised to stop the drift of land born people to the cities and bring Americans back to the land. The business and social meetings of settlers in the transformed bunkhouse at Durham and in Wilson Hall at Delhi are teaching people to understand and love the soil, to manage animals and grow crops, and to understand the business of agriculture. No training school in this country shows better results than the one at Delhi in helping injured ex-service men regain their health and enjoy landed independence at the same time.

THE DEMOCRACY OF THE FARM LABORER'S ALLOTMENT.

It is perfectly feasible, as it has already been proven at Durham, for a laborer to advance in a few years to a small farm and it is also possible for a farm laborer to remain a farm laborer and yet to live a much more comfortable and self-respecting life than the ordinary landless farm laborer lives.—Leslie's Illustrated Weekly, December, 1921, p. 773.

The farm laborer's allotment is the greatest contribution to economic democracy and rural life which has been made since the disappearance of free land. It enables the man who works on the farm for wages to have a home of his own, to have a house, garden, shade, and fruit. It

gives to his wife and children the same sense of security and independence that are enjoyed by families of the farm owners. What people think of these homes is shown by the fact that last year 5000 people wrote to the Berkeley Land Settlement Office applying for one of these laborer's allotments or asking how they could get one. What settlers have done to improve these little patches of land, the promptness with which they have made their payments, and the fact that three of them have already saved enough to buy farms shows that the American will live in the country and will do the hard labor of the farm if he is given the right social and economic status. What he will not do is to stay in the country if he has to live in a bunkhouse or if his wife and children are denied social recognition.

At Durham and Delhi the farm laborers take part in the business meetings. They and their wives and children attend the community dances, take part in all the community functions, and meet with the families of farmers on a plane of unquestioned equality. Under such surroundings, farm labor takes on a new dignity. It opens up the door of opportunity to the boys and girls and helps to make them the farm owners of the future. Wilson Hall at Delhi and the settlers' community park at Durham are the centers of a social activity that is bringing back to rural civilization those interests and enjoyments that are native to the country and which must be developed to enable agriculture to withstand the influences and attractions of the city.



Figure 3. House on Farm Laborer's Allotment P, Durham Settlement.

STATE POLICY EFFICIENT.

Already firmly established in California, the community land settlement idea is now sweeping the country—the governments of many eastern states are studying the plan with a view to its adoption in reclaiming abandoned New England farms and the great stretches of unused land in Maryland and the old south.—*Collier's*, July 29, 1922, p. 26.

There are inserted in these pages brief quotations from recent discussions in important journals and reviews of the need of efficient methods for placing people on land as owners and of creating conditions which will make rural life more attractive and thus stop the drift of intelligent and aspiring people to the cities. These quotations show better than argument how widespread is this interest and how sympathetic is the approval of the efforts California is making to solve the fundamental problem of rural civilization.

During the past twelve months articles similar to those quoted have appeared in over a hundred magazines or reviews. They express the thoughtful opinion of our time. To this outside discussion there has been added an active interest in the progress of these settlements and with few exceptions a warm approval of the state's policy which created them by the state press. The interest thus created is reflected in the volume of correspondence which comes to the Berkeley office from all parts of this country and other countries asking for information about the policy and the method of making applications for farms.

During 1921 there were over 10,000 letters asking the conditions on which farms or farm laborers' allotments could be obtained. This interest in California and appreciation of the state's efforts to broaden the opportunities of poor men has been a great aid to rural progress outside of these settlements and it has made the securing of settlers for these colonies a matter of small expense and of no uncertainty. The settler gets the benefit of this and it is an important aid to his success. Recently inquiries were made as to the cost of capturing settlers in important colonization enterprises in different parts of the country. In Canada each settler costs on an average \$1,000. In Florida, Texas, and parts of the Middle West the cost ranges anywhere from \$500 to \$1,200 a settler. On the very high priced land of California it has reached as high as \$200 an acre and generally speaking it costs one-fourth of the selling price of the land.

The state settlements are a great contrast to this. There the only expenses have been the legal advertising which the law requires, the printing and mailing of circulars of information, and the expenses of a man and automobile to show land seekers over the property. "In all it does not amount to 1 per cent of the selling price of farms."

The Santa Fe and the Southern Pacific railroads have been of great assistance in securing a desirable type of settler. Through their agents and in other ways they have done much to make the country acquainted with the opportunities offered by the state settlements. The same is true of the state press which has kept the public informed regarding the progress of these settlements and the opportunities they present. In the main, however, the chief magnet has been the fact that the state offers men of industry and thrift, who have a little capital, a better chance to succeed, and gives them a more attractive social life, than can be secured under any unplanned development.

This reconstruction of rural life, the appeal it makes to young men and women, justifies a large expenditure by the state aside from any gain in wealth or population. But the reason for its continuance and extension does not rest on this but on the showing made that it is the most efficient and successful plan for bringing to full fruition our unused agricultural resources that has yet been tried or proposed. Wherever there are 5000 or more acres to be settled, no other plan will do as much to make the state the mecca of the best type of American farmers. None other will as quickly bring relief to land owners burdened with water charges or make secure our millions of dollars of irrigation bonds.

STATE SETTLEMENT AIDS PRIVATE DEVELOPMENT.

For years our arid states and the federal government have been grappling with the problem of failures on irrigation projects—it has remained, however, for the State of California to put in hand the first experiment in this country which strikes at the root of the evil.—Engineering News Record, December 5, 1918.

The opposition to continuing this policy comes in part from those who do not realize how far we have traveled from pioneer conditions. It comes from those who think the settler can still hoe his own row as he did when land was free. Many favor leaving settlement wholly to private enterprise because they object to the state managing any kind of business. That argument was once used against public schools and against the postoffices. They point out that the efforts of some private colonizers have undergone a radical change. Experience has shown them that it is worth while to care for the settler after he has been transplanted from his old into his new home. They say truly that some broad minded colonization companies are adopting the policy of extending generous aid to settlers. Some build houses, provide the settler with cows, pigs, and chickens, and hire some one to act as an advisor. The cost of these services is added to the price of the land. Some companies go further. They let settlers put all their money into improvements and allow land payments to be deferred for several years.

Not all, or even a majority of land selling agencies, however, are able to adopt this broad public policy and none of them can give the settlers as good interest rates as the state land settlement act gives which is a vital feature in the settler's progress and ultimate success. A majority find it easier to take the settler's money and forget him. Sooner or later, in all developing sections, the state has to take action to protect the settler from unfair practices or the mistakes of his inexperience. State regulation is, however, negative in its operation. It does little to aid or hasten development. Some states, notably Wisconsin, are helping to secure and finance settlers by having the state banking department approve the securities of colonization companies, the agricultural department to examine and certify to the character of the land and the immigration department to help make settlers understand what the state has to offer and to feel that they are welcome additions to its population.

Wisconsin has adopted a plan suited to the conditions of its cut over land which costs only a few dollars an acre and where nothing but

labor is required in its reclamation. It would be wholly inadequate as a means of financing the development of large holdings in California where land is high priced and where intensive culture requires that the farmer shall live in a good house, use good tools, and take advantage of all that science and skill can furnish.

The fact remains, also, that the greatest rural progress in the last third of a century has been achieved in countries which have adopted methods and policies closely resembling ours. Ireland, Germany, all the Scandinavian countries, Australia and New Zealand have each invested hundreds of dollars where we have appropriated one. They are doing it to increase wealth, to make themselves independent of outside nations, to hold people on the land, to check the increase in tenancy and end dangerous political unrest. The best citizen is the one with a stake in the land.

During the last two years the land settlement division has had many requests to buy large tracts of irrigated land. These have come from land owners and from the civic bodies of localities. Proposals have been made to sell land without any initial payments, the land owners to wait until the payments were made by settlers. What was wanted was the benefit of the land settlement organization and the expert direction of its officials. These requests for cooperation in development have aroused the sympathetic interest of all connected with land settlement work and the division has cooperated with these land owners in the study of their problems and their efforts to work out a solution.

In these investigations the University of California and the California Development Association have cooperated with this division in meeting the expenses of the investigation and working out problems. After this situation is studied, there is a cumulative impression that nothing is more needed than a definite program for the rapid development of a million acres of land that await settlement. If this is to be carried out, no single aid will be of more value than the \$3,000,000 bond issue authorized by the last legislature.

A \$3,000,000 BOND ISSUE FOR NEW SETTLEMENTS.

Eighty-eight per cent of the land in Denmark is being cultivated by small freeholders, who number 180,000. As fast as the few remaining big estates come into the market for splitting up they are outparceled to farmers and laborers who do not have to pay anything down on taking it over but pay a half-yearly tax of two and a quarter per cent on the amount at which the land was valued. They get help in building, payable by amortization—and the whole scheme is fundamentally similar to the colony of the State of California at Durham.—*The Country Gentleman*, September 16, 1922, p. 19.

At the last session of the legislature, provision was made for financing future colonies through the sale of state bonds. The reason for this action was that it could be better financed by the sale of bonds than by making appropriations from the state treasury. This action if approved will give settlers the benefit of low interest rates and long time credits on many millions of dollars because it will enable a large use to be made of federal land bank loans along the lines followed in the development of Durham and Delhi.

The policy thus briefly outlined will impose no added burdens on taxpayers. Our brief experience in California agrees with the long

experience of Europe, Australia, and New Zealand. All show that state land settlement can be made a solvent enterprise. The settlers repay all the money advanced, with interest. It gives social and economic benefits not obtained by private colonization because the state can command the requisite financial credit on better terms, state experts are particularly competent to select and acquire the land needed, and the state, through its agricultural departments and the College of Agriculture, has precisely the knowledge and influences needed to protect these farm communities against mistake and give practical application to the policies that are essential to their success.

There is no financial reason therefore why this bond issue should not be unanimously approved. The bonds will be secured by the lands purchased, by the capital and labor of settlers, and by the increase in land values which closer settlement and developed farms will bring.

REPORT OF THE PROGRESS OF THE DURHAM STATE LAND SETTLEMENT.

Earlier reports told how the first two units of the Durham State Land Settlement were made available in 1918 and all the farms sold. A portion of the tract could not be sold then because in 1917 it had been leased for five years. Arrangements were made with the lessees which enabled the Division to plow the land and sow it to oats in the fall of 1921 and throw it open to settlers in 1922. Necessary structures and ditches were constructed to adequately irrigate the allotments. Seventeen farms and six farm laborers' allotments were offered to settlers and all taken except three farms having a total area of 89 acres. These were applied for, but the applicants lacked capital. Buyers found their farms carrying a fine oat crop which yielded as high as three tons of hay per acre. This gave settlers an immediate cash return, and the crop was taken off early enough to permit a second crop, such as corn, beans, sudan grass, milo maize or garden stuff to be grown this year. Settlers also had ample time to plant alfalfa and orchards and begin their permanent agricultural development.

There remains 38 acres in the headquarters and 750 acres of pasture land to be disposed of later. All of this land is leased for grazing or farming purposes. Every acre of land is therefore a source of revenue to the state.

There are now 139 families on the settlement, made up of 105 farmers and 34 farm laborers. The laborers' blocks vary in size from one to three acres. They are used for vegetable gardens and fruit growing. The farms are mainly devoted to growing food for dairy herds and grain. Each year sees an increase in the fruit-growing area.

TABLE GIVING ACRES OF CROPS IN 1922.

Crop	Acres
Alfalfa	1,368
Grain and grain hay.....	1,622
Beans	145
Silage corn.....	103
Milo maize.....	132
Pastures, summer fallow, etc.....	1,649
Garden (commercial and home).....	68
Orchards	156
Miscellaneous crops	76
Total.....	5,319

Thirteen farms have been resold to new applicants by the original applicants, the sale in each case being approved by the Division. Eight of those selling carried away more capital than they brought to the settlement. Four were transferred from their original holdings to others more suited to their needs. Two who started on farm laborers' allotments, and one farm laborer who worked on the settlement, so increased their assets as to be able to buy small farms in the settlement.

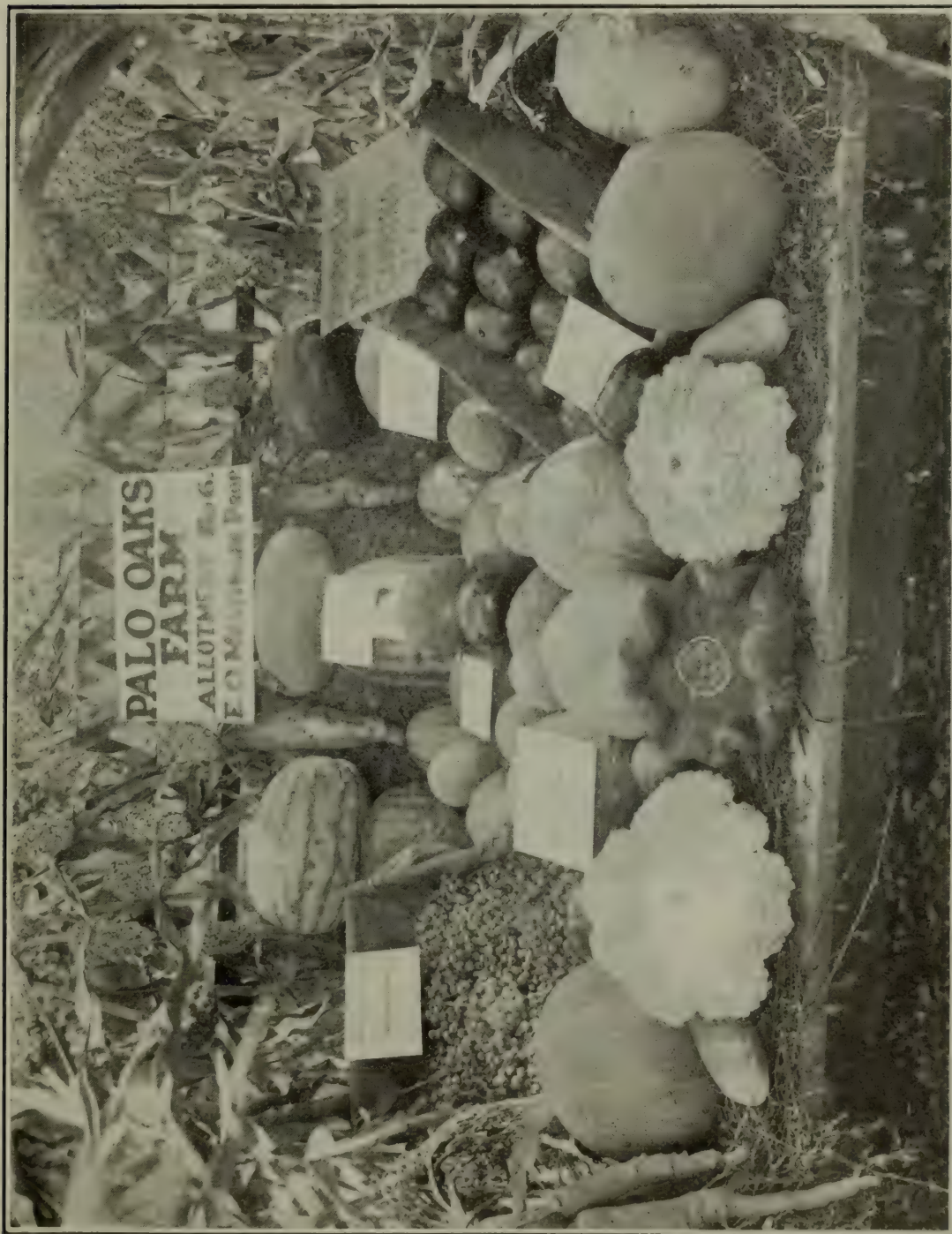


FIGURE 4. Exhibit of Farm Products at Durham Community Fair, August, 1920.

One farmer sold his farm and bought a farm laborers' allotment. Six farms further subdivided now accommodate at least two families where only one lived at first.

The trend at Durham has been toward smaller farms. Settlers with only the land they could farm with the help of their families have done better than those who had to employ hired help or fail to cultivate.

Transfers and changes in size of the original farms have helped settlers get adjusted. It has promoted development and the satisfaction of those involved.

Cooperative Organization.

Earlier reports have told how settlers were helped to form a cooperative stock breeders' association. Under this they agreed to have only one breed of dairy cattle (Holsteins), one breed of hogs (Durocs). Only purebred registered sires were to be allowed on the settlement, and at first all the bulls were purchased by the association and owned by it.

It was to be a tubercular-free settlement. All cows were to be tested before purchase, and if the disease developed afterwards the infected animals were to be sold.

All these conditions have been maintained during the last two years with the exception that the association-owned bulls have been sold to breeding centers.

Other cooperative organizations have grown out of the parent one. The Dairywomen's Milk Chilling Association provides facilities for collecting, testing and chilling the milk of the community. The Durham Cold Storage Company has built a chilling plant to prepare milk for shipment in the summer and provide refrigeration space in which the different settlers rent boxes and are able to hold fruit, milk and fresh meat as long as desired.

The Dairywomen's Milk Selling Association has been a convenience and a money-making institution for the settlers. Instead of each settler having to operate a separator, this is all done by power at a central plant and the large supply which the community furnishes brings it more buyers than would care for the product of a single farm. Durham milk is now sold in the markets of Chico, Oroville, Colusa, Biggs and Sacramento. The sanitary character of the dairies and the fact that the milk is free from any taint of tuberculosis gives it a high reputation. One school at a considerable distance gets ten gallons of milk daily from the Durham plant to feed its children.

The settlers incorporated to build the refrigeration plant. The Land Settlement Division loaned them part of the money needed to complete and equip it. Its machinery is automatic. It chills the milk and holds the cool room automatically at a definite temperature. This cool room has 120 individual boxes which hold from 150 to 300 pounds of fresh meat. These are rented by settlers, and it has led to the local slaughtering of beeves, sheep and hogs throughout the season and is saving the settlers from paying the retail prices at the local shops. Ice is also sold by this plant at cost to those farmers on the settlement that desire it.

From a small beginning of \$40 a week, the Dairymen's Milk Selling Association has grown to a business of more than \$60,000 a year. The problem of marketing milk is of so much importance that it seems to warrant a full description of the methods adopted at Durham.

The milk is taken from each farm to a small plant at headquarters and it is divided into two classes, whole milk and milk to be skimmed and the cream sold as sweet cream. The skimming is done with a large turbine separator of 3200 pounds capacity per hour. It is separated by power and relieves each farm of disagreeable labor and time wasted in cleaning a large number of machines. The product is kept up to standard by daily tests of each member's product as it comes to the platform. The cream when received is run over a brine cooler and brought down to a temperature of 35 degrees, after which it is placed in the chilling room awaiting shipment. Whole milk is taken care of at the same time as the cream, utilizing a large tubular milk cooler and aerator. Whole milk is likewise chilled to 35 degrees and stored for shipment. Tests are made for acidity and sediment, which are indications of its bacterial content. In addition to this constant oversight by the operator of the central plant, the state dairy inspector takes platform samples intermittently for bacterial content. The settlers, who are directors of the association, make regular inspections of all the dairy units and insist on a high standard of cleanliness and equipment. There is a constant striving on the part of members to produce a better product in order to extend the market for whole milk, which pays better than cream. Concrete milking floors, separate milk houses, tubular water coolers and clean utensils are insisted upon.

The output is pooled and is not sold as the product of any particular farm, but as of the Durham Settlement. The dairymen are paid in accordance with the amount each member supplies and the price is based on the butterfat content. Testing for butterfat is done by the operator of the association, who is a licensed tester under the present law. The cost of operating the central plant is 5 cents a pound for all sweet cream based on its butterfat content and $1\frac{1}{2}$ cents per gallon for whole milk. It seems to be large enough to pay for the cost of operating and also to provide funds for the purchase of new equipment. This operating expense is deducted from the amount each supplier receives.

Payments are made twice a month. Each member receives a statement on his voucher check of the milk he supplied, showing gallons, test of butterfat, price obtained, cost of operating and net amount to him. This keeps him posted about the operations of the association. In addition, the members meet once each month. At this meeting the members talk over needed improvements, economies in operations, seeds and seeding, and any other things that enter into the efficient production of dairy products.

Durham settlers had the help of high war prices for their products in 1918 and 1919. Against this they improved their farms when all costs were high. Then in 1920 and 1921 they went on the toboggan, when the prices of farm products collapsed, when their purchasing

power as compared to operating costs shrank as is shown in the diagram below :

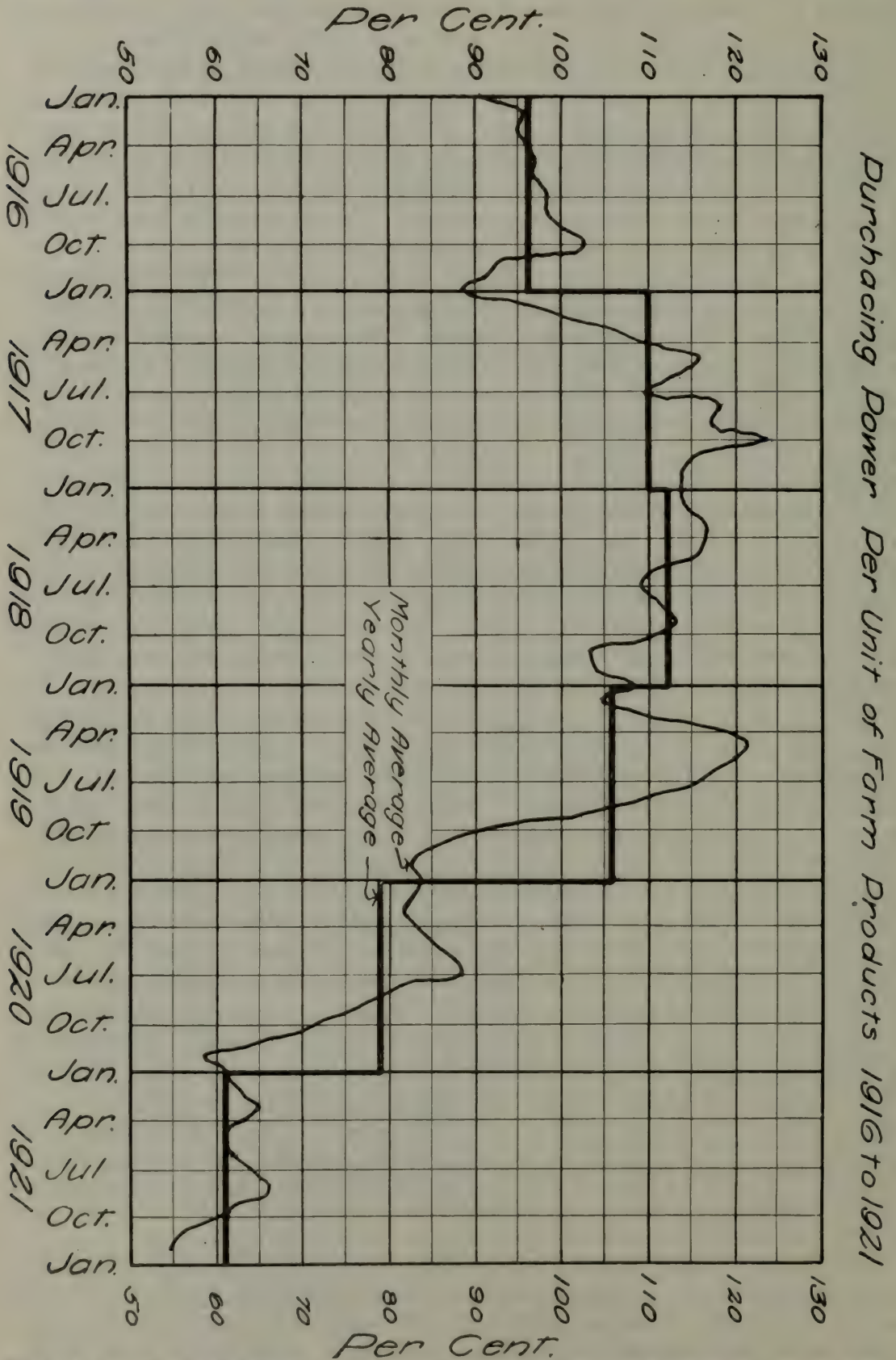


Diagram Showing the Decline in the Price of Farm Products from 1919 to 1922 and the Relation of This to the Cost of Buying and Operating Farms.

It will be seen that from January 1, 1919, to January 1, 1922, there was a drop of nearly 60 per cent in the purchasing power of what the Durham farmer had to sell.

This diminished value of what the settler had to sell is reflected in the settlers' payments.

The first two years they were made with remarkable promptness and for the full amount due, but as prices dropped the strain showed in the Division's receipts. Instead of being made promptly and for the full amount, payments would be made as the settler could raise the money and in whatever amounts he could get together.

If the Durham settlers had all had to depend on the local banks for money for development, half of them would have lost their farms during the last two years and the state would have been a nonresident landlord. In order to illustrate how narrow the margin is between success and failure, a complete statement of the expenses and income of two of them is inserted. The first is a settler who had experience in irrigated farming and who could take full advantage of all his opportunities.

Statement of a Typical Settler's Experience in the Purchase and Development of a Durham Farm, as Shown in the Record of Expenses and Income of John Doe in the Durham State Land Settlement.

Contract of purchase dated June 15, 1918. Date of actual settlement November 20, 1918. Approximately 44 acres at \$227 per acre; 30 acres graded and seeded to alfalfa at time of settlement; 10½ acres additional pasture land at \$25 per acre. Total value of land, \$10,280. Cost of preparing land for irrigation, seeding to alfalfa and building ditches, \$1,892. Total cost of land and improvements, \$12,172.

Assets at Time of Settlement.

Cash	\$4,250 00
Live stock	300 00
Farming equipment	350 00
Household goods	400 00
Automobile	700 00
Total	<u>\$6,000 00</u>

Operating Account to December 31, 1918.

EXPENSE.		INCOME.	
Deposit on land	\$534 54	Cash on hand	\$4,250 00
Deposit on alfalfa and grading	718 24	Sale of hay which was operated on share basis	765 00
Installments, land	390 68		
Installments, improvements	42 96		
Additional interest	2 24		
Barn and shed built	785 00		
Irrigation water	20 63		
Taxes	51 40		
Supplies and labor, living expense November 20 to December 31 and miscellaneous farm expense	269 31		
Cash in bank December 31, 1918	2,200 00		
	<u>\$5,015 00</u>		<u>\$5,015 00</u>

Started next year, 1919, with \$2,200 cash, but house not yet built.

Operating Account to December 31, 1919.

EXPENSE.		INCOME.	
Deposit on house-----	\$888 00	Balance cash on hand-----	\$2,200 00
Interest to June 30-----	6 16	Sale hay, milk, hogs and other	
Interest to December 31-----	30 00	farm income-----	3,400 00
Fruit trees and seed-----	50 00		
Nine cows purchased-----	1,280 00		
Land payments-----	781 36		
Improvement loan-----	95 92		
Irrigation water-----	76 50		
Grain for hog feed-----	150 00		
Fences erected-----	200 00		
Taxes-----	252 00		
Fire insurance-----	80 00		
Labor-----	240 00		
Paint-----	60 00		
Plumbing-----	17 00		
Gas, tires and repairs to auto	75 00		
Blacksmith-----	20 00		
Household goods-----	60 00		
Veterinary fees-----	7 50		
Doctor services-----	25 00		
Well and pump-----	152 00		
Milk house-----	40 00		
Milk cooler and cans-----	37 50		
Miscellaneous farm expense---	70 00		
Living expenses-----	800 50		
Cash on hand December 31---	105 56		
	<hr/> \$5,600 00		<hr/> \$5,600 00

Operating Account to December 31, 1920.

Started this year with \$105.56 and all debts paid—cows producing and feed on hand.

EXPENSE.		INCOME.	
Tank house and domestic		Balance on hand-----	\$105 56
water system-----	\$844 00	Sale hay, hogs, milk and mis-	
Land payments-----	393 63	cellaneous farm income-----	5,200 00
Part land payments, Decem-			
ber 31-----	300 00		
Improvement payments-----	43 28		
Improvement payments-----	48 36		
Miscellaneous supplies-----	7 50		
Grain for hog feed-----	90 00		
Veterinary fees, contract---	28 00		
Baling hay-----	256 00		
Labor-----	395 00		
Taxes-----	206 00		
Half bull and manure spreader	195 00		
Auto expense-----	100 00		
Doctor expense-----	25 00		
Living expense-----	1,125 00		
Milk can-----	5 00		
Miscellaneous farm expense---	418 79		
Actual expense serious illness			
for several months-----	675 00		
Cash on hand December 31---	150 00		
	<hr/> \$5,305 56		<hr/> \$5,305 56

Operating Account to December 31, 1921.

Started this year with \$150 in the bank.

EXPENSE.		INCOME.	
Payment improvements contract	\$43 49	Balance on hand-----	\$150 00
Payment improvements contract	43 47	Sale of hay, hogs, milk and	
Payment improvements contract	48 59	miscellaneous farm income—	3,280 00
Payment land contract-----	48 57		
Payment improvements contract	100 00		
Payment land contract-----	200 00		
Payment land contract-----	94 10		
Payment land contract-----	300 00		
Payment irrigation charge----	99 72		
Payment supplies-----	22 25		
Labor and baling hay-----	365 00		
Taxes -----	232 00		
Heifer -----	65 00		
Insurance -----	55 00		
Electric wiring and equipment	125 00		
Washing machine-----	137 50		
Milk cans-----	9 00		
Paint -----	35 00		
Auto expense-----	100 00		
Blacksmith -----	35 00		
Fences -----	100 00		
Veterinary fees, contract-----	28 00		
Doctor bills-----	25 00		
Miscellaneous farm expense---	200 00		
Living expenses-----	819 00		
Cash on hand December 31----	99 31		
	<hr/>		
	\$3,430 00		<hr/>
			\$3,430 00

Operating Account to Close, December 31, 1922.

Commenced new year with \$99.31 and year will not close until December 31, 1922.
Has following available credits:

Cash in bank-----	\$300 00
Hay on hand—50 tons at \$12-----	600 00
	<hr/>
	\$900 00
Owes at present:	
To state—	
Improvements contract-----	\$86 99
Improvements contract-----	97 20
Irrigation water-----	86 13
Stores (pipe, etc.)-----	8 00
To outside creditors—	
Supplies -----	50 00
	<hr/>
	328 32
	<hr/>
Balance available for operating-----	\$571 68

STATEMENT OF ASSETS AND LIABILITIES.

As of August 1, 1922.

ASSETS.		LIABILITIES.	
Land (original value)-----	\$10,281 19	Land, balance deferred prin-	
Cash on hand-----	300 00	cipal-----	\$8,487 12
Dwelling house-----	2,500 00	Improvements loan, deferred	
Barn-----	700 00	principal-----	933 26
Tank house and water system	1,000 00	Installment owing-----	86 99
Tool shed-----	150 00	Improvement loan, deferred	
Milk house-----	40 00	principal-----	1,105 39
Grading and alfalfa-----	1,830 00	Installment-----	97 20
Fences-----	370 00	Irrigation charge-----	86 13
Gravel roads, etc.-----	100 00	Irrigation pipe-----	8 00
Clearing-----	125 00	Miscellaneous account payable	50 00
Corrals and bull pen-----	125 00		
Septic tank-----	60 00		
Family orchard-----	100 00		
Electric equipment-----	125 00		
21 cows and half bull-----	1,800 00		
1 sow and pigs-----	75 00		
2 horses-----	300 00	Net worth-----	11,037 10
Poultry-----	70 00		
Wagon, plow and harrow-----	115 00		
Mower and rake-----	80 00		
Harness and small tools-----	65 00		
Hay derrick-----	40 00		
Car-----	250 00		
Dairy equipment-----	40 00		
Half manure spreader-----	100 00		
Household goods-----	550 00		
Hay, 50 tons at \$12-----	600 00		
	<hr/>		<hr/>
	\$21,891 19		\$21,891 19

The loans made were as follows:

June 15, 1918, alfalfa deposit-----	\$718 24—deferred	\$1,074 00
May 24, 1919, house deposit-----	888 00—deferred	1,200 00
	<hr/>	<hr/>
	\$1,606 24	\$2,274 00

Net worth, 1922-----	\$11,037 10
Net worth, 1918-----	6,000 00
	<hr/>
Gain in four years-----	\$5,037 10

The settler lives in a good house, has good stock, sends his children to school. The family is active in all the community organizations. In spite of the hard times he has prospered.

What Would Have Happened Under Short Time Payments.

It is interesting, however, to consider what would have been his position if he had purchased the same farm privately and been compelled to depend on local banks for money needed to make improvements. If he had bought the farm on terms usually given in private contract, that is, one-fourth down, balance in ten-year amortized payments with interest at 6 per cent per annum, then borrowing for development would have been imperative. For this money he would have had to pay 8 per cent at the local banks, and there was a considerable part of the time during the last four years when it was difficult to borrow at all, even on the best of security. This settler would have only his chattels and equipment to offer as security. If we assume that his living expenses, insurance, irrigation water, cost of improvements, taxes, labor and income would be the same as he actually experienced,

the difference would be in interest and in land payments. He would not have done this well, because, if he had been outside the settlement he would have not had the economies of our cooperative marketing arrangement and he could not have obtained the price for milk that the Durham settlers have secured.

Table Showing what Would Have Happened to John Doe if He Had Bought His Durham Farm on a Ten-Year Payment Plan with One-fourth Down and 6 Per Cent Interest.

Operating account to December 31, 1918.

EXPENSE.		INCOME.	
Deposit on improved land, one-fourth of \$12,172.24-----	\$3,043 08	Cash on hand-----	\$4,250 00
Barn and shed-----	785 00	Sale of hay-----	765 00
Irrigation water-----	20 63		
Taxes-----	51 40		
Supplies, labor, living expenses and miscellaneous-----	269 31		
Cash in bank December 31, 1918-----	845 58		
	<hr/>		<hr/>
	\$5,015 00		\$5,015 00

Operating account to December 31, 1919.

EXPENSE.		INCOME.	
Land payment, one-tenth of \$9,129.16-----	\$912 92	Cash on hand-----	\$845 58
6 per cent on \$9,129.16 for year-----	547 75	Income from farm-----	3,400 00
House-----	2,088 00	Loan on 50 per cent value of cattle and equipment-----	1,000 00
Fruit trees and seed-----	50 00		
Interest on loan of \$1,000 for 6 months at 8 per cent-----	40 00		
9 cows purchased-----	1,280 00	Deficit-----	2,159 09
Irrigation water-----	76 50		
Grain for hog feed-----	150 00		
Fences erected-----	200 00		
Taxes-----	252 00		
Fire insurance-----	80 00		
Labor-----	240 00		
Paint-----	260 00		
Gas, tires and repairs to auto-----	75 00		
Blacksmith-----	20 00		
Veterinary fees-----	7 50		
Doctor services-----	25 00		
Well and pump-----	152 00		
Milk house-----	40 00		
Milk cooler and cans-----	37 50		
Miscellaneous farm expenses-----	70 00		
Living expenses-----	800 50		
	<hr/>		<hr/>
	\$7,404 67		\$7,404 67

The deficit of \$2,159.09 could have been reduced by building a very cheap house, costing, say \$1,000, or a shack costing about \$500. The latter would cut his deficit to \$571.09, which would have been owing on land. As he has come to the point where no ordinary agency would extend credit of \$2,159.09 it must be assumed that he built the cheap house and started 1920 in arrears, owing on his payment contract \$571.09.

Operating account to December 31, 1920.

EXPENSE.		INCOME.	
Deficit from 1919-----	\$571 09	Cash on hand December 31, 1919-----	Nil
Land payment, one-tenth of \$9,129.16 -----	912 92	Sale of hay, hogs, milk and miscellaneous farm income-----	\$5,200 00
6 per cent on balance land, \$8,216.24, for one year----	492 97		
Interest on live stock loan----	80 00		
Miscellaneous supplies-----	41 76		
Grain for hog feed-----	90 00		
Veterinary fees-----	28 00	Deficit -----	1,261 53
Baling hay-----	256 00		
Labor-----	395 00		
Taxes-----	206 00		
Half bull and manure spreader	195 00		
Auto expense-----	100 00		
Serious illness for several months and doctor fees-----	700 00		
Living expense-----	1,125 00		
Milk can-----	5 00		
Miscellaneous farm expense--	418 79		
Tank house and domestic water system-----	844 00		
	<hr/> \$6,461 53		<hr/> \$6,461 53

This deficit of \$1,261.53 could only be allowed as owing on land as he still owes \$1,000 on live stock and equipment.

Operating account to December 31, 1921.

EXPENSE.		INCOME.	
Deficit from 1920-----	\$1,261 53	Cash on hand December 31, 1920-----	Nil
Interest on deficit at 6 per cent for one year-----	75 69	Sale of hogs, hay, milk and miscellaneous farm income-----	\$3,280 00
Land payment, one-tenth of \$9,129.16 -----	912 92		
6 per cent interest on balance land, \$7,303.32, one year----	438 20		
Interest and principal on stock loan -----	1,080 00	Deficit -----	2,543 31
Irrigation charges-----	99 72		
Supplies (miscellaneous) ----	22 25		
Labor-----	365 00		
Taxes-----	232 00		
Heifer-----	65 00		
Insurance-----	55 00		
Milk cans-----	9 00		
Paint-----	35 00		
Fences-----	100 00		
Veterinary fees-----	28 00		
Doctor's fees-----	25 00		
Miscellaneous farm expense--	200 00		
Living expense-----	819 00		
	<hr/> \$5,823 31		<hr/> \$5,823 31

As the live stock loan could hardly have continued as long as this, it is assumed that this is paid and default made on the land payment. He would have had to forego the electric lights and electric washing machine which he now has and which make his wife enjoy living on the farm. If he had built a house as good as the one he did build at Durham, his deficit in January, 1922, would be \$4,131.31. No ordinary vendor would allow it to reach this sum. It would be a hopeless

situation and John Doe would by now be moving back east or farming land as a tenant.

The stand of 30 acres of alfalfa which was on the farm when John Doe bought it gave him quick returns. Without this he states his comfortable house could not have been built. Something much cheaper would have had to answer.

This statement for 1921 shows how hard he was hit by the fall in farm prices. With more land under cultivation, more producing cows in his dairy and more to sell in every line, his income was \$1,920 less than for the previous year. He milked three more cows in 1921 than in 1920, but the cream checks in 1921 totaled \$1,560. Those in 1920 amounted to \$2,040.

He cut his living expenses and pulled through by saving and working harder. His payments on land and improvements were made in smaller sums and could not all be met when due.

Balance Sheet of a Settler Who Is in Arrears.

The statement of Richard Roe which follows is of an honest, intelligent, hard-working settler who had not had irrigation experience. He had been a grain grower like his father. When he came to Durham he wanted to follow the kind of agriculture he understood. He was also a mechanic and could earn good wages outside the farm. Against advice he tried to keep on growing grain and combine with this, working for wages. This accounts for the large labor income shown each year.



FIGURE 5. Prune Orchard on the Durham Settlement.

Statement of a Typical Settler's Experience in the Purchase and Development of a Durham farm, as Shown in the Record of Expenses and Income of Richard Roe in the Durham State Land Settlement.

Contract of purchase signed June 15, 1918. Date of actual settlement June 15, 1918; 70.32 acres at \$165 per acre, total \$11,602.80; 56 acres sown to barley by the board before settlement at a cost of \$816.

Assets at time of settlement.

Cash	\$275 00
Livestock	920 00
Farming equipment.....	300 00
Household goods	400 00
Land adjacent	1,800 00
	<hr/>
	\$3,695 00

Operating account to December 31, 1918.

EXPENSE.		INCOME.	
Deposit on land.....	\$603 76	Original cash.....	\$275 00
Purchase of crop.....	816 00	Sale of crop.....	2,600 00
Land payment.....	440 88	Income from labor.....	625 00
Miscellaneous stores.....	20 40	Sale stubble	80 00
Harvesting expense.....	168 00		
Sacks	270 00		
Living expense	350 00		
Doctor bills	75 00		
Fire insurance.....	11 00		
Seed wheat for next year's crop	225 00		
Balance cash on hand.....	599 96		
	<hr/>		<hr/>
	\$3,580 00		\$3,580 00

Started next year with \$599.96 in cash and debts paid.

Operating account to December 31, 1919.

EXPENSE.		INCOME.	
Building barn	\$700 00	Cash on hand.....	\$599 96
Land payment.....	442 55	Sold wheat crop.....	506 00
Taxes for 1918.....	58 01	Pasture fees.....	30 00
Miscellaneous stores.....	48 59	Sold stock.....	30 00
Fences	75 00	Wages	1,115 00
House	218 00		
State and county taxes, 1919.....	240 00		
Cash on hand December 31, 1919	498 81		
	<hr/>		<hr/>
	\$2,280 96		\$2,280 96

Operating account to December 31, 1920.

EXPENSE.		INCOME.	
Land payment.....	\$467 41	Cash on hand.....	\$498 81
Taxes	243 00	Barley crop, 616 sacks at \$1.47½	908 60
Harvesting expense	168 00	Pasture	40 00
Sacks	117 04	Sold stock (beef).....	77 80
Fence on north boundary.....	52 08	Sold stock (hogs)	100 00
Doctor bills (wife's operation; himself broken foot).....	420 00	Wages	677 32
Constructing railroad crossing	125 00		
Living expenses.....	525 00		
Miscellaneous farm expense..	185 00		
	<hr/>		<hr/>
	\$2,302 53		\$2,302 53

Operating account to December 31, 1921.

EXPENSE.		INCOME.	
Taxes (delinquent)-----	\$315 00	Cash on hand-----	Nil
Labor-----	50 00	Hay crop (volunteer)-----	\$35 00
Doctor bills-----	60 00	Fed balance to stock (no	
Delinquent doctor bills-----	110 00	income)-----	-----
Fence-----	44 00	Pasture-----	50 00
Wheat seed for 1922-----	84 00	Sold three horses-----	90 00
Barley seed for 1922-----	35 00	Wages-----	1,310 00
Blacksmith and miscellaneous	26 00		
Miscellaneous farm account--	61 00		
Living expense-----	400 00		
Part land payment-----	300 00		
No cash on hand-----	-----		
	<hr/>		<hr/>
	\$1,485 00		\$1,485 00

Started 1922 without cash, but had 30 acres of wheat and 30 acres of barley not yet harvested. Had to borrow \$600 on freehold land mortgage, 7 per cent, for three years, to take care of personal debts and outside venture of uncertain returns.

Statement Assets and Liabilities.

ASSETS.		LIABILITIES.	
Land (state)-----	\$11,602 80	Balance land (state)-----	\$9,577 66
Land (freehold)-----	2,000 00	Mortgage, freehold-----	600 00
Furniture-----	450 00	Due state land payments-----	1,995 41
4 cows-----	200 00	Due state account receivable--	25 91
Plow-----	10 00	Doctor bills-----	180 00
Harrow-----	15 00	Personal debt-----	202 00
Wagon and rack-----	90 00	Expense harvesting (estimated)	180 00
Auto (truck)-----	150 00	Sacks-----	77 00
2 horses-----	200 00	Owing to relative-----	300 00
Estimated wheat crop (300		Net worth-----	2,734 82
sacks at \$1.85)-----	555 00		
Estimated barley crop (400			
sacks)-----	600 00		
	<hr/>		<hr/>
	\$15,872 80		\$15,872 80

His net worth has decreased from \$3,695 to \$2,734, a decrease of \$961 in four years. His position would have been much worse had it not been for the \$2,600 which the crop planted by the Division before the land was offered for sale, brought him.

A producing stand of alfalfa, some good cows and hogs, would do much toward changing this into a successful business venture. When he began grain prices were high, due to the war. The following year barley opened at \$3 per hundred but soon dropped. Its disastrous effect is too well known to be further discussed.

Since that time it has become more apparent each year that grain growing will not pay on the high priced land of irrigation districts.

STATE DEPARTMENT OF PUBLIC WORKS, DIVISION OF LAND SETTLEMENT, DURHAM, CALIFORNIA.
Balance Sheet as at June 30, 1922.

ASSETS.				LIABILITIES.	
Available cash.....		\$16,202 26		Claims filed (total current liabilities).....	\$1,020 39
Land Settlement Fund.....	\$15,526 65			Ireland Stanford Junior University.....	290,487 24
In State Treasury.....	\$5,946 15			Deferred principal.....	\$301,906 85
In transit to State Treasury.....	8,380 50			Interest accrued—not due.....	2,233 28
In First National Bank of Chicago.....	1,000 00				
In Berkeley office.....	200 00				
Administrative Expense Fund—in State Treasury.....	118 95			Less: Advance payments.....	\$304,139 63
Appropriated funds—Chapter 450, 1919.....	556 63			State of California.....	13,632 39
Due on settlers' contracts.....		57,168 60		For expended loan.....	\$244,053 85
For land.....	\$55,182 95			For unexpended loan—in treasury.....	5,946 25
For improvements.....	1,985 65			Total appropriated by Chapter 755, 1917.....	\$250,000 00
Due on settlers' notes receivable.....		6,735 90		For expended loan.....	\$123,923 86
Due on lease contracts.....		2,014 63		For unexpended loan—in treasury.....	556 66
Miscellaneous accounts receivable.....		7,058 25		Total appropriated by Chapter 450, 1919.....	124,480 52
Total current assets.....		\$89,179 64		Total appropriated by Chapters 755, 1917, and 450, 1919.....	374,480 52
Settlers' contracts—deferred principal.....		585,697 37		Add: Interest on expended loan—Chapter 755, 1917.....	19,366 51
For land.....	\$360,377 94			Unclaimed equities in properties transferred.....	
For improvements.....	25,319 43			Liability for checks uncalled for.....	
Settlers' notes receivable—deferred principal.....		72,980 37		Liability for special deposits in trust funds.....	
Stores.....		491 76		Total liabilities.....	\$683,454 70
Equipment.....		4,687 35		Reserve for lease contracts.....	1,927 68
Farm allotments unsold.....		31,405 25		Unexpended appropriation for administrative expenses.....	118 95
Improvements on farm allotments unsold.....		11,172 50		Total liabilities and reserves.....	\$683,501 33
Cost of crops on allotments unsold.....		214 32		Surplus—applicable to further development and expense.....	*142,190 48
Reserved lands.....		17,877 46			
Improvements on reserved lands.....		14,380 59			
Lease contracts—preferred rentals.....		1,892 70			
Undistributed service charges—cost of chargeable services.....		361 47			
Trust funds—in Commercial Bank of Durham.....		351 03			
Total assets.....		\$830,691 81		Total liabilities, reserves and surplus.....	\$830,691 81

*The reserve, amounting to \$142,190.48, will be increased by a part of the \$26,337.77 Berkeley office expense, which is to be allocated between the Durham and Delhi settlements.

STATE DEPARTMENT OF PUBLIC WORKS, DIVISION OF LAND SETTLEMENT, DURHAM, CALIFORNIA.
Statement of Income and Expenditures for the Period June 1, 1917, to June 30, 1922.

EXPENDITURES.		INCOME.	
Development-----	\$155,705 34	From appropriation for administrative expense-----	\$9,881 05
Soil survey-----	9,554 20	Application fees-----	1,042 00
Land survey-----	4,822 69	Amount added to cost of land-----	322,657 89
Roads-----	4,840 56	Amount added to cost of improvements sold-----	3,523 50
Fences-----	36,986 73	Interest on installment contracts-----	118,793 89
Structures-----	15,035 50	Interest on settlers' notes receivable-----	8,501 28
Dams-----	43,834 38	Interest on overdue accounts receivable-----	182 06
Ditches-----	25,739 18	Rental of land-----	19,699 81
Pipe lines-----	6,184 67	Pasturage-----	1,751 42
Irrigation works and culverts-----	3,966 93	Rental of implements-----	5,637 52
Tractor expense and repairs-----	931 09	Rental of buildings-----	637 43
Rent and repairs trucking equipment-----	3,829 72	Rental of livestock-----	621 79
Miscellaneous development expense-----	11 44	Irrigation charges-----	10,614 29
Community park-----		Crops-----	4,094 03
Operating expense-----	24,861 80	Sale of wood-----	46 74
Light and power-----	\$2,120 24	Horseshoeing-----	7 50
Freight and express-----	716 42	Donation of G. H. V. Land Company-----	750 00
Operation of creamery-----	52 50	Domestic water charges-----	134 40
Insurance-----	1,346 50	Right of way, Pacific Gas and Electric power line-----	500 00
Operation of irrigation system-----	8,162 28	Miscellaneous income-----	318 85
Depreciation on equipment—actual-----	7,960 84		
Repairs to equipment-----	56 79		
Miscellaneous operating expense-----	4,426 01		
Experimentation-----	20 22		
Administration expense-----	47,830 23		
Administrative salaries-----	\$31,267 89		
Per diem board members-----	820 06		
Traveling expense-----	3,602 74		
Office expense and supplies-----	4,931 90		
Printing and publication of notices-----	2,443 80		
Automobile expense-----	3,969 25		
Examination of sites-----	794 65		
Berkeley office expense-----	26,337 77		
Taxes-----	1,253 62		
Interest—Leland Stanford Junior University-----	62,988 44		
Interest—State of California-----	48,227 57		
Total expenditures-----	\$367,204 77		
Surplus-----	142,190 48		
Total expenditures and surplus-----	\$509,395 25	Total income-----	\$509,395 25

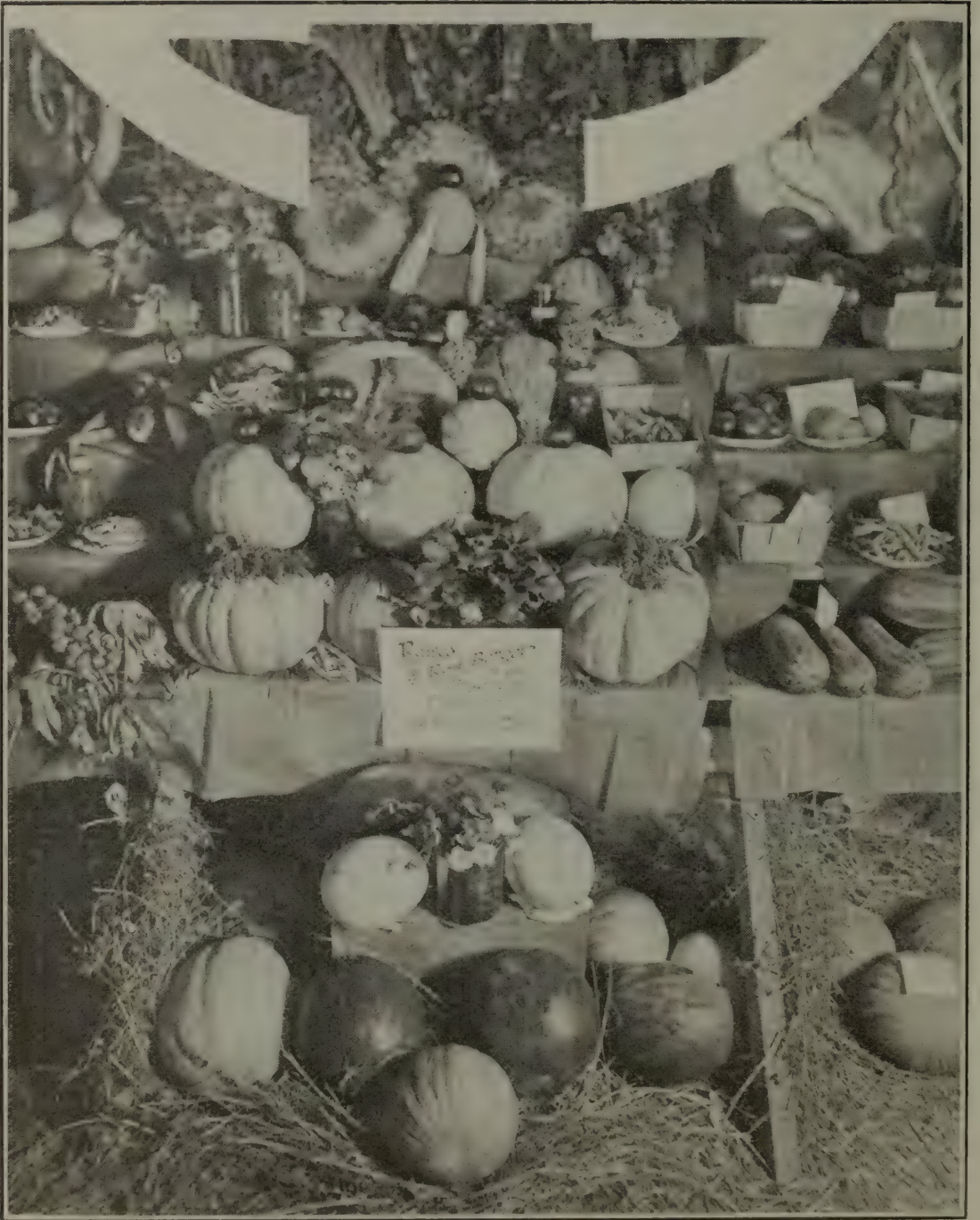


FIGURE 6. Exhibit of Products from Farm Laborer's Allotment, Delhi.

DEVELOPMENT OF THE DELHI SETTLEMENT.

Location and General Facts.

The Delhi Settlement is located six miles south of Turlock in Merced County. It includes approximately 8600 acres of land which extends in a body about two miles wide from a mile west of the Southern Pacific Railroad to a point about a mile east of the Santa Fe Railway. Delhi, a station on the Southern Pacific, and Ballico, a station on the Santa Fe, are located on the tract. This tract of land was selected by the State Land Settlement Board in 1920 from eighty tracts of land offered to the board in all parts of the state. Selection was made after careful examination and appraisal of soil and water conditions by representatives of the College of Agriculture of the University of California, the U. S. Department of Agriculture and the State Engineer's office.

Soil.

The soil is classified as Madera sand, which is well suited to the production of alfalfa, potatoes (particularly sweet potatoes), melons, berries, grapes, nectarines, apricots and peaches. A special soil survey and soil map was made by Professor C. F. Shaw, who is in charge of the soil survey work in the state. It shows the soil conditions to a depth of six feet over the entire area. This map can be examined by intending settlers either at Berkeley or Delhi.

The surface of the land is rolling, with a slope toward the west of about eight feet to the mile. When purchased by the state, a portion



FIGURE 7. Wilson Hall, Delhi.



DELHI STATION S.P. RY.

FIGURE 8. Delhi Station, Southern Pacific Railway.

of the land was planted to grain, the balance being covered by alfilaria, foxtail and bronco grass with occasional fields of poppies, lupin and morning primroses, used generally as sheep feed. Climatic conditions are much the same as in all other parts of the San Joaquin Valley.

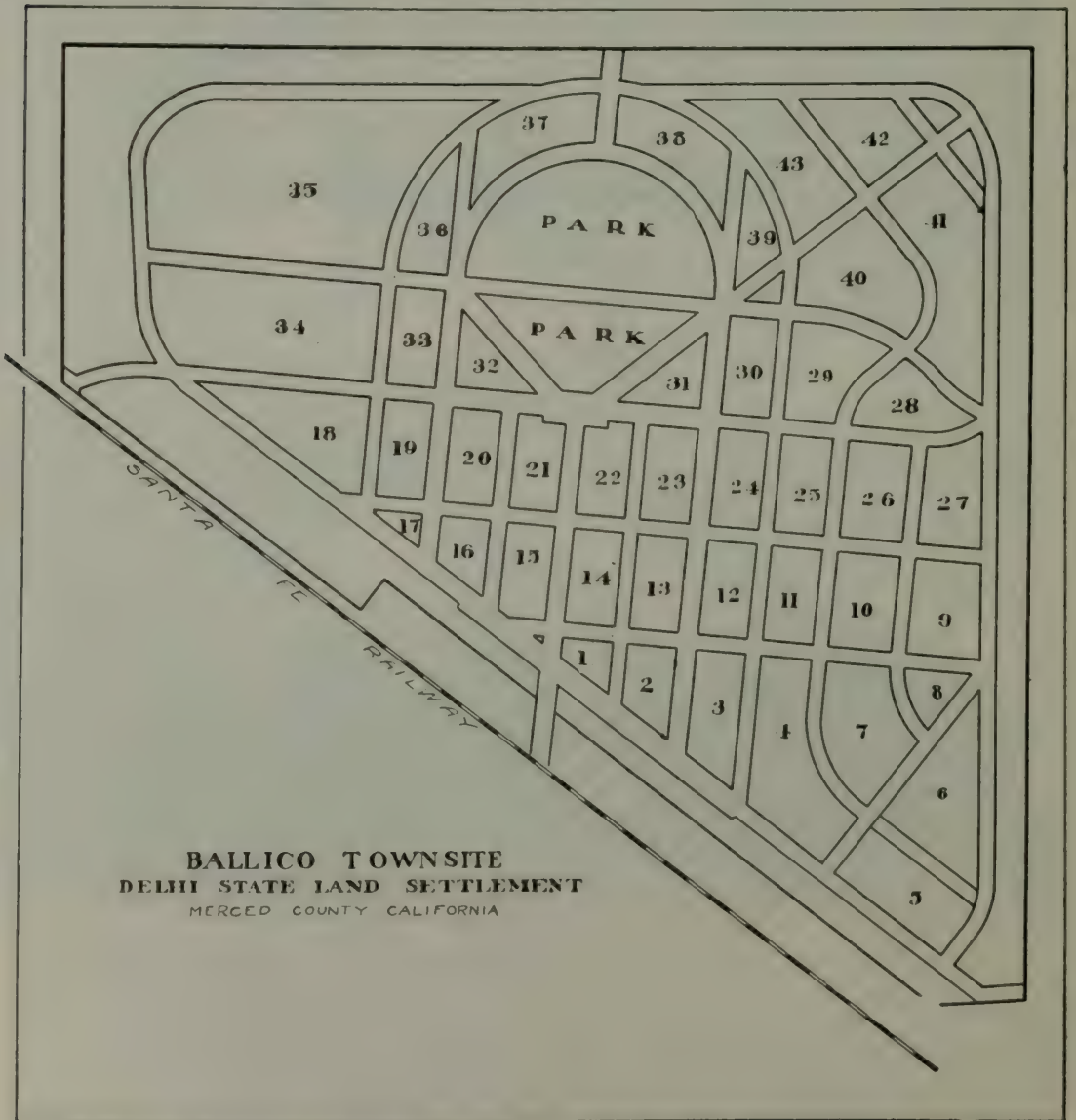


FIGURE 9. Townsite at Ballico on the Delhi Settlement.

Weather Conditions.

The summer temperature sometimes runs over a hundred degrees, but the nights are invariably cool. The following table gives the records for Merced for the past ten years, the annual rainfall of eleven inches making irrigation necessary :

TEMPERATURES AT MERCED, CALIFORNIA.

Highest temperatures:

Length of record	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Annual
15	72	79	86	96	105	109	116	114	110	102	86	75	116

Lowest temperatures:

15	20	23	25	31	32	40	40	41	35	28	21	16	16
----	----	----	----	----	----	----	----	----	----	----	----	----	----

Mean maximum temperature:

11	56.3	61.5	65.9	73.5	80.4	90.3	97.5	96.3	89.3	81.0	67.2	56.8	76.4
----	------	------	------	------	------	------	------	------	------	------	------	------	------

Mean minimum temperature:

11	35.5	37.9	41.2	44.1	48.5	52.3	60.5	58.1	53.0	45.9	38.7	34.0	45.8
----	------	------	------	------	------	------	------	------	------	------	------	------	------

Mean temperature:

38	47.0	51.0	55.0	60.0	67.3	75.3	81.7	79.3	73.7	64.8	55.4	48.3	63.2
----	------	------	------	------	------	------	------	------	------	------	------	------	------

PRECIPITATION AT MERCED, CALIFORNIA.

Annual Reports Since 1872—Monthly, Seasonal, Average Amounts.

(In inches and hundredths.)

Means:

July	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	March	April	May	June	Sea- sonal	Annual
0.01	0.02	0.21	0.49	1.17	1.59	2.35	1.48	1.89	0.95	0.54	0.12	10.82	10.82

Irrigation Supply.

The land is a part of the Turlock Irrigation District, the oldest district in the state. The water right of the district is not only the first on the Tuolumne River, but is guaranteed by a congressional grant. A continuous head of water is diverted from the high line canal of the district to the main pipe lines belonging to the settlement. The allotments are divided into nine zones with a separate rotation for each zone. Each rotation is so arranged as to allow for a complete irrigation of each allotment within the rotation period. The settlers pay a portion of the cost of distributing the water through the pipe line in addition to the irrigation district tax.

Domestic Water Supply.

Domestic water is secured from wells on each allotment. Some use two-inch hydraulic wells which cost from \$35 to \$50, although the majority favor seven-inch cased wells. Many pump water by hand, some use windmills, some gas engines or electric motors in connection with overhead tank or underground pressure system.

Land Purchase.

The land was purchased in the fall of 1919. The first unit, comprising forty-nine farms and twenty-six farm laborers' allotments, was offered for sale at the first opening in May, 1920. The second unit was opened in September, 1920, and the third unit in January, 1921. The fourth and last unit will be opened in November, 1922.

Settlers.

Two hundred and twenty settlers have secured allotments at Delhi. Seventeen, or 8 per cent of this number, have left; 85 per cent sold their allotments for the full value of payments and improvements. This record in itself indicates sound progress. Of the 205 settlers now on the land, 109 settlers hold farms averaging 28 acres in size but ranging from ten to 175 acres, which is 77 per cent of the farms so far offered for sale; 43 hold poultry farms, ranging in size from 3.5 to 10 acres, equaling 73 per cent of all poultry farms offered for sale. Fifty-three hold 2-acre farm laborer allotments, or 90 per cent of the total number of laborers' allotments offered for sale.

Five thousand six hundred and forty acres of land have been offered for sale: 4174 acres, or 74 per cent, have been sold.

Eighty-two per cent of the settlers at Delhi are from California, the balance are from fifteen different states, from Canada, Australia and England. *About one-half of the total number are veterans of the United States Army.* The average age of the settlers is 40 years; the average capital is \$3,251. The total population of the settlement, excluding those who do not own land, is 550. Although all settlers have had some farm experience, many have made their living at various times from some trade other than agriculture. An incomplete census shows a representation from the following trades and professions:

Teachers—	Salesmen—	Miscellaneous—
High school	Auto	Aviator
Grades	Real estate	Hand-coloring photographer
Kindergarten	Traveling	African guide and big game hunter
Piano	Professions—	Band leader
Stringed instruments	Physician	Florist
Elocution	Osteopath	Orchestra players
Æsthetic dancing	Trained nurse	Radio operator
Engineers	Photographer	Movie machine operator
Civil	Banker	Farm adviser
Electrical	Storekeeper	Shipbuilder
Irrigation	Minister	Sailor
Railway locomotive	Trades—	Milliner
	Baker	Dressmaker
	Gardener	Rug weaver
	Plumber	Land appraiser for Federal Bank
	Electrician	Street car conductor
	Plasterer	Policeman
	Sign painter	Cheesemaker
	Bookkeeper	Shoemaker
	Telegrapher	Mechanic, auto
	Carpenter	House painter
		Stenographer
		Fireman

Financial Returns.

Before the land was sold to the state, the annual return from rental for grain and sheep pasture amounted to about 50 cents an acre, or \$4,000. The income to the settlers for 1922, from but one-half of the total acreage bought by the state, is estimated at \$75,000. It is estimated that the value of the fruit alone, from the orchards now planted and to be planted in the immediate future, will be approximately \$1,000,000 a year. Certainly within six years from the time the first settler planted his first crop, the land will be producing close to a million dollars worth of wealth a year, as against an original rental value of \$4,000.

Crops.

Records in June, 1922, show 1369 acres in alfalfa, 347 acres in trees, 343 acres in vines, 100 acres in sweet potatoes; the balance being in corn, sudan grass, melons, or is still unimproved and not cropped.

Dairying.

The dairy industry has received first attention not only because the returns are more immediate than the return from fruit but also because the return is steady and assured. The development of a desirable type of dairy herd has been assured through the cooperation of the Dairy Division of the U. S. Department of Agriculture in the employment of Mr. C. V. Castle, a dairyman by profession and training. Mr. Castle resigned the position as head cow tester for the Western States to accept the appointment at Delhi. He has helped in the selection of cows, in the care, feed and management of the various herds, has organized a cow testing association and has conducted the testing. The settlement now includes 211 grade cows valued at \$25,320; 48 grade heifers valued at \$1,200; 32 purebred cows valued at \$11,200; 13 purebred heifers valued at \$1,950; 16 purebred bull calves valued at \$1,600. One of these calves has been sold to a Holstein breeder for \$200.

The average production of the cows has been satisfactory. The cows tested have topped the list of cow testing associations in California given in the Monthly News Letter of the Department of Agriculture for five months out of the seven months that records have been kept. For three months the average production per cow per month has exceeded 40 pounds. Several of the registered cows are on official test.

A bull association has been organized with three subblocks, each block handling one of the bulls owned by this association. De Kol



FIGURE 10. Holsteins in Barnyard of a Delhi Settler.

Pontiac Patti, purchased for \$864 from the Stanislaus County Holstein Breeders' Association, was the first bull secured. He was loaned to the dairymen of the settlement for a year and at the end of that time was taken over. This bull is out of Black Patti with a 914-pound record. He was sired by Segis Pontiac De Kol Dutch with 10 A. R. O. daughters. Four nearest dams of this bull average 1008 pounds of butter.

Aaggie Colantha Moreland is an aged bull bought from a purebred breeder of Denair who was retiring from active dairying. This bull was sired by Colantha Sir Pontiac Aaggie with 30 A. R. O. daughters, one with a record of 35.03 pounds of butter in seven days and another with 32.87 pounds of butter in seven days. Sir Ormsby Akkrummer Korndyke was purchased from John B. Irwin of Minneapolis. This bull combines some of the greatest blood of the breed, through Miss Korndyke Akkrummer Ormsby to Hengerveld De Kol and through Sir Ormsby Banastine Champion to Duchess Skylark Ormsby, the world record cow with 1606 pounds of butter in a year. This sire is the youngest son of Pietertje Maid Ormsby, for which the owner refused \$40,000.

The Holstein breed has been selected as the breed for the settlement. No tubercular cows have been purchased and all cows are tested every six months and all reactors are eliminated.

REPORT OF DELHI COW TESTING ASSOCIATION, JULY, 1922.

Name of cow owner	Number of cows	Average fat
R. F. Kretz.....	6	41.4
A. M. Widener.....	11	37.1
C. G. Stoops.....	8	47.3
E. A. Nelson.....	2	48.0
O. A. Hill.....	8	41.0
C. V. Castle.....	1	49.6
Geo. Pope.....	3	48.3
Frank Bray.....	8	45.0
R. Dougherty.....	6	33.9
Geo. Jones.....	8	27.0
L. E. Dickover.....	6	40.5
R. E. Schippmann.....	11	35.3
F. B. Davies.....	5	43.6
Fenley Robinson.....	13	36.2
R. S. Hull.....	2	50.8
D. C. Peters.....	9	40.7
Mrs. Mae Lee.....	6	44.0
W. G. Bailey.....	2	43.4

Alfalfa.

Alfalfa is the foundation of the dairy business in Delhi. The land is irrigated by the border method, the lands varying from 20 to 30 feet in width and from 250 to 500 feet in length. The 25-foot lands, 250 feet long, are most satisfactory. It costs from \$15 to \$35 per acre to prepare the land for the border method of irrigation, \$22 being a fair average charge. Alfalfa is planted in September and October if the land can be irrigated before seeding; otherwise, any time from November 15 to March 1. Nurse crops are not generally used. The fields are usually

covered with straw, manure or corn stalks to prevent damage by wind in the early spring. Rye is often sowed on the borders as a wind protection. Three or four hundred pounds of gypsum to the acre, or 100 pounds of sulfur and 300 pounds of lime to the acre, increases yields and has proven profitable. The gypsum is usually applied each year, while the lime and sulfur will last for four or five years. When fertilizers are used, from one to two tons are secured at each cutting. Five cuttings are secured regularly, while six and seven cuttings are not infrequent.

Fruit.

The production of fruit, especially peaches and raisin grapes, will ultimately be the most important industry in the settlement. The soil is well adapted to the production of good peaches. It costs from \$8 to \$20 per acre to prepare the land for planting; \$15 would be a fair average. Cling peaches dominate, although some free stones have been planted. Varieties so far include: Phillips, Tuscan, Palora, Peaks, J. H. Hale, Elberta and Lovell.

Thompson seedless and Malaga vines are the two varieties of grapes planted so far. Cuttings of a new seedless grape known as the Black Monukka and cuttings of the Red Malaga have been planted this year and will probably be planted extensively. Commercial fertilizers are not used now on trees and vines, although fertilizing trials are being made in demonstration orchards. Cover crops are being tried out and will probably be grown extensively in the near future.

The production of fruit is essentially a community enterprise. The problems of buying and planting trees, of pruning and care, are con-



FIGURE 11. Two-Year-Old Thompson Seedless Grapes on a Delhi Allotment.

sidered not only as individual problems but as necessary to the best interest of the entire settlement. Good healthy trees are possibly more important than good healthy cows on account of their permanence.

Truck Crops.

Sweet potatoes have proved to be the most satisfactory cash crop. The soil is well suited to the production of very fine quality potatoes. Eastern seed was purchased from New Jersey by the settlers in the spring of 1922. Careful selection in the field is to be practiced so that the production of quality potatoes can be increased. Although melons do well in Delhi, the market conditions do not warrant extensive planting. Settlers are advised to go into melons on a very small scale, if at all. Cucumbers, summer squash, egg plant, lettuce, etc., do well and commercial plantings are being tried.

Poultry.

The poultry industry is growing rapidly. Not only are there a number of poultry specialists but nearly every settler has a farm flock of considerable size. There is a total of 20,000 hens in the settlement, with about a mile of poultry houses with capacity for 30,000 when fully stocked. This is just a beginning. The soil is a distinct advantage to the poultrymen. Alfalfa forms the basis for green feed, although other green feed is raised. As Delhi is in the center of a grain area, scratch feed can be mixed by settlers to advantage. White Leghorns are most commonly raised, although Rhode Island Reds and Plymouth Rocks are raised by some. The poultry farms range from 3.5 to 10 acres. Two or three acres are planted to alfalfa for poultry and cow feed. The balance of the land is usually planted to trees which fit in very nicely with the poultry development.

Marketing.

Marketing is carried on very largely through existing cooperative associations. The grape growers have joined the Associated Raisin Company. The dairymen belong to the Milk Producers Association of Central California. The peach growers have joined the Peach Growers Association. The poultrymen ship to the Poultry Producers of Central California and the sweet potato men ship through the Sweet Potato Growers' Association. The problem of marketing staple products is too large for a community to handle as a community enterprise.

Cooperative Buying.

Buying is rather extensive in a new settlement. In 1922, \$23,000 worth of supplies were purchased cooperatively. This included trees, vines, fertilizers, manure, brooder stoves, coal, posts, fencing wire and trellising wire, alfalfa seed, hay, tree protectors and sweet potato seed. Implements were purchased in 1921. There was a saving in the price in all cases. Coal, for example, was delivered to the homes for \$17.50 per ton as against a price of \$20 in town undelivered. The main benefit shown was in the service rendered. Instead of having each settler go over the country looking for sweet potato seed and bidding against his neighbor for the supply, the seed was purchased by a committee appointed by the settlers. In the purchase of trees and vines care was

taken in the selection of the stock and in protection from disease and insect enemies. Due to the fact that orders were put in very late, it was impossible in many cases to get the trees desired and as a result the stand is not satisfactory in several cases. All vines were purchased from areas where phylloxera and nematode do not exist and as an additional protection all vines were treated before being brought into the settlement. In the future, the buying of trees and vines will be



FIGURE 12. Poultry House on Delhi Settlement.

carried out by settlers acting as regularly appointed agents of nurseries approved by the settlers association. This arrangement assures better care with the trees than is possible under the system previously followed.

Assistance Given to Settlers.

Advice and help was given to the settlers in various ways by the Division of Land Settlement. The help given on building programs and farmstead layouts is given elsewhere. Practically all of the land leveled in the settlement has been done under the direction of engineers employed by the state. The original layouts were first agreed upon by the settler and the superintendent. Bids were then secured on the work if it were to be done by contract, and the job was let to the lowest bidder provided he was able to do the work satisfactorily. Specifications were drawn up which were signed by both the contractor and the settler. Payment was usually made through the state, although contracts were not signed by any state representative. Whenever a settler could do his own leveling he was urged to do so. This work was planned and supervised in the same way as though a contract were let. A charge was made for actual time spent by the survey parties in

the field. No charge was made for topographical maps giving elevation to a foot contour for suggested layout, or for time spent by the superintendent in planning the layouts, drawing contracts or supervising and accepting the work. The cooperative buying was conducted through the Delhi office of the Division. The problem of variety was taken up through the cooperative association with individual settlers. Orchards and vineyards were often staked out by men employed by the state but paid by the settlers. In practically all cases orchards and vineyards were properly oriented by the engineering field crew. Meetings were held to discuss important agricultural problems and outside speakers were secured when necessary.

The help of professors from the State University has been continuous and of great value. Three field demonstrations on vineyard care were conducted by Professor Bioletti of the University of California, at which time practically every vineyard in the settlement was visited. Mr. Quail, assistant farm adviser, held one field demonstration on the planting, care and pruning of young trees. Professor Phelps spent three days in the settlement visiting each orchardist and going over individual problems of care and pruning. Professor Whitten spent some time in the settlement studying the problem of fruit varieties and later gave his advice in a long and carefully studied letter. A synopsis on sweet potato culture was prepared by Professor Carey for the Delhi settlers. This was used in connection with a field demonstration in starting off on sweet potato culture.

Two dairy trips through Stanislaus County, a poultry trip to the Rio Linda Colony at Sacramento, another to poultry establishments near Modesto and another to Petaluma were carried through during the year. Professor Dougherty spent a day in visiting the various poultry farms and in advising the poultrymen regarding their problems. He spoke on poultry feeding at an evening meeting of settlers.

Mr. Castle keeps in daily touch with the dairymen, advising them on all phases of their work. His advice and help has been invaluable.

Professor De Ong of the University of California made a special trip to Delhi to advise about the control of army worms. One of the allotments was used as a demonstration and various methods were used. Individual farms were visited whenever any damage from army worms was reported and every relief measure known was employed with satisfactory results.

Delhi News.

In addition to very numerous farm calls, office consultation and letters, information and advice was given through a mimeographed paper called the "Delhi News." This paper is put out weekly and the effort is to incorporate in each issue important and timely agricultural problems of a local nature. When sweet potatoes are to be planted, the various steps are followed through in detail. When alfalfa fields should be covered not only is the matter brought up repeatedly, but in many cases the state actually performs the work at the request of the settler on account of a rush, the cost of the work being charged to the settler. All notices of meetings, social events, new arrivals, etc., appear in the paper.

Experiment Farm.

The University of California has established a forty-acre experimental farm, largely for working out irrigation problems relating to the type of soil found in the settlement which is a representation of a large area in the state. This farm is planted to alfalfa, trees and vines and serves as a demonstration of varieties and methods as well as serving as an experimental field for scientific research.

Veteran Welfare Board.

The Division of Land Settlement is cooperating with the U. S. Veteran Welfare Board in training men in agriculture, who have received some disability during the war. Twenty-one men are now on the list, twelve of these men are on the settlement and nine reside within a short radius of it.

Each man is visited once a week by a federal training officer employed by the Division of Land Settlement, and given personal help in working out his program. Each man has been located on a home project which he expects to develop into profitable agricultural enterprise, with dairying, poultry raising, fruit culture or general diversified farming as objectives.

Those who buy land are first asked to make out a careful budget showing just what is to be done with the money received from the government as a monthly allowance. This budget usually runs for a period of at least two years. It is usually made out with the help of the training officer and the superintendent and with data furnished by the Division of Land Settlement. This program is adhered to as closely as possible both in handling the money received from the government and the money loaned by the state on improvements. A certain stipulated sum is allowed for living expenses, the balance is put into improvements. Before a trainee is accepted as a settler he must have an assurance of two years training by the government if he has \$1,000 or more in cash, or three years training in case he has no cash on hand. With this help any industrious man should be able to meet his obligations and develop a profitable farm within the time allotted.

The Land Settlement Act of California provides for loans to settlers not to exceed \$3,000 to any one individual. No money is advanced to any settler until his own money has been spent on development. The state can then advance 60 per cent of the value of the improvements, the money to be spent in further development.

So far \$145,961.79 have been passed in loans to 133 settlers. This is outside of loans on pipe lines aggregating \$175,000 more. The largest individual loan is \$1,511.92, the smallest \$25.50. The largest amount loaned to one settler has been \$2,519.

Social Life.

The social life of the Delhi Settlement centers about Wilson Hall, a \$10,000 community center, made possible through the donation of \$5,000 by Edgar M. Wilson of San Francisco. The spirit which Wilson Hall embodies is expressed in a bronze tablet in the entrance

hall which carries an inscription written by ex-President Benjamin Ide Wheeler of the University of California:

"Wilson Hall typifies the neighborhood spirit wherein men are social beings rather than machines, dwell in homes not laboratories, and lead the old Town Meeting out into the service of the new economic democracy.

"From the beginnings of human civilization, the irrigation trench, in Egypt and Babylonia, taught men to work together. Today history is written in terms of such works as the hospital, the library, the church and the schools. Joint credit, security of life, and community health have laid the basis of a cooperation, rich in sympathy and keen to serve. For what is a man profited, if he shall gain the whole world and lose his own soul?"

Here the community meets to transact community business, to meet in a social way at dances, parties, socials, plays, lectures, etc., and to conduct religious services. The hall was dedicated on September 29, 1921, by Wm. D. Stephens, Governor of California, under whose administration the Land Settlement Act was passed. A tour over the settlement occupied the afternoon. A barbecue was served in unique style from the overhead carriers at the pipe shed for supper. The city of Merced, the county seat, closed its doors for the occasion. Bands were brought from Merced and Turlock for the occasion, which proved to be a memorable one.

BUILDING AND FARMSTEAD ENGINEERING.

Activities.

The activities of this department embrace not only planning, designing, quantity surveying, obtaining competitive bids, letting contracts, and supervising construction of all classes of farm, townsite and administrative buildings, but include also making individual farmstead layouts for all settlers, determining location and arrangement of buildings, lanes, corrals, poultry runs, domestic wells, orchards, vegetable gardens, etc. Individual settlers are acquainted with health recommendations relative to sewage disposal, protection of domestic water supply, insurance rates and hazards, requirements of good practice in plumbing, electric wiring, paint formulas, concrete mixing, chimney construction, carpentry, etc. Buildings are appraised and values set as basis for loans, and buildings rented are scheduled by this department.

Active interest and support are given to community development, services being extended to school board and Settlers' Cooperative Association. This included designing and supervising construction of the Community Hall at Delhi recently completed.

Objects of Service.

Through this department the settlers' time has been conserved and better buildings have been built at less cost than would have been possible had each farmer been obliged to make repeated trips to town for materials and assistance.

It has been demonstrated beyond question that when buildings are properly designed, planned and built to meet individual requirements,

contentment and success are more liable to follow than in cases where no organized effort is at work.

Loans made by the state are more securely protected and appraisals of building improvements are more accurately made with costs and building data amassed by this department as a basis.

Operation Methods.

In cases where a settler is more or less of a mechanic, and is in a position to do his own building, he is advised to do so. In all other cases the contract system has proven most satisfactory. In either case a complete set of plans is furnished.



FIGURE 13. Alfalfa and Buildings on Farm Allotment, Delhi.

Under the contract system a set of specifications is drawn, and after the plans and specifications have been approved by the settler, the work is advertised for bids in the open market in accordance with regulation practice. Sealed bids are received and opened at a predetermined hour in the settler's presence. If accepted, and upon receipt of authorization with accompanying deposit by the settler, a contract is entered into between the state and contractor, and work proceeds under the supervision of the farmstead engineer, acting as agent of settler until completion and acceptance. The contractor's accounts are audited and the full responsibility is removed from the settler until he accepts the work as complete and satisfactory to him. This service is a complete architectural professional service. The contractor is responsible for accident to his workmen or the public, for loss by fire, and is under bond for faithful performance of the contract.

Where a settler is able to do his own building work, a quantity survey of the materials required is made, and competitive bids taken on these materials in the same way that bids are taken on labor and material contracts. The settler is furnished a copy of the material list to serve as a guide, the list giving instructions for the cutting and placing of various items thereon.

Wherever it has been possible to purchase building materials in car-load or large quantities by grouping orders, this has been done to give the settler the benefit of the state's purchasing power.

By a careful system of checking contractors' accounts, and by requiring detailed statements from settlers before loans are made, labor and materialmen are given positive protection, saving them collection costs and making their business through the state very desirable. This is an important factor in keeping down costs.

Our well established contract system with its uniform and well known methods of procedure has earned the confidence of local contractors and has created a wide and keen competition.

Extent and Cost of Buildings to Date.

The first building contract was awarded March 4, 1920.

Today there are 454 buildings on the settlement, having been erected at the rate of a building every 1.5 working days.

Three hundred thirty-nine are farm buildings on 132 farms at a cost of \$177,749, including domestic wells, or \$1,346 average per farm.

There are 86 buildings on 51 farm laborers' blocks at a cost of \$51,788, including domestic wells, or an average of \$1,116 per farm laborer's block. There are 26 administration buildings representing a cost of approximately \$85,000.

The Wilson Community Hall cost \$10,000.

The total value of all buildings on the settlement, including domestic wells, amounts to \$325,000.

Over \$170,000 of this amount was spent under contract. There was produced by settlers' labor \$81,000 from plans furnished by use. There has been spent \$72,000 following settlers' plans, but with construction supervised by this department.

Ten per cent is a conservative estimate of the cost saved by this department in letting the work under contract. Still greater saving is effected through the intelligent planning of buildings and by the utilization of the most suitable materials and of standard sizes that avoid waste.

Where special plans have to be prepared a charge of 3 per cent of the value of the work is made by the Land Settlement Division. Where stock plans are usable the charge is 2 per cent, which has made this department self supporting, considering its contribution to general administration. It has also produced administration buildings at 3 per cent of their cost.

Dwellings.

As in the case of all other buildings, the determination of the amount to be expended and the type of each dwelling to be erected is based on a personal interview with the individual settler and a thorough knowledge of his requirements. There are three distinct ways of commencing

the dwelling program, requiring earnest consideration. A dwelling may be designed with only the ultimate needs in mind, and more or less without regard to cost, being so planned that it may be built in units within reach of available cash.

The shell or skeleton of the dwelling may be built with a view to completing it in installments during winter months and odd times or as capital permits, or a temporary dwelling of a type suitable for converting to some utility use may prove most satisfactory. The latter type is the cheapest, for all of the material within it peculiar to a dwelling may be salvaged for later use in a permanent structure, leaving a higher type of utility building than perhaps could have been afforded otherwise. The complete unit costs the most for a corresponding amount of space, for the reason that it is built with permanency in view.

Personal characteristics of the occupants play an important part in determining which path to follow. The "temporary" dwelling must not become permanent, the shell is not satisfactory unless completed and new units should follow with increases in the family and expansion.

Poultry Housing.

The type of poultry house adopted at Delhi as a standard is the University of California recommendation with a shingle roof and other minor exceptions.

There is on the settlement today poultry housing capacity for 30,000 laying hens. If built end to end the housing would be a mile long.

Over 23,000 of the total capacity is in the standard house at a cost of \$22,120, or 95 cents per hen.

Remaining poultry houses are of various designs at a cost of \$7,862, or \$1.18 per hen.

Other Buildings.

The California type of barn with central hay storage and with wings at either side is the most economical type, and lends itself very well to erection on the unit system. Barns are located with relation to other buildings so that grade "A" dairies are possible. The smaller barns are designed so that it is possible at a later date to convert into general purpose buildings such as are more suitable to an orchard or vineyard development. Plans are under way for the erection of the first silo, which will be of the Farm Bureau wood hoop type.

Domestic Wells.

There are 84 1½-inch and 2-inch hydraulic wells and 62 7-inch cased wells on the settlement. The 7-inch cased well is recommended for domestic supply and the average depth of such wells on the settlement is 66 feet with 55 feet of casing at an average cost of \$108. The water stands in the wells at depths varying in the settlement from 14 feet to 25 feet with a limited few of a greater depth and an average of approximately 18 feet.

Loans.

Loans to settlers on buildings are based on itemized statements of cost and bills, and receipts produced by the settler, checked against current costs and backed by personal inspection and appraisal.

There has been loaned on buildings and wells \$95,000, over \$70,000 of which has been certified on 171 separate certifications of inspection and analysis, the remainder on 49 separate improvement and construction contracts.

ENGINEER'S PROGRESS REPORT FOR YEARS 1921-1922.

Within the past two years, 4174 acres of land in the first, second and third units have been provided with main and lateral concrete pipes for irrigation, while main pipe lines have been installed to serve 6000 acres. Mr. M. B. Williams, formerly chief engineer of the project, designed the entire system. He advocated concrete pipe because of the undulating character of the ground surface and the impossibility of reaching high areas with open ditches. Concrete pipe has many other advantages, however, namely:

1. Saving of water in transit that would otherwise be lost in seepage and evaporation.
2. Reduces land leveling to a minimum.
3. Saves land that would be used for ditches.
4. Facilitates the passage of farm implements.
5. Delivers water under pressure, reducing cost of farmers' laterals.
6. Reduces maintenance of irrigation system.
7. Greater convenience in irrigating, resulting in saving of labor.
8. Minimizes drainage troubles in light soils.

Concrete pipe mains to serve farmers' laterals extend throughout the whole colony. These mains have their intake at several points along the high line canal of the Turlock Irrigation District and from wells.

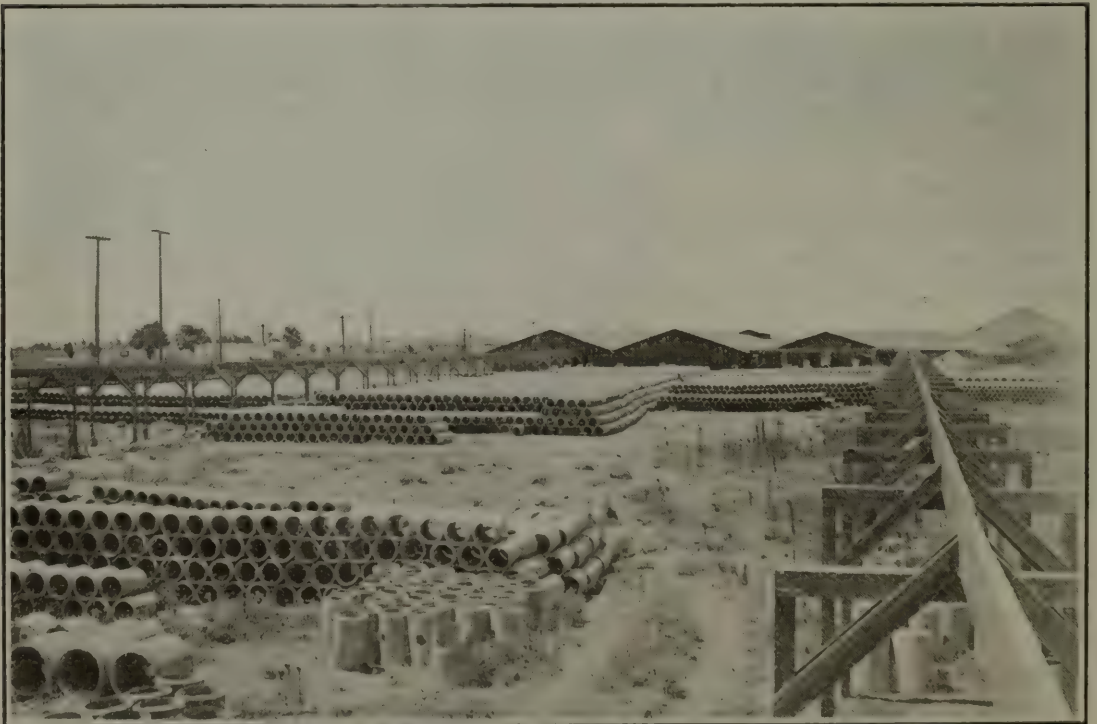


FIGURE 14. Tile Yard, Delhi Settlement.

In the design of the first and second units it was assumed that 90 per cent of the total acreage under the system might be irrigated during any one month, also that one-half of this acreage might be in alfalfa with a monthly requirement of eight inches per acre, and the other half might be in orchard, vineyard or field crops with a requirement of six inches per acre per month. In the third unit the total area was divided into several zones, each to be supplied by a separate main. The requirement of each zone was computed separately on the basis of six inches per acre every twenty-one days over the whole area of the zone. Starting at the extreme end of the zone, the proper size was determined to deliver the required amount of water starting with small pipe and increasing in size toward the intake. Sizes of mains were determined by Table No. 6, Bulletin No. 852, on the "Flow of Water in Concrete Pipe," by F. C. Scobey, U. S. Department of Agriculture, and range in size from fourteen to thirty inches. Areas of approximately the same elevation were placed in separate zones so that excessive strains would be avoided in passing from high to low ground.

In general, the mains were reinforced through swails for heads exceeding twenty feet. Reinforced bands around the pipe, consisting of a strip of three-fourths inch square mesh ten inches wide, imbedded in the joint mortar, were placed every twenty feet to prevent crack runs in case of rupture of the pipe through water hammer. On some mains the additional precaution was taken of pouring a block of concrete around the pipe every 200 feet to guard against possible runs. Air valves or vents were placed on all high points to permit escape of entrapped air which might reduce the carrying capacity. Before any pipe was laid, the subgrade was carefully checked by a level crew to avoid air pockets. Overflow spills were provided on all mains usually returning the excess water to the canals. Open surges ranging in size from 30-inch concrete pipe to 8-inch sheet metal pipe were provided to protect the pipe against impact.

Wherever possible, main lines parallel public highways, which greatly facilitates the distribution of water as well as repair work.

Farmers' laterals range in size from 8-inch to 14-inch. In a very few cases 6-inch and 16-inch pipe were used. For a flow of two second-feet, the prevailing alfalfa head, a 12-inch or 14-inch is most commonly used. For orchards, vineyards and field crops 10-inch pipe has been generally used. Nos. 8 and 10 orchard valves with stands containing two 4-inch galvanized iron distributing gates with tubes are working very satisfactorily for orchard and vineyard irrigation. It is probable that stands will ultimately be placed at the head of every row of trees and every other row of vines. Ten and 12-inch alfalfa valves, placed at the head of every other border, or fifty feet apart, has been the usual practice on alfalfa irrigation.

Pumping Plants.

Twelve electric pumping plants have been installed. Their capacity ranges from $2\frac{1}{4}$ to 10 cubic feet per second. Five of them boost water from the high line canal to lands that are above it. Seven pump water from wells into the pipe lines. Another $3\frac{1}{2}$ second-foot double suction centrifugal pump lifts water from the Merced River to four farms not connected with the main system.

The purpose of the wells is to supply water for trees and gardens after the gravity supply in the canals runs out, but they are serving another useful purpose in helping to maintain a low water table. The wells are principally of a 12-inch bore, ranging in depth from 80 to 200 feet, with an average of 125 feet. The water level is now held and the distance to it varies with the elevation of the ground surface, ranging from 42 feet as an average on the eastern third to less than 20 feet on the western third. The draw-down of wells during continued pumping varies from 13 to 30 feet. The lifts range from 15 to 27 feet. All of the electric pumps are mounted on substantial concrete bases and are covered by sheet metal houses. Sand traps, consisting of 10 feet of 30-inch pipe laid horizontally with a flushing gate, were installed underground at all wells.

Structures.

All structures have been made of concrete. Two hundred and twenty diversion chambers have been installed which include canal intakes and diversion chambers for farmers' laterals off the concrete mains. The latter consist of sealed gates, capped stands and open pipe surges containing shut-off gates. The sealed gate chamber and the capped stand were both developed by engineers of the Delhi Settlement. The sealed gate chamber is best adapted to diverting water from a main in more than one direction. The objective aimed at was to divert water under pressure from the ground surface without ascending a tall surge to reach the gate handles. It consists of a square concrete chamber capped with a $\frac{1}{4}$ -inch steel boiler plate which is drawn down firmly against a flax gasket by bronze bolts. The stuffing boxes for the gate handles are acetylene welded to the cover. The chamber is placed in the ground so that the cover is flush with the ground surface. This structure was at first poured in place but it was later found more economical and satisfactory to construct the complete unit in the pipe yard.

As the sealed gate chamber was rather expensive for a one-way shut-off, a capped stand made of concrete pipe was developed. They are used to divert water from a main line as well as for shut-off gates in a large system.

The capped stand consists of concrete pipe for a gate chamber with another one-half joint of pipe closed at the top for a cover. A $\frac{5}{8}$ -inch square flax gasket between the cover and the lower pipe containing the gate prevents escape of water. The pipe cover is held in place by four $\frac{5}{8}$ -inch galvanized steel rods on the outside of the stand which are anchored in the concrete base. A cast iron spider imbedded in the cover with extensions over the sides receives the four rods. The stuffing box for the gate handle is in this case imbedded in concrete cover. The spiders, stuffing boxes and rods were all made of an original design. Before installing these structures, tests were made in the yard until the desired strength was obtained. Over 100 of these shut-off gate structures were installed last year.

Three Collins flow indicators were set in main lines at the main intake on the High Line Canal for the purpose of proportioning divided heads and measuring the flow of water. They read direct in gallons per minute.

No attempt has been made to measure water at the individual farmer's intake. In all probability this will never be necessary with the abundant supply of water available from the Don Pedro Dam.

Surveys.

A topographical survey of the entire colony was made in 1919 and 1920 by J. R. Jahn. By using a rod with a logarithmic scale of his own design, it was possible to take unusually long sights accurately. Points 2000 feet from the instrument were frequently read. From one set-up 160 acres could be taken. Four men frequently took topography on 160 acres in one day, taking 1100 to 1300 sights. The topographical maps on a scale one inch to 100 feet were used as a basis for subdivision and the design of the pipe system.

Rather than divide the settlement into arbitrary rectangular units of 10, 20, 30 or 40 acres, regardless of their ability to be irrigated, it was subdivided so that each farm could be irrigated to the best advantage with a minimum amount of pipe. Wherever possible property lines follow the swales. Where two men irrigate toward a common depression, each has the incentive to guard against flooding the low ground. The corners are being marked with permanent concrete monuments to avoid later disputes.

Farm Layouts.

Blue prints of each allotment on a scale of one inch equals 100 feet were made, showing the proposed pipe system. These maps have been distributed to each settler free of charge.

Leveling Contracts.

Two men were employed through the leveling season to assist the settler in securing land leveling contracts and later to check the work of the contractor. The settler was billed for part of this service.

Pipe Manufacture.

Approximately \$41,000 were expended in constructing and equipping the Delhi concrete pipe factory. The fact that the pipe factory can be operated either day or night twelve months in the year and the low operating cost due to labor saving equipment have justified this expense. Without adequate shed space, it would be impossible to manufacture a quality product in the blazing summer sun or in freezing nights of the winter. Like wise, it would have been impossible to turn out the quantity of pipe needed to complete the irrigation system in time to water the farms already sold and settled in the first, second and third units without a factory of sufficient capacity.

The factory is located on one of the Delhi railroad spurs. Practically all materials are shipped in. There is bunker space for ten carloads of materials. The mixers are placed close to the material piles so that no rehandling of material is necessary. The smaller sizes, 6-inch to 16-inch, are made with a Brubaker packerhead machine. There is sufficient shed space so that four to five days run of these sizes can be cured under cover. In the summer, the pipe attains nearly its full strength in four days. The green pipe on 4-foot by 8-foot platforms is conveyed from the pipe machine to the curing rooms by Louden overhead

carriers. With this system, one man spends one-half of his time at this operation. Some other systems require three men for this operation. The curing room is provided with an overhead Skinner sprinkling system which throws a fine mist over the pipe, making ideal curing conditions. Pipe is conveyed from the sheds to the storage yard on the same platform by the overhead carrier where it is unloaded and piled. There is storage for 200,000 feet in this end of the yard. The pipe is kept wet outside until ten days to two weeks old.

The concrete pipe aggregates consist of $\frac{1}{2}$ -inch pea gravel, coarse sand, fine canal sand and pulverized limestone for a filler. They are proportioned so as to yield concrete of maximum density and strength. This is accomplished by making mechanical analysis tests from time to time and checking the curve of the mixed materials against a standard curve devised by the engineering department for this particular purpose.

The proportion of cement to aggregate is 1 to $4\frac{1}{2}$ for the smaller sizes. No pipe is cement washed inside, as the walls are sufficiently dense to prevent seepage.

Pipe 18 inches to 30 inches in diameter is made by pneumatic tampers. There is shed space for two to three days run from two crews. This pipe is rolled outside under an overhead Skinner sprinkling system where it is kept continually wet for from ten days to two weeks.

Settlers fill practically every job in the factory. When running to capacity, thirty men are employed. All the men of the machine crew receive 50 cents per hour plus a bonus for every joint over a fixed day's run. The crews on large pipe work on a piece rate basis. Miscellaneous work pays 40 to 50 cents per hour.

The following table shows the daily capacity of factory per crew:

Size	Average output per crew in feet	Number of men on crew	Method of manufacturing
30-inch -----	180	5	Air tamp
24-inch -----	200	5	Air tamp
20-inch -----	240	5	Air tamp
18-inch -----	280	5	Air tamp
16-inch -----	900	7	Machine
14-inch -----	1,050	7	Machine
12-inch -----	1,150	6	Machine
10-inch -----	1,100	6	Machine
8-inch -----	1,100	5	Machine

During the rush season the pipe machine was operated sixteen hours a day, while two crews worked one shift on the large sizes. The maximum output in any one day on the machine was 3000 feet in sixteen hours.

The maximum run for one crew on large pipe was 520 feet of 18-inch in eight hours.

The average output for all sizes is from 2500 to 3000 feet per day.

The total output for two years has been 580,000 feet, or 110 miles.

Tests of cured pipe were made at certain intervals to check the quality of the pipe. All pipe tested met the standard strength requirements of the California Associated Concrete Pipe Manufacturers; that

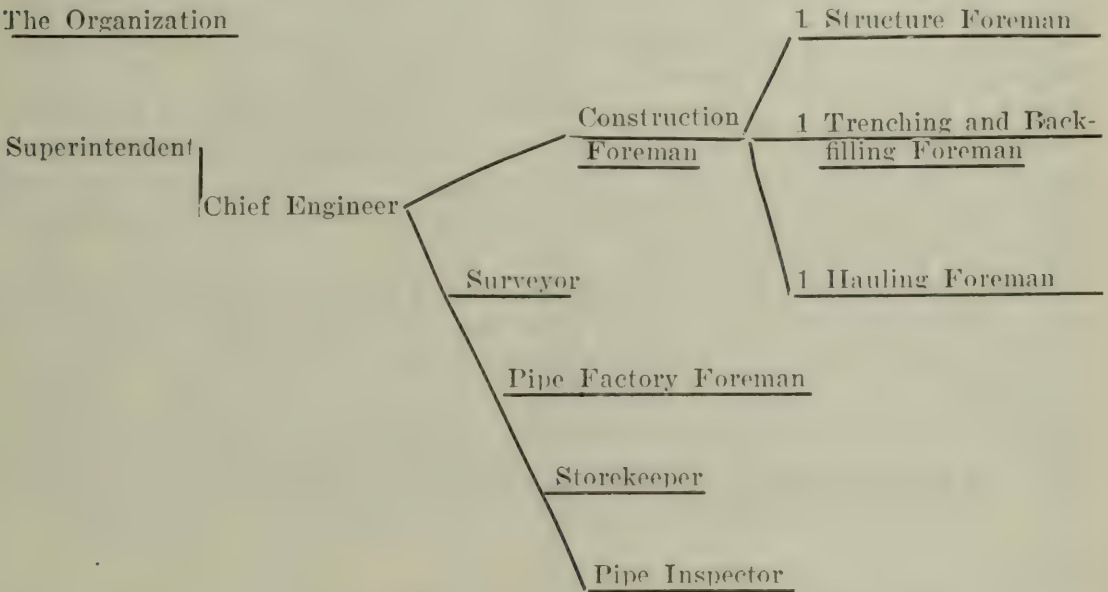
is, a tensile strength of 200 pounds per square inch. In one case a tensile strength of 590 pounds per square inch was attained on a 12-inch pipe. An 18-inch air-tamped pipe showed a tensile strength of 514 pounds per square inch at the age of one month.

Much assistance has been obtained from the California Associated Concrete Pipe Manufacturers, both in planning the factory and making tests.

During the past year Mr. T. M. Temple has had charge of the factory, spending his whole time in supervision during the rush season and part time during the summer months.

Installation.

The Organization



The attached tables show the unit installation cost for years 1920-22.

To date, 501,353 feet, or 95 miles, of concrete pipe have been installed. The pipe laying was all contracted. The contractor furnished cement and lime and hauled all materials except concrete pipe. The Merced Pipe Company of Merced and John R. Kristrich of King City have laid most of the pipe. Last spring two crews of layers from the settlement were used for several months. The average price for laying is shown in the tabulation.

The bulk of the work was done between November and April of both years. During this period the soil is moist and in good condition to cure mortar around the joints. The trenches also stand up well when the soil is damp. The maximum footage of pipe laid in any one month was 87,000 feet, using seven crews.

Trenching.

All trenching is done under supervision of the Delhi Land Settlement. The smaller trenches were all dug by hand last year, but the winter before a small trenching machine owned by J. E. Funk, which excavated several miles of trench, was used. Trenches for pipe 8 inches to 16 inches in diameter are principally dug by hand. The rate of pay for this work for the second season was 18 cents per yard, paying double for picked material and slightly more for graded ditches. One foreman employing as high as seventy men supervised this work. The larger trenches for 18-inch to 30-inch pipe were principally dug by a Parsons excavator. This machine is capable of excavating 800 feet of trench a day to receive 30-inch pipe. It is necessary, however, to clean and drain the trench by hand. There have been 9.89 miles of trench excavated by the Parsons machine.

From four to six Ford trucks were used all last winter in hauling pipe. The rate of pay for this work was \$1.50 an hour. One of the truck drivers efficiently supervised this work.

Backfilling was done principally by team work, using Mormon scrapers and "V" crowdors. A price slightly lower than the tabulation was used as a base. A slightly higher rate was paid for deep cuts. This work was all checked by the man in charge of the trenching.

Roads.

The county of Merced has furnished rock screenings for 7 miles of road, 10 feet wide and 6 inches deep, along El Capitan way, First Avenue South, Hinton avenue and Baumgartner road. The road bed was prepared by the settlement. The Delhi Land Settlement has graveled 8000 feet along Wilson street and First Avenue South, using waste material from the pipe factory.

Drainage.

Although a large quantity of water is saved by the concrete pipe system that would otherwise raise the ground water level, irrigation is causing water to appear on the surface on some of the low spots of the settlement. Professor Walter Wier of the University of California has located eight test wells radiating out from two pumping plants, which are run more or less continuously for irrigation purposes, to observe the effect of pumping on the water table. These wells show that the pumping plants are maintaining the water table within a radius of at least 1000 feet from the pumps. A general survey of the water table throughout the settlement has been made and observations will be made several times during each year. The Turlock Irrigation District has located two wells for pumping purposes on the edge of the settlement to experiment with drainage by pumping. In all probability the district will have a very extensive system of pumping plants for drainage when cheap power is obtainable from Don Pedro dam

SUMMARY OF OPERATIONS, 1920-1922.

Total cost of irrigation system to date	\$388,302 88
Cost per acre of farmers' concrete pipe laterals	43 51
Cost per acre of main lines, including ten pumping plants and concrete structures	34 45
Total miles of pipe installed	95
Miles of main pipe line installed	34
Miles of farmers' pipe laterals	61
Electric pumping plants installed	12
Total acreage piped with farmers' laterals	4,174
Total acreage served by mains	6,000

DELHI COLONY DEPARTMENT OF PUBLIC WORKS, DIVISION OF LAND SETTLEMENT.

Balance Sheet as of June 30, 1922.

Assets.

Available cash	\$15,530 30
Appropriated funds, chapter 450, 1919 (Includes in transit, State Treasurer, \$6,870.79.)	\$6,520 83
Appropriated funds, chapter 15, 1921	556 66
Appropriated funds, chapter 734, 1921	26 31
First National Bank, Turlock, revolving fund	4,000 00
First National Bank, Turlock, warrant account	4,426 50
Due on settlers' contracts	42,131 28
For land	\$35,432 99
Improvements	6,698 29
Due on settlers' notes receivable	5,356 91
Accounts receivable	28,644 29
Lease contracts, rentals due	491 00
Taxes, delinquent payments	3,877 13
Irrigation maintenance	2,268 34
Total current assets	\$98,299 25
Settlers' contracts—deferred principal	813,433 06
For land	\$765,722 77
Improvements	47,710 29
Settlers' notes receivable—deferred principal	106,591 87
Lease contracts	2,392 00
Land	439,683 28
Improvements	91,590 98
Stores	8,408 32
Uncompleted construction contracts awarded	2,245 00
Trust fund (First National Bank, Turlock)	4,459 68
Equipment	78,683 28
	\$1,645,786 72
Deficit	*352,837 61
	\$1,998,624 33

*The deficit shown in the report does not represent the financial status of the settlement.

The assets as shown do not include the selling price of unsold land, nor an item of \$181,000 for distributing pipe which has been installed, but was not definitely charged to settlers until after June 30, 1922.

The project shows a surplus of \$250,000 when all unsold land is accounted for.

Liabilities.

Claims payable		\$13,969 28
Liability amount due Department of Irrigation investigations.....		1,037 04
		<hr/>
Total current liabilities.....		\$15,006 32
State of California.....		1,972,701 33
Total appropriated, chapter 450, 1919.....	\$875,519 48	
(Delhi apportionment.)		
For expended loan.....	\$868,998 65	
For unexpended loan.....	6,520 83	
Total appropriated, chapter 15, 1921.....	250,000 00	
For expended loan.....	\$249,443 34	
For unexpended loan.....	556 66	
Total appropriated, chapter 734, 1921.....	750,000 00	
For expended loan.....	\$749,973 69	
For unexpended loan.....	26 31	
Add for interest on expended loan.....	97,181 85	
Appropriated fund, chapter 450, 1919..	\$73,429 84	
Appropriated fund, chapter 15, 1921..	10,468 17	
Appropriated fund, chapter 734, 1921..	13,283 84	
Liability uncompleted construction contracts.....		2,245 00
Liability improvements to be effected for settlers.....		1,820 00
Liability special deposit trust account.....		4,459 68
		<hr/>
Total liabilities.....		\$1,996,232 33
Reserve for lease contracts.....		2,392 00
		<hr/>
		\$1,998,624 33

DELHI COLONY DEPARTMENT OF PUBLIC WORKS, DIVISION OF LAND SETTLEMENT.

Statement of Operations and Development from Commencement of Operations to June 30, 1922.

Expenditures.

Development -----		\$599,510 80
Bridges -----	\$1,492 50	
Culverts -----	293 40	
Fences -----	352 80	
Roads -----	11,274 89	
Planting crops -----	11,813 31	
Growing crops -----	8,446 51	
Harvesting crops -----	710 89	
Replanting vineyards and alfalfa -----	937 04	
Pest extermination -----	3,512 07	
Farmstead layouts -----	9,600 45	
Drainage -----	38 50	
Irrigation design -----	1,634 50	
Irrigation layout -----	5,878 89	
Irrigation ditches -----	365 62	
Subdivisional survey -----	5,737 93	
Subdivisional mapping -----	1,814 62	
Topographical survey -----	3,505 85	
Topographical mapping -----	2,379 59	
Soil survey -----	247 27	
Consulting engineers' services -----	2,011 54	
Engineering service to settlers -----	2,196 05	
East townsite -----	1,827 25	
West townsite -----	4,522 11	
Pipe manufacturing -----	179,573 74	
Irrigation pipe lines -----	177,502 07	
Pipe line repairs -----	1,816 27	
Irrigation pipe line structure -----	43,569 99	
Irrigation pipe line structure repairs -----	315 93	
Well development -----	2,335 12	
Land leveling and grading -----	61,682 75	
Railway spurs -----	19,340 37	
Colony nursery -----	5,038 53	
Repairs of implements -----	14,157 03	
Truck supplies and repair parts -----	3,052 06	
Repair wind damage -----	4,377 89	
Yard work general -----	2,952 15	
Miscellaneous development expenses -----	3,203 32	
Operating expenses -----		14,641 31
Freight and express -----	\$2,626 34	
Insurance -----	846 04	
Telephone and telegraph -----	1,762 71	
Irrigation maintenance -----	3,335 85	
Railway maintenance -----	758 00	
Repair buildings -----	312 28	
Rental right of way space Southern Pacific Company -----	5 00	
Telephone system upkeep -----	39 08	
Depreciation of equipment actual -----	3,983 60	
Depreciation of buildings -----	716 82	
Miscellaneous operating expense -----	5 84	
Fuel -----	249 75	

Administration		86,797 44
Administrative salaries.....	\$56,710 63	
Traveling expenses	3,808 80	
Office expense and supplies.....	7,357 63	
Auto expense	14,574 56	
Advertising, publication of notices, etc.....	1,111 11	
Berkeley office	398 26	
Central office overhead—Sacramento.....	2,836 45	
Interest		148,136 36
Taxes		19,749 81
Admittance Turlock Irrigation District.....		54,071 68
Total expenditures		\$922,907 40

Income.

Amount added to cost of land sold.....	\$472,900 33	
Amount added to cost of land townsite.....	3,327 66	
Application fees.....	1,312 50	
Defaulted contracts.....	172 01	
Discounts taken.....	13 22	
Sale of domestic water.....	30 70	
Farm land rentals.....	286 82	
Sale of plans and specifications and 3 per cent farmstead fees.....	1,726 61	
Crops	5,061 93	
Interest, installment contracts.....	58,197 99	
Interest, settlers' notes receivable.....	4,126 71	
Engineering service.....	73 75	
Delinquency charge overdue tax payments.....	59 90	
Mail delivery	44 68	
Rental of buildings.....	7,781 65	
Pasturage rental	7,097 50	
Rental experimental farm.....	900 00	
Rental of implements.....	400 79	
Rental of sign space.....	90 00	
Rental of town lots.....	90 00	
Tractor rental	783 79	
Repair work.....	356 36	
Sale of concrete pipe.....	2,139 34	
Sale of old buildings.....	153 50	
Sale of store material.....	2,443 92	
Transportation	106 13	
Trucking	386 50	
Stenographic work, miscellaneous.....	5 50	
		\$570,069 79
Deficit		352,837 61
Total.....		\$922,907 40

NINTH ANNUAL REPORT

OF THE

Commission of Immigration
and Housing

of California

JANUARY 9, 1923

OFFICES OF THE COMMISSION

MAIN OFFICE

Underwood Bldg., 525 Market St., San Francisco

BRANCH OFFICES

Los Angeles—923 Pacific Finance Building

Sacramento—213 California Fruit Building

Fresno—227 Rowell Building

Stockton—City Council Chamber

Bakersfield—Room 7, City Hall

San Jose—227 Bank of Italy Building



CALIFORNIA STATE PRINTING OFFICE
FRANK J. SMITH, Superintendent
SACRAMENTO, 1923

PERSONNEL OF THE COMMISSION.

COMMISSIONERS.

SIMON J. LUBIN, President-----Sacramento
MOST REVEREND E. J. HANNA, D. D., Vice-President-----San Francisco
PAUL SCHARRENBURG, Secretary-----San Francisco
J. H. MCBRIDE, M. D.-----Pasadena
MRS. FRANK A. GIBSON (Resigned July, 1922)-----Los Angeles

STAFF OF THE COMMISSION.

R. W. KEARNEY, Attorney and Executive Officer.

Administration.

Vincent S. Brown, Assistant Executive Officer.
Miss Eleanor Del Carlo, Secretary to Attorney and Executive Officer.
Miss Florence Smith, Bookkeeper.
William Wilson, Messenger.
Miss Pearle S. Rumsey, Stenographer.

Complaint Department.

Frank J. DeAndreis, Special Complaint Officer.
Mrs. Adele S. Calhoun, Complaint Officer.
Christopher Degnan, Complaint Officer.
Otto Biernath, Interpreter.
Miss Margaret Burnham, Stenographer-Interpreter.
Miss Anna Renucci, Stenographer.
Miss Ruby Sutter, Stenographer.
Miss Veva Anderson, Stenographer.

Camp Department.

Edward A. Brown, Director of Camp Sanitation.
Antone Scar, Chief Camp Inspector.
Milton Edwards, Camp Inspector.
Fred J. Rugg, Camp Inspector.
Miss Kathryn Quinn, Stenographer.

Housing Department.

Edward Glass, Director of Housing.
Leo T. Mott, Chief Housing Inspector.
Miss Elise Harlan, Housing Inspector.
A. C. Hyde, Housing Inspector.
Miss Mary T. Hedges, Stenographer.

Department of Immigrant Education.

Mrs. Grace C. Stanley.

TABLE OF CONTENTS.

	Page
TITLE PAGE—OFFICERS OF THE COMMISSION.....	1
PERSONNEL OF COMMISSION AND STAFF.....	2
TABLE OF CONTENTS.....	3
LETTER OF TRANSMITTAL.....	5
LETTERS TO MEMBERS OF STAFF.....	6
 I. FOREWORD—IMMIGRATION AND THE COMMISSION.....	 7
1. Motive Underlying Creation.....	7
2. The Working Scheme.....	8
3. "Going Out for Business".....	8
4. The Bureau of Complaints.....	8
5. Why Housing Was Included.....	8
6. No New Problems.....	8
7. Removing Handicaps.....	8
8. The Right Mental Attitude.....	9
9. The Domestic Policy.....	9
10. Regulating Immigration.....	9
11. "Scatter the Immigrants".....	10
12. National Heritages.....	10
13. Rational Assimilation.....	10
14. Immigrant Education.....	11
15. Americanization.....	11
16. Community Organization.....	11
17. The Apology.....	11
 II. INTRODUCTION.....	 12
1. Governor Johnson's Tribute.....	12
2. Organization of Commission.....	12
3. Special Protection of Immigrant.....	13
4. Divisions of Commission's Work.....	15
a. Complaints.....	15
b. Housing.....	15
c. Labor Camps.....	15
d. Immigrant Education.....	16
 III. BRIEF SUMMARY OF RESULTS.....	 17
A. General.....	17
1. Labor Camps.....	17
2. Complaints.....	17
3. Housing.....	17
4. Immigrant Education.....	18
B. Legislative.....	18
 IV. LABOR CAMP INSPECTION.....	 21
1. Progress in Legislation.....	21
2. Administration of Law.....	26
3. Progress in Cooperation.....	28
4. From Old Camps to New.....	29
a. Construction Camps.....	30
b. Lumber Camps.....	32
c. Mining—Cement—Oil Camps.....	34
d. Railroad Camps.....	35
e. Agricultural Camps.....	36
5. Labor Camp Statistics.....	45

TABLE OF CONTENTS—Continued.

V. BUREAU OF COMPLAINTS.....	48
1. "From the Immigrants Themselves".....	48
2. The Difficulties of Assimilation.....	50
3. Fraud and the Immigrant.....	51
4. The Bureau as Adjuster.....	51
5. The Bureau as Clinic.....	53
6. The Bureau as Law-maker.....	54
7. Legal Aid Societies.....	55
8. The Bureau of Applications.....	56
9. Bureau in War Time.....	56
10. Pamphlets	57
11. The Question of Attitude.....	58
12. The Bureau's Work in 1922.....	58
13. Some Typical Complaint Cases.....	60
VI. HOUSING	64
1. Efficiency and Economy.....	65
2. The First Efforts.....	70
3. Purpose of Surveys.....	74
4. The Greatest Gain.....	74
5. The Housing Institute—The Laws of 1917	75
6. Publications	75
7. War Housing	76
8. The Attitude of the Immigrant.....	76
9. Additional Responsibility—City Planning.....	77
10. Notes on Bakersfield Housing Survey.....	78
11. Industrial Housing	80
12. The Housing Department in 1922.....	82
13. City Planning	82
14. The Passing of the Inside Room.....	82
15. The New El Monte Town.....	83
16. Examination of Building Plans.....	84
17. Organization of City Housing Departments.....	84
18. Housing Inspections	84
19. Bakersfield Building Code.....	85
20. Book on Housing and City Planning.....	85
21. Housing Shortage Survey.....	85
22. Plans for the Future.....	85
VII. IMMIGRANT EDUCATION.....	87
1. The Importance of a Common Language.....	87
2. The Beginning	88
3. The Home Teacher.....	89
4. Los Angeles Studies and Experiments.....	90
5. The Crying Need for Teachers.....	90
6. Classes for Women—Bringing the School to the People.....	93
7. Widening the Field.....	95
8. Helping the State to Realize the Problem.....	95
9. A New Department Under the State Board of Education.....	95
10. The Nature of the Work.....	96
11. The New Experiment.....	97
VIII. FOREIGN LANGUAGE SPEAKERS.....	98
The Jackson Mine Disaster.....	100
IX. DISTRIBUTION OF IMMIGRANTS.....	102
X. UNEMPLOYMENT	104
XI. AMERICANIZATION vs. "AMERICANIZATION".....	108
The State and the Immigrant.....	109
XII. ACT CREATING THE COMMISSION.....	111
APPENDICES.	
A. Report of Department of Labor and Industrial Relations.....	115
B. A Study of the Census.....	121
C. State Housing Institute.....	122
D. Commission Publications	123

LETTER OF TRANSMITTAL.

OFFICE OF THE
COMMISSION OF IMMIGRATION AND HOUSING OF CALIFORNIA,
UNDERWOOD BUILDING,

SAN FRANCISCO, January 9, 1923.

To His Excellency, FRIEND W. RICHARDSON, Governor of California.

SIR: In compliance with section 13 of the act creating this Commission, we have the honor to submit herewith the ninth annual report of the Commission.

It has been the practice of the Commission several times in the nine years of its existence to make its annual report not only the account of the progress made during the previous year, but also to reach back and give a brief summary of the Commission's work since its establishment in 1913. In this way the principles underlying the work of the Commission and the avenues of further development can be shown as well as the actual achievements.

The above plan is being followed in this report. While emphasis is laid on the work done in 1922, our aim is to give a bird's-eye view of the entire nine years of the Commission's existence.

Respectfully submitted.

SIMON J. LUBIN,
EDWARD J. HANNA,
PAUL SCHARRENBURG,
J. H. MCBRIDE,
Commissioners.

*To all Members of the Staff, Commission of Immigration and Housing
of California:*

The story of the Immigration and Housing Commission of California is probably unique in the history of the State and of the Nation. It is not too much to say that a very large part of the success which has attended the labors of the Commission is due to the intelligent and the loyal support of those who have been members of our staff. The Commissioners can do little more than outline the work and give it direction; upon you must come the toil, the sacrifice, the spirit of hearty cooperation without which the work must be indeed imperfect; without which it must in the end fail.

We, the Commissioners, desire to take this means of expressing to you our deep appreciation of the fine cooperation you have given us in our common task.

In the first place, you have shown unusual sympathy with the Commission's wards—the hundreds of thousands of foreign-born residents within the State. That sympathy has been of the mind and from the heart, intelligent and human.

Then you have worked in harmony with the Commission's policy of education and persuasion, employing the force of law and authority only as a last resort. In many instances, that has required on your part admirable tact and almost unlimited patience.

You have been keen to respond to every call the Commission has made upon you; and you have given of your time, your thought and your energy far more than the technical conditions of employment demand.

The extraordinary service you have given can be explained only on the ground of love for the work and loyalty to the ideals of the Commission.

Your reward is this:

You are masters in your craft; no other workers in America stand higher as authorities in your fields;

You have done a job and are engaged in work which has won the admiration of social observers throughout the land;

Through your whole-hearted and wise devotion to this task, you have prepared yourselves to do honorably and successfully whatever task may fall to your hands in the future.

For your intelligence, your sympathy, your energy and your loyal devotion, we commend you; and you may be assured of our sincere and practical support in any worthy enterprise in which you may engage in the future.

Commissioners,

EDWARD J. HANNA,
PAUL SCHARRENBURG,
J. H. McBRIDE,
SIMON J. LUBIN.

FOREWORD.

IMMIGRATION AND THE COMMISSION.

The Commission of Immigration and Housing of California has nothing whatever to do with federal immigration policy. It has nothing to do with determining the question of whether immigration into the United States is to be restricted or unrestricted, or of how many immigrants shall be admitted into the United States or into the State of California.

In fact, the Commission, by section 12 of its creating act, is expressly forbidden "to induce or encourage immigration into the State or into the United States."

The interest of the Commission is solely in the immigrants who are already in our midst. Here are neither conjectures nor theories, but hard facts, the immigrants are *here*; and since this is the case, the responsibility for their well-being falls squarely upon the shoulders of the State.

The 1920 census showed that there were within the State approximately 775,000 foreign-born and 910,000 native-born of foreign parentage. These two elements compose just fifty per cent of our total population. Experience has shown that the children of the foreign-born often require special attention. Even if the present restrictions upon immigration be indefinitely retained by the federal government, or even if immigration into the United States is entirely prohibited, the task of caring for the above 775,000, to say nothing of their descendants, is one which will extend into many years.

To help these immigrants become Americans worthy of the name is the aim of the Commission. The following pages will give an outline of the methods used to accomplish this, and an account of the work already done.

Early in the history of the Commission, certain fundamental principles were laid down. After more than nine years' experience, the Commission is prepared to say that it is even more firmly convinced of the soundness of these principles. Therefore it is deemed worth while to reprint them below, as they appeared in the annual report published in January, 1921.

Motive Underlying the Creation of the Commission.

The motive underlying the creation of the Commission was not a paternalistic one. Nor was the Commission an institution created through the feeling of favoritism to the immigrant. Its creation was governed merely by a desire to overcome the handicaps under which the immigrant lives, putting him into a position not superior, but merely equal to that of the native-born, which is only fair and just to the newcomer.

The Working Scheme.

At the time of the creation of the Commission there were many existing agencies in the State ready to help the immigrant. But they needed direction, coordination, and a great deal of energizing and inspiring. With the thought in mind of acting as such a coordinating agency, the Commission was established as an independent, separate organization, linked with no other body in the State.

"Going Out for Business."

The Commission from the beginning, was not content merely to wait until tasks were imposed upon it. A policy of "going out for business" was the point of departure, and it has brought rich results in that almost at once it won its place among the foreign-born of the State.

The Bureau of Complaints.

"Not to speculate concerning the problems met with by our immigrants, but to find out, from the immigrants themselves what those problems are." The Commission, at the start, consulted all the literature available on the subject of immigration, but had to adopt the above motto in order to find a definite starting point. So the Bureau of Complaints was organized, and its work has fallen into three divisions. First, it functions as a clinic, to receive and diagnose any given problem; then it adjusts the particular complaint either directly or through a cooperating agency; and finally it seeks to remedy the difficulty which lies at the root of the complaint by striving for improved legislation, and by educating public opinion.

Why Housing Was Included.

At first there was opposition to combining immigration with housing. Then a woman, a member of the preliminary committee, broke through with her statement, "The home is the basis of civilization in all lands. The house is the concrete aspect of the home. The house, generally overcrowded and in the slums, is the first point of contact between the immigrant and his new environment. And no culture can be fostered in a miserable hovel, but ignorance, vice and crime thrive therein." So the combination was made.

No New Problems.

A careful study of the records of the complaint bureaus brought out the fact that the immigrant has and presents no new problems, but merely intensifies aspects of problems already existing, involving housing, urban and rural, court and police dishonesty, illiteracy and education, recreation and use of leisure time, etc. The first step in dealing with the immigrant, then, was not to devise new laws which should be different from the laws governing the native-born, but to set about removing the handicaps which made him different from that native-born, so that he might take his rightful place beside him.

Removing Handicaps.

The removing of the handicaps which hold back the immigrant serves a double purpose. It gives to that immigrant the chance to work his way toward a contented life here. It also saves our country from the "menace of the immigrant," so feared by many who now oppose immi-

gration. This is shown in the Commission's work in labor camps where chiefly immigrants are employed and which were veritable breeding places of disease before the campaign of improvement was begun.

The Right Mental Attitude.

The first public appeal of the Commission was not to the immigrant, but to the native-born who were asked to assume towards the newcomer the right mental attitude, for the stranger in great part reflects the environment in which he finds himself. Antagonism, suspicion, the spirit of rebellion, on the part of the immigrant, are all, very often, but the normal reactions called forth by the treatment which he receives from his hosts.

The Domestic Policy.

The problem of the domestic policy is the problem of such attitude. Nor should that policy be influenced too greatly by the national immigration policy, for the two can be entirely distinct. That is, the national policy might suddenly become that of prohibition of immigration, but that would make no difference in the domestic policy, for the immigrants already here would have to be handled exactly in the same manner as formerly.



A frequent scene in Italy—reading a letter from America. It does not help the understanding between nations if the hundreds of thousands of letters which go back to Europe every year contain stories of fraud and discouragement.

Regulating Immigration.

The domestic policy is a better means for determining the quality of immigration than any restrictions at the gate. Practically all the immigrants come here in response to letters from friends already here. If the things to be found here are fine, then fine people from abroad will respond to the quest for them. If, on the other hand, the letters home bear tales of fraud and deception, practiced upon the immigrant, then the lawless element from the native land will come in the hope of an easy existence.

"Scatter the Immigrants."

The plan of scattering the immigrants has often been offered as a panacea for all problems of immigration. The study of the question, however, has revealed that distribution from behind does no good. The only acceptable kind of distribution is through making a given place so attractive that a man has to come there. "If you would have him go to the farm, you must make the farm more attractive to him and to his children." This statement coming from an immigrant was not idly made.



The hope of farming under better conditions is often the cause of the European emigrants' coming to America. The above photograph shows modern farm implements of Southern Europe.

National Heritages.

Realizing the valuable contributions that have been made to the world's civilization by all the nations, the Commission has sought to encourage the preservation and development of the best national cultural elements, in art, literature, music, science, the crafts, and in things spiritual. Only by preserving and developing these heritages and combining them with the cultural elements which are distinctly American can the foreign-born be given their rightful place in the tasks of our nation.

Rational Assimilation.

From the first the Commission took its stand against that form of assimilation which hands to the immigrant some things which he is supposed to swallow. So, while emphasizing the things we must give

the alien, it has placed equal emphasis upon the things he can give us. This conception makes a natural place for the immigrant in America. by making him welcome, by giving him a share in the common tasks, and by educating him properly, basing that education upon things already known to him.

Immigrant Education.

It is upon this plan of working from the known to the unknown that the entire scheme of immigrant education should be built. And this conception ties education very closely to daily life. The classes for immigrants which have been organized with the cooperation of the Commission are held at the time and in places most convenient to the people who are to be instructed and the subject matter for the lessons is chosen with a view toward the greatest benefit to them. Also, the Commission has used its influence to establish classes for teachers of immigrant education, believing that, oftentimes, the greatest difficulty connected with the problem lies with the teachers who are not properly trained for the work.

Americanization.

The Commission found that Americanization was not flag raising and "patriotic" howling; that it was not suppression of speech and honest opinion; that it was more than teaching English to foreigners. Americanization, it found, is the encouragement to decent living and making possible the attainment of decent standards. It involves the development of national ideals and standards and the schooling of all residents, foreign-born as well as native-born, in those ideals and standards.

Community Organization.

The best medium for this development of national ideals and standards is, of course, the community. It is in his life as a member of the community that every man, native-born or foreign-born, becomes truly Americanized and makes his best contribution to his nation. Therefore the Commission is definitely interested in the development of all rational schemes of community organization.

Finally—Our Apology.

As a sovereign nation, we have the indubitable right to admit to our shores those whom we desire and to exclude any and all if we choose. But, once admitting a man either for sentimental reasons or because we believe he will prove of economic benefit to us, we have taken on an obligation to treat him decently, to protect him from exploitation and abuse, and to do all those things that tend to remove his peculiar handicaps and that tend to give him an equal opportunity with his neighbor. To give expression to this theory, the Commission of Immigration and Housing was formed.

But, also, the experience of the Commission has shown that a unique opportunity is at hand to build here, consciously and deliberately, a new nation that shall embody the best of all national cultures, ancient and modern, giving to it the advantages which no other nation can enjoy.

A TRIBUTE.

In his second biennial message, delivered to the legislature on January 5, 1915, Governor Johnson said the following concerning the Commission of Immigration and Housing of California:

The systematic work scientifically done by the Commission in our State can only be thoroughly understood by references to its report. In one direction alone it has accomplished results that had it done nothing else would have justified its creation, and justified many times its expenditures. The labor camps of the State of California were in very many instances unfit for human habitation. The Commission of Immigration undertook the systematic inspection of these camps. Hundreds of them it has cleaned up and rendered sanitary. For more than 60,000 human beings the Commission has provided better and more sanitary places in which to live, and for this great work, so well performed, the Commission has the thanks not only of those who were unable to aid themselves and have benefited but of the State at large.

The Commission as well has performed its work for the protection of the immigrant. In various cities of the State it has presented the evils resulting from improper housing, and within the limits of the law has endeavored to correct these evils.

I am deeply indebted to the Commission for the aid it has rendered me on many occasions in social problems that have arisen. Particularly am I indebted for its very careful work concerning the unemployed. This particular Commission has furnished to me a scientific investigating arm in social questions, and the obligation of the State to the Commission and its members I feel can never be repaid.

In the latter part of 1913, a condition which, perhaps, in some degree, had always existed in our State became critical or acute. Those who were out of employment began to organize; and what had existed for many years, but which in its unorganized or unmassed state, had attracted little public attention, became, when massed and organized, a burning problem. At that time, I asked some of the best minds in California to aid the State in finding some solution to what apparently would be an ever recurring difficulty. Publicly I solicited contributions from those who had thought upon the subject, and privately I asked the commissions of the State dealing with social questions to devote themselves collectively and individually as well to the problem, and its remedy. I received very, very many communications and all of these finally were placed in the hands of the Commission of Immigration and Housing, consisting of Simon J. Lubin, Right Reverend Edward J. Hanna, Mrs. Mary Gibson and Paul Scharrenberg, and formally I asked this Commission to investigate each communication and each proposed method of dealing with the matter and to report officially their conclusions. * * * I am in receipt of a report from the Immigration and Housing Commission, which in great detail and at length discusses the subject, and I feel that personally I am deeply indebted to that Commission, and that the State as well owes it a great obligation. * * * I commend to you the report of the Commission of Immigration and Housing and ask your very careful consideration of that report. * * * The Commission is conducting its investigations along the lines suggested in its recommendations and during your session its activities will be duly reported to you.

THE ORGANIZATION OF THE COMMISSION.

The Commission of Immigration and Housing is composed of five Commissioners appointed by the Governor and holding office at his pleasure.

These five Commissioners serve without pay, not receiving even a *per diem*. The present Commissioners were appointed by Governor Johnson at the time the Commission was established or shortly thereafter, and were continued in office by Governor Stephens.

The Commissioners employ an attorney and executive officer who, under their supervision, directs the activities of the Commission. They also employ the rest of the staff needed to carry on the work.

WHY SHOULD WE GIVE THE IMMIGRANT SPECIAL PROTECTION?

Long before the Commission of Immigration and Housing was created in 1913, when the plans for its establishment were first under discussion, there were some who asked, "Why a special Commission for the immigrant? Why single out the alien for special protection, for special help? If help is to be given toward better living, should not the native-born receive it also?" These and similar questions still are asked from time to time.

The immigrant is deemed in need of special protection because of the special and overwhelming handicaps which surround him from the moment he sets foot upon our soil: handicaps which are due, almost wholly, to his ignorance of our language and our customs.

This ignorance not only works to the detriment of the immigrant himself, making him timid, inefficient and despondent, but it also definitely injures the community in which the immigrant finds himself, by weighting it down with an unproductive member.

The special help of the nature given by this Commission is considered necessary, not that the immigrant may have a *better* chance than the native-born in his daily work, but that he may have something like an *equal* chance. For, so long as he does not have that equal chance, he not only loses opportunities for his own advancement but also definitely holds back those about him.

Unprotected, the immigrant falls a ready victim to fraud. He, himself, suffers. But his community suffers also, for every dishonest trick played within its confines necessarily undermines its traditions of law and order.

Unaided, the immigrant usually settles in the least desirable section of town or city, crowding close to his own people, fearful of spending an extra dollar for rent because of the uncertainty of his immediate future. He pays dearly for this congestion, but his city also pays, with all the evils which follow upon wretched housing conditions.

Having come here to work the immigrant is usually over-anxious to secure his first job. Here the operators of labor camps have an opportunity to profit, for the "foreigner," knowing little or nothing of America's living standards, is more likely to accept filthy surroundings than is his American neighbor. And here again, although the immigrant is badly treated, the injury extends to the native-born camp laborer as well and, moreover, insanitary labor camps become breeding holes of disease which endanger the entire State.

Unable to fight his own battles successfully, bitterly disappointed in the hopes which prompted his coming from his own land, the immigrant often grows sullen and discontented. In his own misfortune he begins to see the results of an imaginary class oppression. The next step is anarchy. It may destroy him, but it also works inestimable injury to all who come in contact with him in his community.

Conversely, the correction of the ills which confront the immigrant also carries with it definite benefits to the entire community, since it is an obvious fact that the immigrant introduces no new problems into the social structure of the country but merely gives a peculiar aspect to problems already existing.

For example—the Commission of Immigration and Housing could properly undertake the improvement of labor camps because early surveys disclosed the fact that more than half of the workers in these camps were aliens. But the benefits which came from improving these camps did not stop with the foreign-born.

Similarly, housing was made one of the responsibilities of the Commission because immigrants usually live in badly congested districts. From this point, started a series of investigations which led to the present State Housing Laws which deal in no uncertain terms with the requirements of good housing and are of inestimable benefit to the entire State.

Instances of this sort may be given without number. The two cited above are perhaps sufficient to make this point: that in carrying out its purpose—to aid and protect immigrants in California—the Commission of Immigration and Housing deals with the *causes* which underlie the evil conditions. The removing of these causes makes for lasting and far-reaching benefits to all. But, the approach must be made through the immigrant, for he is always the greatest sufferer from these evil conditions.

Justice demands that all residents of the state receive equality of opportunity. Removal of some of the alien's handicaps makes for that equalization.

A contented, successful and patriotic foreign-born element reduces what would otherwise be a great policing expense.

Immigrants living under fair and favorable conditions are likely to make their best individual and racial contributions to our national development.



Children in church—The immigrant brings as one of his heritages a deep religious sentiment.

THE MAIN DIVISIONS OF THE COMMISSION'S WORK.

Even a superficial glance at the branches into which the work of the Commission has divided itself will show how completely their activities embrace the life of the immigrant.

The reason for this is that when the Commission was first organized, there was no complete hard and fast plan for the several divisions into which its task should fall. These divisions developed only as the Commission became acquainted with the needs and the problems and the difficulties of the immigrant. This knowledge came chiefly from the immigrants themselves, through numerous surveys which preceded the organization of the Commission and searched into every phase of the life of the foreign-born, and through the Bureau of Complaints which the Commission opened as soon as it came into existence. These divisions are as follows:

THE BUREAU OF COMPLAINTS.

To this day the Bureau of Complaints, the first activity of the Commission, constitutes one of the main divisions of its work. It is both a Bureau of Complaints and a Bureau of Applications, for almost as many come to it for advice and information as to bring a complaint of injury done.

This Bureau performs a two-fold task. It is instrumental in giving aid to thousands of immigrants every year, and it is the investigating agent of the Commission, developing and guiding its other activities in the light of the information which it is constantly acquiring.

HOUSING.

Housing was included in the program of the Commission's work at one of the meetings in San Francisco held to draft the bill that finally became the creating act.

Up to that time the projected Commission was thought of merely as a "Commission of Immigration." Then a woman, vitally interested in practical social reform, urged that housing be made an added definite responsibility. The house is the concrete embodiment of the home, she insisted, and there can not be decent citizens without decent homes. Immigrants, upon their arrival, usually are crowded into filthy hovels and therefore are burdened with an additional handicap from the start.

There was no opposition to her contention, and "Housing" was added to the title of the proposed Commission.

LABOR CAMP INSPECTION.

The Commission's early investigations showed that more than half of the men in California labor camps were foreign-born. Also, it was known that a large majority of California's immigrants were laborers.

These figures, combined with the fact that labor camps throughout the state were in a wretched condition, created an irrefutable argument for the directing of the Commission's finest efforts to the cleanup of these camps.

IMMIGRANT EDUCATION.

Thoughtful and systematic education of the foreign-born is, today, a need to which the state is rapidly awaking. Two years ago there was created the position of assistant to the State Superintendent of Public Instruction, in charge of immigrant education. The sole duty of this person is to organize, inspect and energize the schools and classes for immigrants throughout California.

Nine years ago such a scheme would have been considered extravagant and useless by the public at large. Yet, nine years ago, the Commission began to work for just such a solution of the question. To this end it made immigrant education one of its big problems and, in cooperation with far-sighted educators and educational agencies, worked out a series of experiments, the results of which could not but convince all interested individuals and organizations.

A fuller and more comprehensive story of these activities, as well as of several minor departments, makes up the body of this report. Nine years of constant work along these lines have shown that the four major divisions mentioned above cover the chief needs of the immigrant and are the most important factors in his aid and protection.



"Take his picture—he is an American." Seeing an American with a camera, this Italian mother begged him to photograph her son. Circumstances had brought her back to her native land, but she was inordinately proud of the fact that the boy was born in the United States.

BRIEF SUMMARY OF RESULTS OF THE COMMISSION'S WORK.

Below is a brief outline which gives the most important steps in actual accomplishment during the nine years of the Commission's existence.

A. General.

1. In Labor Camp Inspection.

The efforts of the Commission in this field have completely revolutionized the labor camps of the state. In place of the insanitary, dirty, congested, unventilated, fly-filled camp, which was the rule before the Commission began its inspections, comes the camp which is being met with more and more frequently—clean, orderly and comfortable, complying in every particular with the Commission's Advisory Pamphlet on Camp Sanitation. Many of the newer camps are built on plans drawn and furnished by the Commission.

It is safe to say that, at present, California leads all other states in the excellence of her camp standards.

During the nine years ending October 31, 1922, the Commission has made 12,570 camp inspections. Of these, 1761 were made in 1922, up to November 1st.

Through these 12,570 inspections, 465,838 men, women and children located in these camps have been given the opportunity to live cleanly and decently.

2. In the Bureau of Complaints.

During the nine years ending October 31, 1922, the Commission has handled, in its several offices, 21,014 complaints rising out of the difficulties which beset the immigrant. (This does not include the thousands of complaints handled by our Housing and Camp Sanitation Departments.) One thousand four hundred ninety-four of these complaints came during the first ten months of 1922.

It has handled 17,009 applications, exclusive of housing and labor camps; 1427 of these in 1922.

The settling of a complaint by a state organization necessarily brings a feeling of greater trust and confidence in the government on the part of the complaining immigrant. In many instances, the settling of a complaint means that a lawsuit has been avoided.

The Legal Aid Society, now thoroughly established and receiving aid from the Bar Association, was organized in San Francisco upon the initiative of the Commission, in conformity with its creating act.

Pamphlets embodying useful information on points which are likely to confuse the alien have been published in Russian, Italian, Spanish and English. (The State of Connecticut used this pamphlet in preparing a similar publication.)

3. In Housing.

The Housing Institute, a series of conferences which brought together men in the various professions whose work touched upon housing, was called by the Commission in 1916. As a result of this institute, the present state housing laws were framed, and were enacted by the legislature in 1917.

In cooperation with city housing officials, extensive housing surveys and inspections have been made in most of the important communities of California, with the aim in view of correcting bad housing features by making the building conform to the state housing laws. Up to this time this work has been confined chiefly to hotels and tenements.

The Commission has taken part in thousands of inspections.

As the result of these joint efforts on the part of municipal authorities and the Commission, the inside room, that greatest single menace to health, has practically disappeared in three cities—Fresno, Stockton and Salinas; and the number of inside rooms is steadily and rapidly diminishing in other cities. There has been corresponding improvement in other points of housing—bath facilities, toilets, ventilation, light, fire safety, abolition of basement living, general cleanliness, etc., etc.

Wherever possible, the Commission has given definite assistance in city planning and in drafting municipal building codes, as specified by its creating act. An interesting example of a progressive city's experiment in city planning will be found in the chapter entitled "Housing."

4. In Immigrant Education.

In cooperation with the Los Angeles Board of Education, the Commission has conducted a series of educational experiments in its efforts to interest the State in the immigrant woman. These experiments led to the framing and passage of the Home Teacher Act. Further experiments were conducted, culminating in an extensive system of classes in immigrant education throughout the city.

In cooperation with the same board, the Commission was instrumental in launching the first normal training course for teachers interested in immigrant education.

A Manual for Home Teachers was prepared, embodying the lessons for adult women beginners in the study of English.

This was followed by the Primer for Immigrant Women. This booklet broke away completely from the childish primers used in many of the classrooms, and substituted a useful, every-day vocabulary.

In 1920, following its custom of not doing any work which could be done by an agency especially equipped for that work, the Commission suggested to the State Board of Education that it establish a Department of Immigrant Education as a definite part of its own task. The suggestion was instantly adopted. The woman who directed the Commission's work of Immigrant Education was made the new Director of Immigrant Education for the state, and, until the next meeting of the legislature, the Commission cheerfully continued to pay her salary, and cooperated with the Superintendent of Public Instruction in directing her work.

An experiment in better education of the Mexican children has just been launched jointly by the State Board of Education and the Commission. This experiment is treated at greater length in the chapter on Immigrant Education.

B. Legislative.

Believing that the most enduring means for aiding any group of people lies in improved legislation, the Commission has always endeavored to incorporate its findings in legislative measures planned for the prevention of an abuse or the improvements of a bad situation.

The Commission has been instrumental in the preparation and the passage of the following laws:

1. *Labor Camp Sanitation.*

The Labor Camp Sanitation Act of 1913 has been strengthened by amendments at the legislative sessions of 1915, 1919 and 1921.

2. *Housing.*

Tenement House Act of 1915. Amended 1917; Statutes of 1917, chapter 738.

Hotel and Lodging House Act. Enacted in 1917; Statutes of 1917, chapter 736, repealing former acts.

Dwelling House Act. A new law enacted in 1917; Statutes of 1917, chapter 737.

3. *Home Teacher Act.*

Section 1670 (b) was added to the Political Code in 1915, empowering regularly qualified teachers to instruct adults and children at their homes on matters vital to their welfare.

4. *False Land Advertisement.*

Section 654 (b) added to the Penal Code in 1915 making it a misdemeanor to publish or disseminate any untrue or misleading statement concerning real estate located in California or elsewhere.

5. *Dock Zone Law.*

Enacted in 1915, Statutes of 1915, page 548. Provides for establishment of zones or areas on docks where immigrants are landed and prescribes the powers and duties of the Commission of Immigration and Housing with relation thereto.

6. *Subpoenaing Witnesses.*

In 1915, section 10 of the act was amended to empower the Commission to hold hearings and call witnesses to be examined under oath.

7. *Support of Illegitimate Children.*

Section 270 of the Penal Code was amended in 1915 so as to make a parent of an illegitimate child criminally liable for failure to properly support it.

8. *State Land Bureau.*

The Land Settlement Board created in 1917 was supported by the Commission in a recommendation made in 1915.

9. *Labor Exchanges.*

The State Free Employment Bureaus created in 1915, Statutes of 1915, page 486, are in line with the Commission's ideas as expressed at that time.

10. *Regulation of Private Employment Agencies.*

The act of 1913, regulating private employment agencies, was amended in 1915 to allow greater supervision of these agencies and adding requirements beneficial to those seeking employment. The Commission supported these amendments.

11. City Planning.

Sections 15, 16 and 17 were added to the Commission's creating act, in 1917, authorizing it to investigate and encourage city planning. Directs city planning commissions in incorporated cities and towns to file a report of their annual transactions with the Secretary of the Commission of Immigration and Housing. Authorizes the Commission to make an annual report on housing and city planning to the Governor and directs the State Printer to print such report as a public document.

12. Homes for Workingmen.

In this act, Statutes 1921, page 143, the legislature directs the Commission to investigate the practicability of state assistance in the matter of purchase of home lots and erection of dwellings for workingmen. Further directs the Commission to report a bill to the 1923 session of the legislature embodying procedure for putting such a work into effect.

Legislation has been suggested on the following subjects, but none of them have yet been put into statutory form.

1. Public Defenders.

The creation of the office of public defender in the more thickly populated counties, such official to defend criminals unable to employ counsel and to represent poor persons in small civil suits. Since the proposal of this matter, Los Angeles and San Francisco have created this office and the passage of the Small Claims Court Act has proven of vast aid to poor people involved in petty civil suits on contracts.

2. Contracts in Foreign Languages.

(a) A law, requiring that all contracts involving amounts over fifty dollars, to which an alien of less than three years' residence is a party, be written both in the English language and in the language of the alien.

(b) A translation bureau to be established by the Commission of Immigration and Housing which will furnish translations of contracts at cost.

3. Interpreters, Official Court.

An act placing official interpreters in courts of law, under civil service; requiring them to be put under a sufficient bond; and establishing a schedule of fees to be charged by interpreters acting for private persons and not for the state.

4. Titles of Semi-Public Utilities.

Prohibiting the use of such words as "state," "city," "California," etc., in the title of a semi-public utility, when the use of such words might mislead as to the question of ownership and management, and might give the impression that the utility is owned and operated by some department of government.

LABOR CAMP INSPECTION.

The first labor camp sanitation act in California became effective August 10, 1913. Enforcement of this act was placed in the hands of the State Board of Health. However, no special funds were provided for the investigation of existing conditions and to obtain their compliance with the demands of the act.

During the same year, by an act of the legislature, the Commission of Immigration and Housing was created. Under section 7 of this act the Commission was given authority "to inspect all labor camps within the state." Almost as soon as the organization of the Commission had been completed, it was ordered by Governor Johnson to investigate the conditions which brought about the riot which occurred on a hop ranch near Wheatland on August 3, 1913, just one week before the Camp Sanitation Act became effective. The Commission was the natural agency to be called in, as most of the laborers on the ranch in question were foreign-born.

Housing and sanitary conditions on that ranch were unspeakably bad. Moreover, it was found that these conditions were by no means exceptional, and the Commission, with the consent of the Board of Health, assumed the responsibility for inspection and correction of camp housing and sanitation.

This responsibility was officially given to the Commission, through a completely revised law, by the legislature of 1915, for, by this time, it had become clear that more than half of the laborers in the camps were immigrants and, furthermore, the Commission's Camp Sanitation Department was already organized and functioning in a thoroughly efficient manner.

The history of this department, covering a period of less than nine years, has been a history of continuous progress and constructive effort and of accomplishment even beyond the Commission's own early plans and hopes. Yet the change in the actual conditions of the camps, as well as in the standards of housing, has been brought about so steadily, adjustments to the new standards have been made so gradually, that the improvements have been taken almost as a matter of course. In fact, both employers and employees have forgotten, in large part, that anything less than the present standards ever existed.

This development of camp sanitation and housing under the direction of the Commission has been in four ways; first in actual changes in the law itself—the constant raising of the standards; second, in the improvement of the administration of the law—a working out of better methods of covering the state; third, in a definite and gratifying growth of cooperation secured from employers; and, fourth and most important of all, in the improved condition of the camps themselves.

It is from these four angles that the history of the Commission's Department of Labor Camp Inspection will be briefly sketched.

I. PROGRESS IN LEGISLATION.

The act of 1913, the first camp sanitation law, was soon found to be inadequate. Its provisions were indefinite. The law simply set forth in general terms that bunk houses, tents and other sleeping quarters

and the grounds about camps should be kept clean; that sufficient air space be provided in sleeping quarters; that beds or bunks be made of iron, canvas or other sanitary material and be so constructed as to afford reasonable comfort to the occupants.

The law did not state that the housing quarters for employees must be furnished, and there were no provisions for sanitary arrangements. Yet the lack of toilet and bathing facilities and the primitive methods used in the disposal of kitchen waste, garbage and other refuse were responsible, to a large degree, for making our labor camps unfit for human habitation and a menace to public health.

Therefore the Commission, in cooperation with the State Board of Health, drew up a set of rules to serve as a minimum standard for living conditions; and the Camp Department endeavored to secure compliance with these requirements as well as the specific features of the law itself. This practice of obtaining improvements beyond and above the mere minimum set by law has been the regular practice of the Commission, and thus well-tried practical experiment and successful accomplishment have always preceded changes in the law. The amendments from time to time have simply legalized the practices already in effect.

These amendments gradually changed the original act almost beyond recognition and the Commission's Pamphlet on Camp Sanitation and Housing has kept pace with these revisions. The present law, while by no means ideal, ranks high in provisions for reasonable comfort in living quarters and in maintenance of sanitary conditions about camps. So far have standards advanced that a "good" camp of 1914 would be only "fair" now. The principal features of this present law which show advancement over the original act may be briefly summed up in the following points:

1. Bunk houses, tents or other suitable sleeping places must be provided and must be in good structural condition so as to afford shelter against the elements and exclude dampness.

This assures the worker of good housing quarters and protects him from the "ground for a floor and sky for a roof" type of sleeping place. It does away with ragged tents, with brush shelters and with barns and stables formerly used.

2. Suitable bunks or beds shall be provided for employees. A clear space of twenty inches measured from floor to ceiling must be allowed between beds or bunks. A mattress or equally comfortable bedding must be supplied upon request, a reasonable charge for which may be made by the employer. Ticks or containers must be supplied if straw or other substitute for mattresses is used.

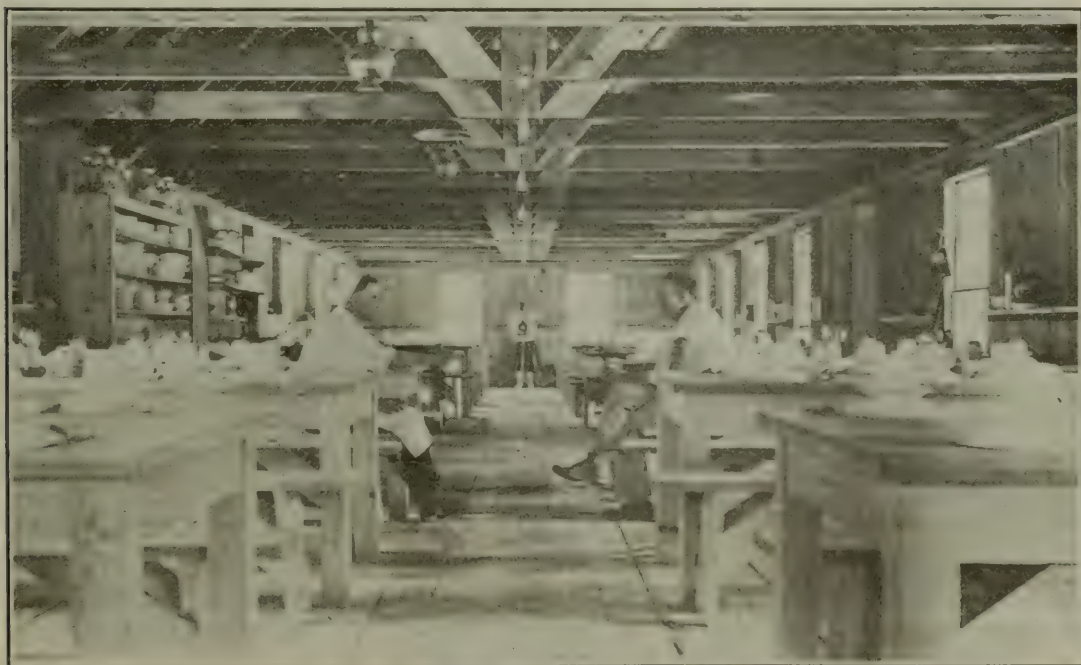
In this manner the Commission has done away with the common practice in the past whereby the only bed supplied was space on the floor or ground with a bit of straw thrown in. Platform bunks have likewise been eliminated as well as wooden bunks containing loose straw, which become quickly infested with vermin. The present law makes possible comfort and cleanliness in beds.



Car-type dining quarters of the modern lumber camp, built in cooperation with the Commission. Specially designed for the pine districts where camps are moved from place to place.

3. Dining rooms, kitchens or other structures where food is cooked, prepared or served must be kept clean and sanitary; openings must be screened. Cooking utensils, dishes, knives, forks, spoons and other implements for eating must be kept clean, unbroken and sanitary.

Proper protection for food is most essential whether in its preparation and cooking or in serving. Contamination of food in the old time filthy and unscreened kitchens was unavoidable. This change in the law not only has been a measure for protection against disease but has increased the efficiency of the kitchen service and has added comfort to the employees during their meal hours.



The Commission has brought about the building of scores of dining rooms of this type to replace the old tumbledown, unscreened quarters.

4. Every camp must provide convenient and suitable bathing and toilet facilities. Their maintenance in a clean and sanitary state is definitely prescribed.

Perhaps there has been no greater cause for complaint than the utter disregard on the part of employers for these most essential of all sanitary conveniences. Bathing facilities were not only entirely lacking in the labor camps of the state when the Commission began its work, but their installation was deemed an unheard-of and entirely unreasonable proposal. Men working in camps never had bathed, therefore they never would bathe; so why furnish baths? But the properly equipped bathhouse is today as much a part of a camp layout as the kitchen itself. *And the baths are used.*



One of the hardest fights which the Commission has is the installation of bathing facilities. This photograph shows that bath houses need not be pretentious. Heater in rear.

The former crudely built burlap or frame structure made to serve for toilet purposes has been one of the most aggravated factors with which the Commission has had to contend. Frequently even this shelter was missing and the open spaces behind buildings, river beds, ditches, open fields, were the only facilities afforded. The very specific manner in which the law states that privies shall be built and maintained insures protection against these dangers to public health and establishes a standard for decency and privacy.

5. Garbage, kitchen waste and refuse must be placed in covered receptacles, must be emptied daily or oftener and contents burned, buried or otherwise disposed of. Drainage from kitchen sinks must be carried through covered drains to covered cesspools or septic tanks or be disposed of by some other satisfactory method.

The old method of throwing garbage and refuse out of the kitchen door or dropping it through convenient holes in the floor to the ground beneath for hogs to forage was responsible in the past for the unsightly and insanitary conditions of so many camps. Covered garbage con-

tainers and proper disposal of their contents as well as sanitary treatment of drainage are essential to healthful camps.

6. At every camp a responsible person must be appointed to assist in keeping camps clean.

Camps can not take care of themselves. The best built camps, the most modern equipment, will soon deteriorate if care is not given to their upkeep. Laborers can not be expected to look after this phase of the work, and the daily routine of cleaning must be delegated to some definite person.

The above requirements of the present Camp Sanitation Act make possible decent and healthful living conditions. The standards thus



The living garbage cans of the old-style lumber camp. Refuse was thrown out of the kitchen door and the hogs were supposed to take care of it from that point on.

established by law in California have considerably lessened the just grievances of workers and have guarded against one of the most persistent causes of labor unrest and labor trouble, namely, bad housing and insanitary living accommodations.

Employers themselves have acknowledged the advantages gained. The following excerpt from one of the innumerable letters received by the Commission shows justification for these standards set by law:

We are heartily in accord with the campaign which has been carried on by the State Commission of Immigration and Housing for the improvement of camp sanitation. The results are not measurable in dollars and cents alone. Proper conditions about the woods camps not only make for better men, but better service, and, in our judgment, the work which has been carried on by your Commission has been a distinct help not only to the employee but to the employer.

II. PROGRESS IN ADMINISTRATION OF THE LAW.

The successful carrying out of the spirit as well as the letter of the law has necessitated not only insistent enforcement but wise administration and a thorough understanding of the problems to be dealt with.

Up to August, 1915, when authority for enforcement was delegated to the Commission of Immigration and Housing, the camp department was able to use only persuasion to secure results. But even under this handicap of lack of power, encouraging progress was made. So that by the time authority for enforcement was actually granted to the Commission, many improvements had already been started and sufficient co-operation obtained to make that authority necessary only as the last resort.

Inspection was made difficult at first because of a lack of record either of the location or of the number of the camps in the State. The inspectors had to simply search them out, using every available means



A 12 x 14 tent occupied by eleven men. A common condition in uninspected labor camps.

of inquiry to aid them. Year by year, however, the Commission has added to its camp list until today there is on file practically a complete record of permanent camps, and this is a great aid to inspection.

The Commission has steadily gained more accurate knowledge of the seasons in which permanent and temporary camps are open, and inspection became adjusted to the time when camps are in operation. This was a big asset in a State as large and as varied in its industries as California.

Location and inspection of camps of a temporary nature is still one of the chief difficulties of the camp department. Maintenance of sanitary conditions in temporary camps has depended to a large degree on

the alertness of the camp department in ferreting out their location in the beginning rather than the end of the season, for to reach a camp only to find that it is to close in a few days is wasted effort. It is futile to insist upon compliance with the law when the camp itself is to be demolished in a few days.

While constant inspection and reinspection are absolutely imperative, other methods of reaching camp operators have aided in the effective administration of the act. The widespread distribution of the "Advisory Pamphlet on Camp Sanitation and Housing" has made it possible for camp operators to understand more clearly what was expected by the Commission. An elaborate exhibit of good camp housing was prepared and brought before the public. The Commission's inspectors



Wood floors, half walls and the presence of a stove make these tents extremely comfortable in any weather. A common type of camp today.

often hold meetings with employers, singly or in groups, to discuss the requirements of the act and to advise on the specific needs for the coming season. This has brought about mutual understanding and interest in providing the best possible accommodations.

While the Commission has always preferred the policy of persuasion to that of compulsion, it has become necessary at times to resort to the latter method. This policy has been sanctioned by the act itself which was amended in 1921 so as to give the Commission the right to enter upon property for inspection purposes. The law further gives the Commission's officers or agents the authority of sheriffs and other peace officers when it becomes necessary to secure enforcement of the act.

III. PROGRESS IN COOPERATION.

Successful enforcement of a law depends largely upon the extent of intelligent interest displayed by all parties concerned. In no phase of its work has the camp sanitation department made more marked progress than in the cooperation secured from employers and employees.

The Commission has always believed that the question of improving living conditions in labor camps was a question of friendly and interested cooperation with camp operators as well as the gradual education of the State in standards of camp housing and camp sanitation.

The nine years of work in this field have completely justified this belief. With labor camps improved almost beyond belief, with 12,570 camp inspections to its credit, the Commission has caused just 52 arrests for failure to cooperate in improving the camp—a shade over four-tenths of one per cent of the number of inspections. It is interesting to note here that, although these cases are tried in local courts, only two out of the 52 offenders were found “not guilty.”

It is the spirit in which employers have fallen in with the Commission's plans that is largely responsible for the numerous model camps which exist today—camps far in advance of the law's requirement—which would have seemed extravagant dreams in 1914.

It is not entirely surprising that camp operators had given but little attention to decent quarters for their workers prior to 1913. There were no standards for the housing of laborers, no one really knew what comforts were due them; and men came and went, carrying their blankets on their backs, taking their chances on finding something that might be termed “housing shelter” and a place in which they could be fed. For the rest, anything would do, even if it were nothing. Complaints from the workers could be of little avail for there was no organization to which appeal could be made, no law to protect them.

The first efforts of the commission, therefore, had to be educational in character. Old prejudices, old habits of thought had to be broken down before a new practice could be initiated. Employers had to be persuaded not only that the improvements sought were necessary to the health and general well-being of the workers, but that good camp conditions meant a more contented, more stable and more efficient labor supply.

While recalcitrant employers were often encountered, while many prejudiced operators considered the new demands unreasonable or visionary, it is to the credit of the large number of them that they have readily adapted themselves to the new order. They have complied with the requests of the camp inspectors, have followed the instructions set forth in the advisory pamphlets issued by the Commission, and have continually sought advice regarding better ways of maintaining and improving their camps. The following statement made to the Director of Camp Sanitation by the general manager of one of the largest lumber concerns operating in California best illustrates the attitude of employers toward the new standards:

The education I received in the matter of good labor camps was invaluable to me and to my company. When my company first came to California, to operate labor camps in the lumber district, I was very antagonistic to all the so-called “California Social Laws,” but I have learned that this legislation is for the benefit of the employer as well as the employee, and I'm for it.

Ignorance and neglect on the part of the laborers employed also had to be dealt with. The abuse of model equipment installed meant discouragement for the operator and made it more difficult for the Commission to continue its insistence on these improvements. Placards of "Sanitary Rules" printed in different languages have been posted by the Commission in all labor camps, so that foreign as well as native-born workers might know that the State is definitely interested in their welfare and that responsibility for decent standards rests with them as well as with their employer and the Commission.

And the employes have been quick to appreciate well kept quarters. Now that they are familiar with the work of the Commission's camp department, they constantly report insanitary conditions through the Commission's bureau of complaints, and it is upon these reports that the Commission depends in locating certain bad camps which still continue to exist, or those of a temporary nature which it had been impossible to locate.

IV. FROM OLD CAMPS TO NEW.

Whatever else may have been accomplished in the field of camp inspection, the final test of the work lies, of course, in the improvement of the camps themselves. For, no matter how excellent the progress in legislation, no matter how wise the administration of the law or how thorough the cooperation between the Commission and the employers of labor, if the camps themselves have not gone ahead, then all else counts for less than nothing.

Literally thrown into the work of camp inspection by the 1913 Wheatland hop-field riot mentioned above, the Commission had to do some very rapid "organizing" in order to meet the new task.

And this new task was a stupendous one. The labor camps of the state were in wretched shape and there was no time to lose. Yet for the first year and a half the Commission of Immigration and Housing had only delegated authority in the work, and, even when the legislature of 1915 officially confirmed this authority, appropriation for the work was very small, \$5,000 a year for two years, and the whole of the State of California to cover.

That the Commission was able to carry on the work efficiently under these conditions and to obtain the results which it obtained is due, in part, to the splendid cooperation of other agencies which could be of help, particularly the State Board of Health, the Highway Commission, the Industrial Accident Commission and the Industrial Welfare Commission whose agents were able to aid in locating camps and in various other ways while attending to their own specific duties.

In California the work of labor camp inspection is complicated by the fact that there are many different *kinds* of camps. And while, fundamentally, standards are the same for all camps, the problem varies greatly with each industry around which a particular camp has grown up. An inspector who had learned how to bring a permanent lumber camp up to standard would face an entirely new undertaking when he came into a seasonal camp in the apricot district.

These differences in the types of camps have been taken into consideration when presenting a brief outline of the work of the camp department.



The construction camp as it used to be before the Commission's inspectors showed the better way. Torn tents, providing very little protection.

1. Construction Camps.

Certain construction camps were the first to be inspected by the Commission, and it is certain that a description of one of these would be indignantly repudiated by any 1922 operator. He would insist that no camp run by his company would have been in such condition even nine years ago. And yet, practically without exception, all construction camps were bad, consisting of 12 by 14 floorless tents holding as many men as could be crowded into their double deck wooden bunks, and pitched "anywhere" at crazy angles to each other; unscreened, ragged dining tents with garbage dumped around them; no drainage or toilets; bathing facilities unknown; dirt, disorder and rubbish everywhere.



A construction camp of today showing model tents in military rows, the grounds immaculately kept, meeting, in every respect, the requirements of the Commission.



Another view of the old construction camp. Overcrowded sleeping quarters under a leaky roof. Construction camps were the first to be improved by the Commission.



A true bird's-eye view of a modern construction camp, photographed from the air. Showing the result of the state's policy of sanitation.

Nine years have passed and we have the 1922 construction camps with floored sleeping tents set in military rows, each containing steel beds with comfortable mattresses, each equipped with a stove; screened dining quarters; covered garbage containers; ample toilet and bathing facilities; and special attendants to keep the camp clean and in good repair.

And the sentiment of camp operators toward the new order is often expressed in some such terms as appear in this paragraph in a letter from a firm which maintains construction camps:

We are pleased to state that we have found from an economic standpoint that we have been fully repaid for any money we have spent in the way of increasing sanitation and equipment of our camps for the reason that more efficient work and better results have been obtained from our crews on account of being satisfied with the treatment given them, also we have found during times of labor shortage, that we were able to hire more men than others who had not provided suitable accommodations for their laborers.

2. Lumber Camps.

When the Commission's inspectors went, in 1914, into the lumber district they were told of the "model camp of Humboldt County" which, so gossip went, was run by a "nut" who had built a bath for his men. This, to the best knowledge of the Commission, was the only bath in the lumber camps of that period.

In 1922 there was not a lumber camp of any importance in the entire state which did not have adequate bathing facilities. Other improvements kept pace with this. Cesspools and septic tanks had taken the place of drainage into the creek or over the bank; flush type toilets had been installed in many camps in place of insanitary privies or the lack of all facilities; smaller sleeping cabins are taking the place of the crowded bunkhouses of the redwood districts and the shabby, ragged tents of the pine woods.

In sleeping quarters the greatest improvement has come in the passing of the itinerant "blanket stiff." Many camps no longer permit men to carry their own blankets into camp. Instead, clean bedding, including sheets, is provided by the operator and usually a small monthly charge is made for this.

The readiness with which the work of improvement gathers momentum until many things are provided which are not prescribed by law, is well illustrated in the enthusiastic letter from a lumber company, part of which is here given. In it is described what the Commission calls a "model camp"—one which has gone beyond the legal requirements.

All camps have new cabins with the exception of cabins in one camp which were repaired, they are painted white inside and out, wooden boxes put in and a clothes locker for each man so that he may lock up any personal effects. A cabin service with our new beds, which consist of mattresses, three army blankets, sheets, pillows and a canvas covering long enough to fold under the mattress, was started and a camp man makes up the beds, sweeps out the cabins, fills the wood boxes with cut up fine wood, replenishes fuel for the lamps in the camps where electricity is not yet installed and does his share of sanitary work around the camp.

Flush toilets are scrubbed out each day with lye and bath houses are placed amongst the cabins with hot and cold running water, which also receive their share of lye.

All kitchen drains run into a cesspool which resembles a septic tank and the overflow is carried off by filtering through a gravel pit.

Tin cans and rubbish from the kitchen and camp are carried away from the camp to a hole where they are burned, so I'm afraid that a sanitary notice from you will be a small one if any at all.

The cook houses have all been remodeled and painted white, it certainly makes quite a difference in the looks.

Our cooks are absolutely the best that we can obtain and the results have well repaid the selection and differences in salaries. To further improve our service we keep a relief cook who not only gives the regular cooks a chance to rest up and break away but also furnishes the camp with a change in cooking.

We started one thing and I'm sure I don't know where it will stop. A school and family houses down on the flat in the center of the three camps. We faced a problem—that of getting the few children to school. So we decided to build our own school building and hire the teacher. With that news out people began to come into camp and were willing to live in any kind of a shack as this was something new, a school and a free home in the woods.



A lumber camp now under construction showing the small cabin type which the Commission evolved after thorough investigation. Each cabin houses three men.

We put up the school building and combined a social hall along with it. It is arranged with a portable partition in the center of the building so that when dances and shows are held there is room for all. Then we decided on a standard family house of four rooms with running water, placed far enough apart so that there is privacy and plenty of room for gardens. The demand was great and this is the system we now use; a family man comes up to work in the woods, he naturally asks for a house and his name is taken. If he makes good on his job and is of the type that would be a benefit to the community, his request is granted after a fair trial to all concerned.

From what you saw on your last trip here, I hope that you are satisfied with the information that I have given you in this letter and that you will put it over big for the sake of newer ideas in the future.

When the Commission's inspectors went into Humboldt County nine years ago they were looked upon as crazy men and their suggestions were openly called extravagant dreams. Yet the above letter describes but one of the scores of these dreams which have come true even beyond the expectations of these same inspectors.

3. Mining—Cement—Oil.

Mining camps of the earlier days were neither comfortable nor well constructed in spite of the fact that they were permanent in character and just the type of camp to which men with families would be attracted by proper housing features.

Today, although there are few mines in operation, the rating of the mining camps is "good," and the manager of several large mines writes, in part—

Our efforts to maintain our mining camps in sanitary condition have resulted in our suffering less from the present labor shortage and inefficiency of labor than has been the case with other companies operating in this vicinity where the conditions, though fairly good, have not been quite as good as in our camps.



A better view of the three-men cabin. These cabins have taken the place, in many camps, of the big, crowded bunkhouses against which the Commission has been fighting since 1913.

This has been true of all our mines, but the effect is most marked in our main mine, where in addition to good sanitary conditions, we have installed what we call a "Social Hall" which provides a pleasant reading room, billiard hall, dance hall and moving picture show for our employees.

In several of the mining camps, men have the choice of renting cabins with bedding or of taking their own blankets into a well ventilated bunkhouse. One mining camp is now planning to put in a complete sewer system.

Upon advice of the Commission, living quarters in cement quarries in the state have been practically rebuilt and here, also, a large plant has put in a sewer system.

Oil camps of today are, on the whole, rated highest of all on the records of the Commission. Well built houses, neat, clean camp grounds, modern plumbing conveniences, characterize these camps, whose owners recognize the value of all this to themselves, of which one oil company writes:

It can be said that the improved camp conditions not only attract better workmen, but serve to raise the standard of the workman.

Progress over the oil camps of 1914 has been rapid and very thorough, and here the Commission has had the most wholehearted cooperation from the start. It still faces, however, the problem of inducing oil camp operators to provide bedding for their employes.

4. Railroad Camps.

In no branch of camp inspection have better results been achieved than in the construction and maintenance of railroad section camps.

Each railroad maintains section crews stationed ten miles apart and their "homes" in former years often consisted of shacks made of rotten boards and tin cans, or, where portable camps had to be maintained discarded cars were used filled with double deck wooden bunks.

Working with the Commission, the railroads have evolved types of section houses best suited to the needs of their men and the last years have witnessed the building of many of these. The Santa Fe Railroad,



The railroad section houses used to be a menace to health and decency. This shows an excellent type of houses recently developed.

for example, has just completed 128 new and model section houses; the Southern Pacific, 252; the Western Pacific, 5; and the Northwestern Pacific, 2.

The work of improvement here is tied up with tremendous outlay of money and the Commission, realizing this, has been content to go only "so fast and no faster" so long as a steady improvement is maintained. Double deck bunks are going out of use and are being supplanted by steel beds, new cars are being used in place of the dilapidated ones, and the Commission has been thoroughly satisfied with the progress made. As for the attitude of the railroads toward the work of improvement, it leaves nothing to be desired, and the following is a typical view:

In labor camps care is exercised in maintaining proper sanitation and living accommodations. Where extra gangs are employed and educational instruction is not otherwise obtainable, the company maintains portable schools where without cost the children of employes are afforded opportunity to obtain an education in the elementary branches of English.

This policy seems not only dictated by humanity but it has proven of economic value.

5. Agricultural Camps.

That ranch managers recognize the value of good camps for their help is seen from letters such as the following:

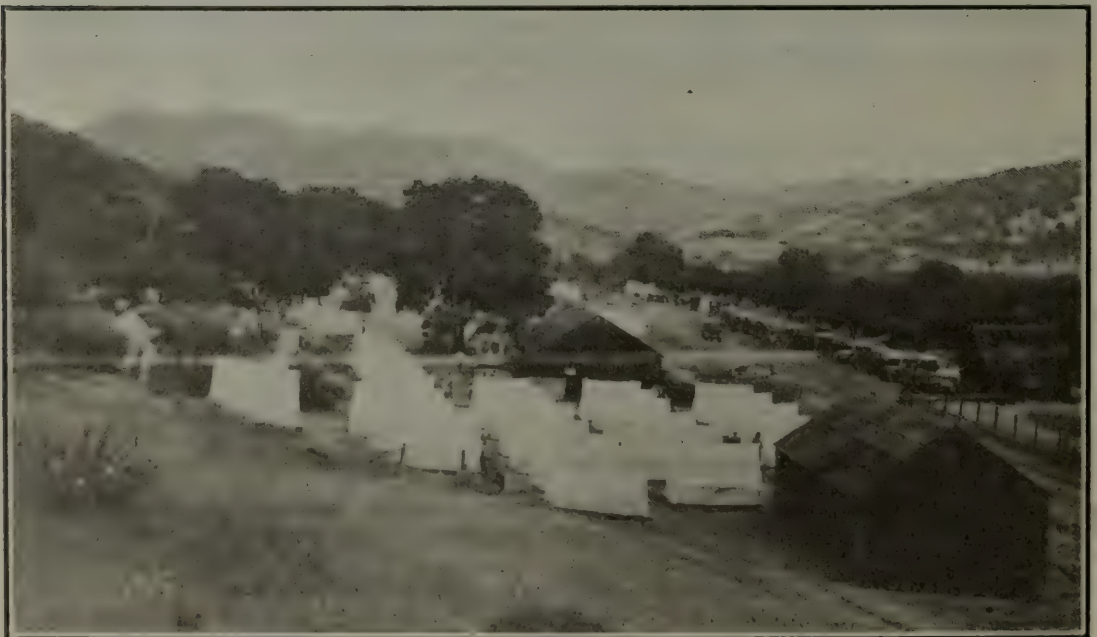
Since the following out of the plan of camp sanitation as outlined by your inspector, we have been able to keep on our ranch a better class of men than we formerly employed. This is especially true during harvest time as our camp attracts a better class of men than those camps which are of a temporary nature.

During the last year we have had no sickness on the ranch which is doubtless one of the benefits derived from better sanitation.

Ranch camps include several distinct types, depending upon the crop grown, and only the principal ones are mentioned here.



Ranch camps have presented one of the gravest problems. This is the type of sleeping place often found in uninspected camps.



Yet the ranch camp can be both clean and comfortable. This is one of the many which the Commission's standards have helped to create.

(a) Citrus.

The model camps for laborers in many of the citrus districts of southern California had their beginning in the El Monte experiment where, at the suggestion of Dr. Pomeroy, county health officer, Mexican laborers who lived on the banks of a "wash" in shabby shacks were moved to a better location where a model little settlement had been built. The Commission was called upon to help with the planning of construction and sanitation, and so excellent did it find the plan that it used it as an example to interest the citrus communities in constructing similar "towns" for workers—mostly Mexicans—who were living in shacks made of brush, weeds and tin cans reinforced by an occasional piece of discarded lumber.



A citrus camp in Southern California before the Commission had had an opportunity to show the better way. There are still camps of this type which must be eradicated.



A citrus camp for Mexican laborers in a city of Southern California. Another example of commendable City Planning.

The joy which these workers take in their new homes is a revelation to the skeptics who have held that "anything is good enough for Mexicans." Model citrus camps are now in existence in many points in Ventura, Los Angeles, San Bernardino, Riverside, Orange and San Diego counties.

(b) Beets.

A big problem was encountered here. Mexican laborers are brought in great numbers to work in the beet fields and sugar factories and, until recently, these have been housed indiscriminately, with no thought of order and little thought of sanitation.

After consultation and planning with the Commission the principal beet sugar companies agreed to erect a number of adobe houses and proper tents for temporary camps.

Here, too, the problem is that of a great outlay of money, for the working force is very large. Nevertheless, a company in the Salinas Valley has recently put up complete frame houses for its workers in every one of its forty-five camps and has provided up-to-date bathing and toilet facilities. But much still remains to be done, and the Commission is now working on the next step to be taken here.



The cotton camps of Imperial Valley as they still are in some localities, showing the need for unceasing work on the part of the inspectors.

(c) Cotton.

Cotton is grown in the Imperial Valley and here the job of camp improvements becomes inextricably mixed with the vicious practice of tenant farming. Men who lease a ranch for a year or two see no reason for spending money on housing accommodations for their help, while the owners, residing hundreds of miles away, can feel no responsibility in the matter. While, when the land owner himself conducts his camp, the work of the Commission is complicated by the attitude described in this letter:

Many of the Imperial Valley farmers came into the valley without a cent, developed their own land, lived on the desert in ramada houses or tents and without any of the facilities and comforts which are more commonly now enjoyed. It is no wonder that these pioneers have found it hard to see why ordinary cotton pickers should be furnished with accommodations better than they themselves enjoyed for a long time.

Yet it is in places like the Imperial Valley that housing plays the greatest part in the attitude of the workers. The same letter goes on to say:

It has been our policy to furnish sanitary living conditions in our labor camps. During the past summer there was a labor shortage in the Imperial Valley. While many other farmers were unable to promptly handle their crops, we scarcely felt the shortage at all.

We have found that every cent expended so far has been amply justified. We propose to continue along the same lines and would be glad of your suggestions and cooperation.

Knowing the value of persistent education, the Commission will continue hammering at the cotton camps, even though results come much more slowly than in other industries.



A different type of cotton camp in Imperial Valley, showing the type of structure best adapted to the heat of the summers.

(d) Apricots, Cherries, Peaches, Grapes.

Here the task of the Commission was, often, not to improve camps but to create them. And therefore the maximum of tact and judgment had to be used in convincing ranch operators that compliance with the law would also mean real benefits to themselves.

The seasons of the various fruits are so short that ranchers thought it useless to provide any sort of comforts or even shelter. In their eyes "it didn't pay." To overcome this difficulty the Commission has devised the *Community Camp* which gives several ranchers the opportunity to cooperate in housing their summer crews, and which is made up of tent houses so constructed that they can be easily taken apart and stowed away for the winter. Taking the place of the old method of throwing down old sweat boxes under the trees and expecting the workers to be satisfied—this community camp has marked a big step in good housing.

(e) Hops.

In the light of the oft-mentioned Wheatland hop fields riot which gave the state an inkling of how bad labor camps can be, the conditions in the 1922 hop camps have been a source of particular pleasure to the Commission.



A model Community Camp, planned by the Commission to take care of the needs of several growers.



The hop fields of 1913 offered shelter such as this in the heat and dust of summer. Many complaints were made, in those days, of the spirit of discontent among the hop pickers.

The hop ranch referred to above was, in 1913, a combination of torn tents, sleeping accommodations on the ground under the open sky, and absolute lack of means for garbage disposal, toilets wholly inadequate in number and in unspeakably filthy condition, uncovered, muddy, polluted wells and no facilities for bathing although hops are gathered in the heat of summer. Nor was this ranch the exception.

Today hop ranches offer all the required comforts, and operators of camps have been ready to cooperate at every point. *It is worthy of note that no tendencies toward any "riots" now appear among the men employed.*

(f) Rice.

The Commission's wholehearted attitude of give-and-take which has made its task of labor camp inspection so rich in firmly grounded results was shown in the case of the rice camps of 1920-1922.

Two years before this, the rice men were rich. And the Commission held them very strictly to the observance of the law. Some fine results were obtained and a number of splendid new camps came into being.



Before the bad years of 1920-1922 struck the rice growers, the Commission was able to supervise the erection of many camps such as this in the rice district.

But 1920 and 1921 were failures and many ranchers were in desperate straits. The Commission decided that it could not hold operators to the building of new camps or even to the structural improvements of camps already existing. The letter of the law had to give way to the spirit, and operators were considered as doing their duty if they kept their camps clean. As soon as conditions improve, the rice fields will be given special attention. Here, too, the vicious tenant farmer problem complicates the work.

(g) The Delta District.

The Delta District is the sore spot of the state in the matter of labor camps. Here the laboring population is 95 to 99 per cent foreign-born and American standards of living have penetrated but little or not at all. The atmosphere of the section is entirely foreign and the Commission's camp inspectors are forced to readjust their methods of approach many times each day, as they talk with Hindu, Chinese, Japanese, Italian, Portuguese, and American operators, each with his own particular standard of living and sanitation.



A semi-permanent settlement of migratory laborers who come home to these dwellings from the day's work. Conditions such as these are rapidly disappearing, but there is still a big field for inspection.



Where Camp Sanitation overlaps City Planning. A cannery camp showing modern cottages for housing the workers. One of the results of the state's labor camp policy.

To carry out the provisions of the law, two camp inspectors have been kept in this district just before and during asparagus cutting time. Here lack of funds is not a usual factor, for the land is the richest imaginable. As the result of concentrated effort, several hundred camps have been rebuilt and new camps were constructed by canneries on the islands in the district. But the problem here will always call for the strictest vigilance and reinspections will have to be made continually if the section is not to become a menace to the state.

This, in brief, is the story of actual camp improvements in California. In all, there have been 12,570 inspections by the Commission, 1446 of which were reinspections. The population of the inspected



That workers will produce more and better work when living under conditions such as these has always been the theory of the Commission. A model camp laid out with the Commission's help.

camps was 465,838 men, women and children—almost half a million persons whose living conditions were improved because of the far-sighted policy of the state.

As early as 1915, when the work of the Commission was still in its very beginning, Senator Johnson, then Governor of California, said in his message to the legislature, speaking of the Commission:

In one direction alone it has accomplished results that, had it done nothing else, would have justified its creation, and justified many times the expenditures. The labor camps of the State of California were in many instances unfit for human habitation. The Commission of Immigration and Housing undertook a systematic inspection of these camps. Hundreds of them it has cleaned up and rendered sanitary. For more than 60,000 human beings the Commission has provided better and more sanitary places in which to live, and for this great work; so well performed, the Commission has the thanks not only of those who were unable to help themselves and were benefited, but of the State at large.

Since then the results achieved have been multiplied many times over, and the 60,000 of which Senator Johnson speaks has grown to nearly 500,000.

With more and more camps being located, with new territory constantly opening up in the development of California, with new interest being shown in building of all sorts, the Commission's camp department has had, in 1922, even more work than in earlier years. But much of the disheartening, uphill work of making clear the conceptions underlying the task has already been done and the department is now free to devote practically all of its time to the definite problems of still further improving its standards, of building new camps, and improving and maintaining camps already existing.



Cheerful, airy and light—built in accordance with the suggestions of the advisory Pamphlet on Camp Sanitation and Housing.



The Commission planned the kitchen for the big camp with careful thought for the comfort and welfare of all concerned, the camp laborers as well as the cooks.

LABOR CAMP STATISTICS.

Showing Number and Population of Camps Inspected and Reinspected from April, 1914, to November 1, 1922.

	Inspected	Reinspected	Population
April to November, 1914-----	867	587	36,846
November, 1914, to June 30, 1915-----	107	8	4,953
July 1, 1915, to January 1, 1916-----	663	73	40,441
January 1, 1916, to January 1, 1917-----	598	179	38,820
January 1, 1917, to January 1, 1918-----	1,035	112	44,378
January 1, 1918, to January 1, 1919-----	969	28	42,603
January 1, 1919, to January 1, 1920-----	1,556	157	53,408
January 1, 1920, to January 1, 1921-----	2,022	153	73,458
January 1, 1921, to January 1, 1922-----	1,597	98	51,305
January 1, 1922, to November 1, 1922-----	1,710	51	79,626

Totals -----	11,124	1,446	465,838
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Total number of camps inspected-----	11,124
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Total number of camps reinspected-----	1,446
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Total -----	12,570
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Average number camps inspected each month, April, 1914, to December, 1921----	117
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Average number camps inspected ten months, 1922-----	176
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Report of Camp Inspections from January 1, 1922, to November 1, 1922.

ORIGINAL

Total number of good camps-----	628
Total number of fair camps-----	934
Total number of bad camps-----	148
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Total number of camps inspected-----	1,710
Total population of camps inspected-----	79,626
Total number of women residing in camps-----	10,518
Total number of children residing in camps-----	11,972

REINSPECTION

Camps brought from bad to good on reinspection-----	7
Camps brought from bad to fair on reinspection-----	16
Camps showing no improvement on reinspection-----	9
Camps brought from fair to good on reinspection-----	9
Camps showing no improvement on reinspection-----	7
Camps that went from fair to bad on reinspection-----	2
Camps that went from good to bad on reinspection-----	0
Camps that went from good to fair on reinspection-----	1
Camps that were good on original inspection, where inspector recommended added facilities, on reinspection all recom- mendations had been complied with-----	0
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Total number of reinspections-----	51

Table Showing Various Nationalities Employed in Labor Camps From January 1, 1922, to November 1, 1922.

Americans -----	49,381
Mexicans -----	5,538
Italians -----	3,568
Japanese -----	2,652
Chinese -----	1,765
Spanish -----	1,442
Portuguese -----	1,404
Scandinavians -----	1,403
Slavonians -----	783
Hindus -----	645
Greeks -----	383
Filipinos -----	315
Germans -----	230
Irish -----	225
Swiss -----	152
Finns -----	125
French -----	80
Armenians -----	78
Austrians -----	67
English -----	60
Mohammedans -----	46
Bulgarians -----	20
Scotch -----	14
Dutch -----	9
Turks -----	6
Serbians -----	6
Arabians -----	3
Canadians -----	3
Bohemians -----	2
<hr/>	
Total -----	70,714
American born -----	49,381
Foreign born -----	21,333
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Total -----	70,714
Population of camps where data on nationalities was not available-----	8,912
Number of camps where data on nationalities was not available-----	103

Number of Camps Inspected in Each County January 1 to November 1, 1922.

County	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.
Alameda		1						1	1	1
Alpine										
Amador	2									
Butte	1						7	2		21
Calaveras										
Colusa					4				4	29
Contra Costa	2	12	1	2		3				
Del Norte										
El Dorado					5					
Fresno			25	29		2	15	38	52	14
Glenn									14	31
Humboldt										
Imperial		2	5			70				
Inyo				6						
Kern	1	5	107	1		10				
Kings						52				
Lake										
Lassen								9		
Los Angeles	9	11	13			2	5			2
Madera				1	4				2	
Marin					1					
Mariposa					3	4				
Mendocino	19			2	13					
Merced				20	1	12		32		
Modoc								4		
Mono				2						
Monterey			1		22					
Napa										
Nevada								1		
Orange	2		23							
Placer							1		1	
Plumas							3	33		
Riverside	1	12	10			1	10			
Sacramento	1	24		99	80			34		
San Benito	2									
San Bernardino		6		3		6	5			5
San Diego			1							
San Francisco										
San Joaquin	63	44		3	3	1	3			
San Luis Obispo			1							1
San Mateo					1			1		
Santa Barbara		1		15						1
Santa Clara		1			1	1				
Santa Cruz	3		3							
Shasta							1			
Sierra								5		
Siskiyou							7			
Solano				13	44	46			3	
Sonoma				4						
Stanislaus		1		1						
Sutter					4		5	73		21
Tehama										
Trinity										
Tulare	1	1				4				
Tuolumne			2	2			10			
Ventura			3				50			
Yolo	1				49	12	1	10	15	2
Yuba						1		13		
Totals	108	121	195	203	235	228	124	256	92	148

BUREAU OF COMPLAINTS.

The work of the Bureau of Complaints has been, from the start, a most vital part of the work of the Commission of Immigration and Housing. The purpose of the Commission, as expressed in its Creating Act, was clear—to protect and aid immigrants in California. But there was needed a broad and rational interpretation of this purpose and a sane and practical program for carrying it out, so that the newly created Commission might prove a really live institution.

“From the Immigrants Themselves.”

The Commission was going out into a virgin field and there were no precedents to guide its work. The mass of statistical data, the lengthy reports, the many books on immigration into the United States, shed little light on the question of how to help an immigrant in California to become a good American.

So the Commission laid aside books and reports and opened its Bureau of Complaints.

“Not to theorize concerning the problems and difficulties met with by newly arrived immigrants, but to find out, from the immigrants themselves, what these facts and problems are.” The Commission cheerfully pleads guilty to having used this phrase again and again and again, in its reports, in its letters, in talks made by members, by its staff—giving it always as the starting point for its work with and for the immigrants. This “finding out” the Commission hoped would come through the Bureau of Complaints to which perplexed or wronged immigrants would come for advice and help. And, while this advice and help were given to them, the Commission would learn “from the immigrants themselves,” the nature of the difficulties and the handicaps with which they were obliged to cope. Today, after nine years of experience, the Commission feels more certain than ever of the soundness of this initial theory.

Having opened this bureau, the Commission was not content to await the normal slow-growing response. Instead, it went out definitely in search of trouble. Huge posters printed in twelve languages, one of which is reproduced here, announced the opening of the Commission’s office and invited all who needed help or information to come in person or to write. The foreign press of the state eagerly undertook to do its part in spreading the news; thousands of cards, in English and in the prevailing foreign languages, were printed and distributed.

The response was very great from the start; countless grievances had been borne in silence or in futile complaining for long periods, and the opportunity to secure real and lasting aid from *their own* Commission was eagerly grasped.

The Difficulties of Assimilation.

Although the surveys and other research work preliminary to the creation of the Commission indicated that the assimilation of the average foreign-born, who is left to his own devices, is an extremely slow, painful and often misdirected process, it remained for the Bureau of Complaints to discover just how unsatisfactory is the haphazard plan of letting the foreign-born shift for himself.

For years the immigrant might go about his work in one of our cities, might walk its streets, ride in its street cars, buy in its shops and mingle everywhere with men and women of other countries of the Old World and with native-born Americans. Theoretically, all these years, he is becoming Americanized. Theoretically, he is learning the language of America which he hears daily. Theoretically, he is adopting American business ways, is finding new and better opportunities for work, is learning something about wise investments. At the end of several years, following this theoretical progress, he has become thoroughly "fused" and "assimilated," has found his work and, thoroughly contented, has become a definite asset to his community.

It is true that many immigrants, through a fortunate combination of circumstance and native ability, follow this happy program. But the fate of the greater number is quite different.

These latter, in the space of several years, learn neither the language nor the ways of America. They still shop with their forefinger doing full duty as interpreter. They still work where chance has placed them upon their arrival or where a gang boss, scrupulous or otherwise, has chosen to place them. They have a fear of banks and their investments consist of slipping their earnings under a loose board in the kitchen floor until such time as a land company, honest or otherwise, trades upon the immigrants' almost universal passion for land-ownership and relieves them of the pile. They are neither happy nor contented; they are as alien to America as on the day they left their native shores, and they are not an asset to their community.

Why is the way so difficult? Why is America—and California—not reaping the full benefit which should come from thousands of men and women who have chosen this country as the best possible home in the world and who, in their own land, were probably wide-awake and progressive—else they would have had neither the courage nor the means to come to the other side of the world.

In nine years, ending October 31, 1922, the Commission, through its Bureau of Complaints, has handled 38,023 complaints and applications. A list of these complaints and applications forms a true list of the outstanding difficulties with which the immigrant must cope. And this record shows that a man's first years in a new country are hard years at best; that the habits of life which were his in his own land can not change with the mere fact of his having crossed the ocean; that he can not learn to talk to us overnight, and, not being able to talk to us, he finds the very act of getting through the day a task of which the average native-born has not the slightest idea.

Fraud and the Immigrant.

Not knowing our language, the immigrant is always afraid of doing the wrong thing, until timidity becomes second nature, a timidity which he often tries to hide beneath excessive ease of manner. Unable to speak or to understand what is spoken, he has little chance to grow familiar with the very simplest customs and habits which are different from his own. Therefore he is forever making mistakes, which increases his discomfort. Ignorant of the ways and means of obtaining work, he clings to whatever job he was able to get at the start; yet when that job brings no advancement he grows sullen and dissatisfied. When he falls into this mood he jumps at any chance to better his condition and is grateful for any friendliness shown him. Under these conditions it is not difficult to "fleece" him and the various brands of "sharks", many of them of the same nationality as their victims, reap a rich harvest.

The interest of the state in this condition rests on much more than the desire to secure justice for the injured immigrant, for any fraud, no matter upon whom it is practiced, undermines something of the law and order of the community in which it takes place.

To help solve the immigrants' problems is the task of the Bureau of Complaints; and the work of this bureau falls naturally into three distinct parts, each part functioning toward the same end.

The Bureau as Adjustor.

First of all, the Bureau attends to the specific complaint or application at hand, endeavoring, as quickly and thoroughly as possible, to set at ease the troubled mind of the applicant. If an instance of fraud is reported, immediate steps are taken to untangle the case, to determine where the responsibility belongs and to obtain justice for the injured.

It is here, in its capacity of adjustor of difficulties, that the Commission has its greatest opportunity, which it uses to the utmost, to cooperate with other existing agencies, public and private.

In the act which created the Commission the words "cooperate" and "cooperation" occur six distinct times. Upon close study of the act these words are perceived to stand as definite safeguards against that great danger of any public work—duplication of effort. "The Commission shall * * * have power * * * to cooperate with the state employment bureaus. * * *" "The Commission shall further cooperate with the Superintendent of Public Instruction, * * *" etc., etc., etc. Whenever an agency exists whose work can be made to include the solving of the problem, the Commission is ready to slip that problem into the already adjusted machinery of that agency. Under the present system, whenever the complaint is of such a nature that it can be referred to another agency, the Commission becomes the assistant, the cooperator, furnishing what information it can and retaining active interest in the case until the applicant receives his full measure of justice. In addition to the economy and efficiency of handling the various cases in this manner, there is also a gain in the trust and confidence on the part of the immigrant as he realizes that it is not merely one isolated office which stands ready to help him, but that there are friendliness and assistance on every side.

It is because of this widespread cooperation that the Commission, with its more than limited staff, has been able to handle these 38,023 complaints and applications, furnishing, in the case of every worthy applicant, the indispensable human touch and encouragement, holding itself responsible for the success of each transaction, yet not becoming tied up in the impossible task of trying to solve all the problems alone.

To the immigrant, this side of the bureau's work is proof of the state's interest in his welfare, and this often means a completely new outlook upon America and California or, rather, a *renewal* of the outlook which was his when he first planned his great trip, and which subsequent events too often change and warp.



The realization that the State is interested in their welfare often changes entirely the attitude of a discouraged immigrant. The Commission's signs printed in twelve different languages have been instrumental in bringing thousands of complaints and applications to its offices.

In this connection may be related an incident which took place in the Russian settlement of San Francisco when an employe of the Commission who spoke their language was sent to talk to the Russians on the question of school attendance. She timed her visit to the beginning of their weekly gathering in their meeting house, and began her talk with the statement that she had come as a representative of the state.

Instantly there arose a general delighted murmur and, all over the hall, heads nodded vigorous approval.

The speaker was astonished for she had expected, at best, a tolerant indifference which would grow colder and colder as the object of her

visit was stated. She hesitated, and this pause gave a big, bearded Russian a chance to rise and speak.

"The state has sent her," he said to his people. "See, we were too impatient when we expected the state to send someone when first we came."

A question on the part of the visitor brought out the fact that these immigrants, leaving their home in a body, had discussed the probable nature of the welcome which they would be accorded when they reached their American destination. Failing to receive any welcome whatever, they had lived for years in San Francisco, feeling "not quite at home" because no one had greeted them in their new habitation.

"And think of the state's thoughtfulness," a woman exclaimed, "in sending someone who brought California's greeting in our own tongue."

The circumstance which saves this story from being too much on the sentimental side is the fact that when this agent finally had the opportunity to make known the reason for her visit and requested that more attention be paid to the regularity of the Russian children's school attendance, the response was unbelievably favorable.

Nor is the response of the individual immigrants to the help-giving attitude of the state less whole hearted. The realization that, even without a knowledge of the English language, a man can possess a protection under the law which is equal to that accorded his native-born neighbor paves the way toward good citizenship in a very thorough manner. There was a spectacular case of a Polish immigrant who had lived and worked in California, had fallen into dishonest hands, had been exploited, and had found aid through the office of the Commission. Later he drifted into one of the states of the Middle West and again found himself in great trouble. Immediately he set out to find the office of the Immigration Commission. He was met with blank stares and told that no such organization existed in that state. "At once I started back," he told the Commission's agent in Sacramento. "As far as Truckee I rode, then my money gave out and I walked. I shall not leave California again." The man was put in touch with a reputable employment agency and obtained a steady job, promising the Commission that he would at once begin to attend night school and to work for his citizenship "so as not to be a bother to the state much longer."

The Bureau as Clinic.

Although the work of the Bureau of Complaints in adjusting individual problems is an important one, its work as a clinic is even more significant.

In this capacity the Bureau takes up the work of research, isolating a given problem and determining the circumstances which brought it about. Here the fundamental *causes* of difficulties are sought out.

For example—Tony Monica has lost money which he invested in mining stock of a non-existing mine. The business of getting whatever redress is possible for Tony comes first. But the work of the Bureau does not end there; in fact, the clinic's work begins at this point. How much of the difficulty was due to the fact that Tony could not read the paper which he signed? Was Tony the only sufferer

or are there perhaps scores of others who have not reported their losses? How well do the present laws cover the point in question? What steps can be taken to safeguard others from a like fate?

Or—Otto Nelson brings in a complaint dealing with a fake partnership into which he was persuaded by a wily compatriot who had been in America for many years. Again, the first step on the Commission's part is the task of recovering the money and bringing the guilty one to justice. But, again, the true research begins here. It develops that Otto was met by his "friend" the moment he set foot upon the soil of California, while he was still confused from his journey and so lonely that any man who spoke his own tongue was a true messenger from Heaven. The question immediately arises—is this a widespread practice on the part of "friends"? Also, if it is, can some protection be afforded the newly arriving immigrants at all points of debarkation, and a wholesome and helpful greeting be provided in place of the evil greeting suppressed?

From applications, also, the clinic obtains much material for its study. The numerous questions pertaining to land which were received by the Commission led to the very thorough study of the land question in California, so that inquiries concerning the best lands for any given purpose might be intelligently dealt with. No question can merit more thought and attention than the question of land, for an overwhelming number of immigrants come here for the purpose of fulfilling their inborn desire to own land, which the crowded condition of the native country made impossible.

In this, the research end of its work, the Bureau of Complaints has, from the start, been a very real help in directing the activities of the other departments of the Commission. Some of the most spectacular "clean-ups" on the part of the Department of Labor Camp Inspection took place because of specific complaints against living and working conditions in certain labor camps of the state. Likewise, many housing surveys were made following individual reports on bad housing conditions, these surveys sometimes being instrumental in causing improvements of large housing areas. And the pioneer work of Immigrant Education was turned into certain channels because the study of complaint after complaint pointed to the same great shortcoming—the inability of the foreign-born to speak the language of America.

In making public the results of its findings with regard to the immigrant, the Bureau, in this second capacity, has served to educate the general public in a fuller realization of the entire question of immigration and the meaning of a rational domestic immigration policy which deals with the immigrant after he has arrived in our state.

The Bureau as Law-maker.

The setting straight of individual immigrant tangles is a big task. The study of the causes which brought about these tangles and the quest of possible solutions is bigger still. But the incorporating of practical remedies in the preventive measures of improved legislation is work which carries with it incalculable benefits.

This is the third definite branch of the work of the Bureau of Complaints, and this grows out of the Bureau's own efforts in the line of research and study.

Thus, when the Commission had investigated several hundred complaints against land companies, it determined that the chief trouble lay in the fact that the immigrants, eager to secure land, believed implicitly every word which they read in the newspaper, poster and pamphlet campaign of advertising. It happens that most of the European countries are exceedingly strict in their insistence that advertisements of land adhere absolutely to the facts in the case. Therefore our foreign-born in quest of farm lands did not stop to investigate the truth of the flaming headlines such as "The Greatest Opportunity of a Lifetime" or "The Most Wonderful Farm Lots in the State," which the American has learned to accept for what they are worth. They simply invested, with the natural result. The most effective way to give quick help—in this case—was to make it unlawful to print statements such as the above unless the facts clearly warranted the words used. So the Commission, armed with the evidence gathered through its Bureau of Complaints, laid the case and the suggested solution before the legislature of 1915, and the State Penal Code section 654b, was amended to prohibit exaggerated or misleading statements in advertisements of land.

In a similar way the "Dock zone" law was passed, a law which provides for a zone to be kept clear at docks where immigrants leave their steamers. Entrance to this zone may be had only by special permit or special license. This action was especially necessary when it was thought that the opening of the Panama Canal would give a new route to immigrants bound for California, and it came as the result of the many cases of fraud which had its beginning in the first few moments after the arrival of the immigrants, when all was strange and a fake interpreter, fake charity worker or "friend" seemed indeed a godsend.

Another law in the passing of which the Commission was able to be of help was the amendment to the Penal Code, section 270, which made the father of an illegitimate child responsible for its support. Here, too, the law came as the direct result of the many pathetic stories brought to the Bureau by wronged immigrant girls, and here, too, as in the case of the land fraud law, while being a direct outgrowth of the difficulties cited by the foreign-born, the law brings relief to unnumbered native-born women as well.

Not less noteworthy is the step which the Bureau of Complaints took in 1920 when, after thorough investigation, it disclosed the crooked practices which had grown up around some of the police courts of San Francisco. Here, indeed, was necessity for a thorough revision—for it would take superhuman faith on the part of any newcomer to believe in the sacredness of our laws after being swindled in court.

A complete list of the legislative measures in which the Commission has had a hand is found on another page of this report. A careful study of the list will show how wide is the field into which the problems of the foreign-born have led the Commission.

Legal Aid Societies.

Very early in its existence the Commission realized that there was a crying need for some method whereby the immigrant without means could obtain competent legal advice. Accordingly, some seven years ago, plans were formulated for a Legal Aid Society in San Francisco

which would take care of needy immigrants (as well as needy citizens) whenever legal aid or advice was necessary. This organization has performed and is still performing a very real service and is now receiving help from the Bar Association. A glance at its history will convince the reader that some such means for furnishing information on points of law to all who lack other opportunities to receive it should be provided in every city of the state.

The Bureau of Applications.

Although termed "The Bureau of Complaints," this branch of the Commission's work is, in reality, a Bureau of Complaints and Applications. As a Bureau of Complaints it deals with an injury already received and here the immediate task is remedial in its nature. As a Bureau of Applications it gives information to all who apply for aid in any perplexing problem, and here its task is primarily of the preventive sort.

And, happily, the habit is growing among our foreign-born to find out from the Commission how to avoid mistakes rather than to go to the Commission to have mistakes corrected.

In every one of the Commission's offices there is a register of applications and into this register are entered the inquiries which are brought into the office. This book shows how many times each day the Bureau of Complaints becomes the Bureau of Information, yet here, again, it is a matter of even trade, for information comes into the office even as other information goes out. A page of this register is an illuminating thing indeed.

The ambition inherent in the average immigrant is shown by the great number of inquiries about work. Nor is it alone the men out of work who come to solicit aid in "landing a job." Again and again the Commission is called upon to act as adviser in the securing of work of a higher type than the work in which the applicant is engaged. Often a request comes to help find "the kind of work I did in the old country" or "the kind of work for which I came to America." For, an astonishing number of foreign-born who, in their old home, held positions requiring skill and long training, are here, in California, working as unskilled laborers, unable to rise because of their inability to speak English sufficiently to make known their worth, thus depriving the state of the greater service which they could render if they were placed in their rightful work.

But inquiries do not stop here. There are numerous questions concerning our various laws—laws on labor, on land, on wages, on citizenship, on military service, on city ordinances, on housing, on labor camps. The Commission's agents are expected to furnish help in securing advice on safe investments, on the state's best farm lands, on the most profitable crops, on the best way to educate children. And, sometimes, a bewildered immigrant woman slips in to ask how her half-grown boy, who has learned the language which is still dark to her and has made friends whom she had never seen, can be made to stay at home again in the evenings and be "as he was before."

The Bureau in War Time.

Across the pages of the register which bear the dates of 1917 and 1918 a new word takes first place, the word questionnaire.

The days which followed the registration for the draft were days of a mad rush for the entire force of the Commission. There was much to do in connection with the registration itself—the sending broadcast throughout the state requests to the leaders of foreign-born to assist their countrymen in registering properly, and the keeping in touch with the draft boards in the listing of drafted men who needed immediate instruction in English. But the real work came when registrants began to receive their questionnaires.

Only those who have gone into cantonments and mingled with foreign-born soldiers who did not know our language can have an idea of the number of men who suffered great injustice because they had not filled their questionnaires properly, because they had failed to claim exemption when exemption was their due, or because, not knowing what the questionnaire was for, they paid no attention to it. In its effort to prevent as much of this suffering as possible the Commission crowded its offices far beyond capacity.

Pamphlets.

As part of its campaign of education the Bureau of Complaints has issued for distribution among the immigrants, pamphlets of useful information in Italian, Spanish and Russian. These pamphlets deal with the everyday life of men and women and give information and advice on matters of sanitation, procedure in case of illness, our most obvious laws and ordinances, the duty of becoming a citizen, the process of naturalization, school attendance, etc., etc., etc.



The desire to escape an old age of excessive toil often drives men and women out of their European homes into the promised land of America.

The Question of Attitude.

On the question of the immigrants attitude toward America and Americans there can be little dispute. The very fact of his having preferred America to his native country gives an idea of his admiration and his liking, which characterize the usual *early* feeling of the newcomer toward us. As time goes on, his attitude, in all probability, becomes more or less a reflection of our attitude toward him.

True, it were foolish to argue that every immigrant came here inspired by the highest motives of love of liberty, love of justice and a desire to become a good American citizen and to work for the progress of his adopted land. Many immigrants who are now in America frankly came here to make more money. But, even granting this and not pausing to determine the question whether the desire for economic freedom might not be classed in worthiness with the desire for political freedom, the one great truth remains—The immigrant *chose* America. And, in his eyes, it possesses an excellence which no other country, not even his own, can claim.

It is very different with the attitude of the Americans toward the immigrants. Distrust and ridicule or, at best, condescension and paternalism are, all too often, the atmosphere in which the foreign-born find themselves and to which it is difficult to react with anything but suspicion and sullenness or with timid servility.

The question of *right attitude* is one which, from the start, the Commission recognized as the basis for right dealing with the immigrant and which it has constantly endeavored to promote in the mind of the public. Simply stated, this attitude consists in recognizing that the foreign-born has something to contribute to us as well as something to take from us; in recognizing that, temporarily, the immigrant is at a disadvantage in a new country, and that we must help him lose that disadvantage; and in recognizing that the relation of host and guest must, in a measure, exist until every immigrant is thoroughly and *genuinely* Americanized. And, upon the attitude of host to guest depends, to a very great extent, the usefulness of the newcomer to America.

The Bureau's Work in 1922.

During ten months of the past year, up to November 1, the Commission, through its Bureau of Complaints, has handled 1494 complaints and 1427 applications.

Causes of Complaints, January 1, 1922, to November 1, 1922.

Abuse and threats-----	75	Children :	
Accounts and debts -----	61	Cruelty to -----	4
Attachments -----	6	Failure to provide for-----	1
Baggage lost -----	19	Neglect of -----	4
Bankruptcy -----	1	Duress -----	7
Check and money order, trouble		Embezzlement -----	2
over -----	19	Extortion -----	5
Contracts :		Libel and slander -----	1
Breach of -----	134	Malicious mischief -----	11
Partnerships -----	4	Obtaining money or property by	
Crimes :		false pretense -----	12
Aged parent, neglect of -----	8	Malicious prosecution -----	8
Battery -----	9	Postal laws, violation of -----	1
Blackmail -----	1	Robberies and thefts -----	5
Breach of peace -----	3	Seduction -----	1
Check, fraudulent -----	1	Deportation -----	6
Contribution to delinquency ----	6	Discrimination -----	9

Causes of Complaints, January 1, 1922, to November 1, 1922—Concluded.

Ejections and evictions	3	Divorce	7
Failure to pay judgment	2	Parent and child	5
Fraud and neglect:		General	23
Attorney's	40	Naturalization	2
Business	34	Nuisances	4
Doctor's	5	Officials:	
Employment:		Abuse of authority	13
Agency	38	Neglect of duty	21
Private	5	Overcharge	6
Insurance	6	Passport	4
Interpreter's	2	Personal injuries:	
Land	10	Motor vehicles	45
Stock sales	41	General	11
Tickets	3	Property:	
General	3	Conveyances, deeds, mortgages,	
Hospital	5	leases	8
Immigration	10	Detention of	44
Industrial accidents	127	Destruction of	4
Compensation, trouble over	13	Injury to	10
Insurance	9	Loss of	2
Landlord	20	Taxes	4
Marital and domestic troubles:		Transportation trouble	17
Breach of promise	4	Wage claims	422
Common law marriage	3		
Desertion and non-support	35	Total	1,494

Disposition of Complaints, January 1, 1922, to November 1, 1922.

Advice given:		Property recovered	31
1. Legal	137	Referred to:	
2. Business	2	1. Attorneys	53
3. Miscellaneous	3	2. Charities	5
Assistance given:		3. Health authorities	1
1—Criminal cases:		4. District attorney	32
1. Warrant obtained	2	5. Immigration Commission,	
2. Conviction secured	1	United States	11
3. Release from detention	1	6. Industrial Welfare Commis-	
2—Civil cases:		sion	4
1. Adjustment of probate		7. Legal Aid Society	1
matter	3	8. Naturalization authorities,	
2. Attachment released	1	United States	1
3—Hospital or medical aid		9. Official of private company	6
secured	1	10. Pardon board	2
4—Miscellaneous:		11. Police department	4
1. Money orders and checks		12. Probation officers	5
cashied	3	13. Public defender	17
2. General	3	14. Shipping commissioner	6
Business disagreement adjusted:		15. State compensation fund	16
1. Contract adjusted (including		16. State Corporation Commis-	
debts, accounts, tenancy,		sion	13
etc.)	96	17. Small Claims Court	27
2. Money settlement secured	135	18. Postal authorities, United	
Complaint dismissed:		States	3
1. Dropped by complainant	115	19. Bar association	2
2. Insufficient evidence	31	20. Other officials	5
3. Complaint unfounded	127	21. Juvenile authorities	4
4. Statute of limitations run	1	Wage and labor disputes:	
Defendant not found	7	1. Collections made	110
Defendant warned	12	2. Assistance given	95
Defendant disappeared	40	3. Referred to Labor Bureau	151
Domestic difficulties adjusted	34	Pending complaints	40
Industrial accidents:			
1. Adjustment made	3	Total	1,494
2. Assistance given	11		
3. Referred to Industrial Acci-			
dent Commission	80		

Status of Citizenship of Complainants, January 1, 1922, to November 1, 1922.

Aliens -----	1,131
Declarants -----	116
Citizens -----	130
Unknown -----	117
Total -----	1,494

Nationalities of Complainants, January 1, 1922, to November 1, 1922.

American, South -----	9	Jugo-Slav -----	4
American, Central -----	6	Lett -----	4
Armenian -----	12	Lithuanian -----	3
Australian -----	1	Mexican -----	640
Austrian -----	9	Montenegrin -----	1
Bohemian -----	2	Norwegian -----	8
British -----	8	Persian (Afghan) -----	3
Canadian -----	7	Polish -----	32
Chinese -----	1	Portuguese -----	26
Croatian -----	7	Roumanian -----	6
Cuban -----	1	Russian -----	213
Czecho-Slovak -----	5	Scotch -----	7
Danish -----	1	Serbian -----	7
Dutch and Flemish -----	1	Slavonian -----	17
Filipino -----	5	Spanish -----	91
Finn -----	2	Swedish -----	4
French -----	9	Swiss -----	6
German -----	23	Syrian -----	2
Greek -----	70	Ukrainian -----	3
Hawaiian -----	4	Yiddish -----	8
Hindu -----	1	Tahitian -----	16
Hungarian -----	11	Welsh -----	8
Irish -----	7	Nationalities Unknown -----	5
Italian -----	175		
Japanese -----	2	Total -----	1,494

A FEW TYPICAL COMPLAINT CASES.

The Commission here cites a few concrete examples of the difficulties which the immigrants meet on every step and the methods pursued by the Commission in helping with these difficulties. Some of the cases were chosen because they seem so very trifling until one considers how big the trouble would loom to those who can neither ask questions nor offer a word of explanation.

Land Fraud.

Advertisements in California papers gave much space to a marvelous colonization project on land not far from a large city. It was to be a paradise of small farms, and the idea fired the imagination of a Hungarian, influential in a colony of his own people. The agent was delighted. Would the Hungarian trade his city home? And, since he had found the wonderful chance, would he not pass it on to the other members of the colony? Also, to make the work more efficient, would he not act as subagent?

A few months passed during which men signed away their homes in the city, assumed heavy mortgages, and went happily after the will-o'-the-wisp of the small farm of peace and independence.

Then, the flat announcement by the company—"No funds," which meant no improvements, the chaos of bankruptcy, the foreclosure on mortgages by the original owner of the land. And the panic stricken group searching frantically for redress.

It was a complicated affair. The bureau, in its work of research, had to probe very deep into the relations between the company and certain large corporations which backed it, relations which would not bear the light of day. The bureau, in its work of adjustment, had to bring heavy pressure upon these corporations. But at last justice was secured and deeds were obtained for much of the property.

"Baggage Lost."

It seems a step down to the extremely ridiculous when we take this next case, yet, for some minutes, very real tragedy was upon the band of Mexicans who rushed into the Commission's office for help in forcing the railroad company to deliver their baggage. The complaint was that when a baggage check was presented in the baggage room, the attendants brought out some article which did not belong to the claimant. Every one of the Mexicans claimed to have had the same experience. Not one of them could speak English. A moment's questioning brought out the fact that, upon boarding their train the men had given all their claim checks to one of their number for safe keeping. When they arrived in San Francisco, the checks, very thoroughly shuffled, were distributed indiscriminately. To be sure, all that the Commission had to do in this case was to suggest that all the checks be presented at once, with all the men present to claim their rightful belongings, but one can not help wondering how long this perplexed band would have wandered about the streets looking for help if there were no complaint office to turn to.

Meeting a "Friend."

The less educated newcomers are not the only ones who lay themselves open to fraud immediately upon their arrival. The desire to risk all for the sake of success in the new land is even greater in the more cultured class. And the Swiss student who came to California to enter the State University also met a "friend."

In a few days that friend had ready for him a position at which he might pick up a little English before undertaking his studies. He was to work in a real estate and insurance office at a salary of eighty dollars a month. The little preliminaries were quickly arranged—they consisted of putting up the money he had brought with him, two hundred and fifty dollars, as bond for his honesty in exchange for a paper written in English, the receipt for his money, so he was assured, which he signed.

Events moved very quickly then. He found himself pledged by his own signature to a half share in the company, which included half of its obligations as well. Fortunately he was referred to the Commission. The return of the money was easily accomplished and the Commission kept the young man under its observation until he had learned enough English to know the difference between different brands of "receipts."

Employment Fraud.

An enlightening record is that of an employment fraud which was planned in a careful and elaborate manner by an ingenious individual who designated himself as a corporation and advertised in a Polish paper in Toledo, Ohio, that the company would obtain for laborers pleasant employment at stated wages in California. A questionnaire was mailed

to applicants to be filled out and returned with a money order for a sum equal to one-half of the railroad fare from the place of the applicant's residence to Los Angeles, and upon receipt of the questionnaire and money order, a railroad ticket was to be mailed to the prospective employee. Sixteen complaints were received from people who had not received the tickets. An investigation was at once started and it was found that there was no such employment agency. The individual who had engineered the game could not be found. The matter was turned over to the postal authorities for further action, the uncashed money orders found at the "agency's" address were returned to the senders.

Fake Promoters.

Many residents of a foreign district brought in complaints against promoters who were promising employment to purchasers of shares in their company. Later the promise of work was repudiated, but the contract for the purchase of shares strictly adhered to. As this was a violation of the State Labor Laws, the Commission turned the matter over to the Labor Commissioner.

Settling Domestic Difficulties.

The number of times the Commission is called upon to settle trouble between husband and wife and other domestic tangles is almost unbelievable. Post-war days brought many complaints of desertion from Russian girls who had lived in Siberia and had married American soldiers there. Once back in their home land the soldiers had quickly tired of their wives with whom they could converse only in sign language. Desertion after desertion was reported, the women being left absolutely stranded without funds or friends. By locating the husbands and calling upon the district attorney for aid, small weekly payments were obtained.

Several aged immigrant women have complained of non-support where children were well able to render assistance. These cases are, almost without exception, settled by a single letter from the Commission, and the deserved help obtained.

Aiding a Happy Marriage.

A short time ago, the agent of the Commission who speaks practically all the languages of southern Europe, was called upon by the Travelers' Aid to straighten out what seemed to be an effort to wrong a young girl. Arriving at the Travelers' Aid office he found the girl safely "hidden" in an inner room while a very red faced young Slavonian was frantically explaining to the girl's "guardian" something which he had evidently explained a dozen times already—that he had known the girl from babyhood, that they had been engaged almost as long, that he had sent money to her for her passage to America, and that here she was, and they were to be married within two weeks. Therefore he wanted to take her to the home of her aunt who was waiting for her. The Travelers' Aid agent, however, had another story. She had seen the young girl, alone, unprotected, without the knowledge of a word of English, approached by this Slavonian. She could not get the girl's story, therefore she was taking no chances. In this case the unusual happy ending took place. The excited young man suddenly remem-

bered a letter from the girl's father which he had in his pocket, and which contained the father's blessing. The name in the letter corresponded with the name on the girl's documents, her story, which she told the Commission agent matched exactly the story of the youth, and the girl was "set free" but not before the agent had given his word that he would get in touch with the girl's aunt.

Holding Back Wages.

The means taken to defraud newcomers are often startling, but this particular case furnishes a new idea in this line.

A man of foreign birth was employed in a certain office as janitor. At the time of his employment he was asked whether he was an American citizen and had replied that he had taken out his first papers but had lost them. When he left the work and came for his wages he was told to put down on paper the contents of these first papers. When he failed to do so he was told that his wages could not be paid him on this account. The case was turned over to the Labor Commissioner and the Bureau of Complaints had another bit of information of the pitfalls which surround our immigrants.

The list of complaints stretches on and on, and the stories could be told for many hundreds of pages. But perhaps enough of the actual cases has been given to show how necessary it is for the immigrant to have a little thoughtful protection until he learns how to protect himself.



An Italian village—with the immigrant, home building is an ancient art, highly developed.

HOUSING.

There is a vital connection between good housing and good citizenship. There is a still more vital connection between bad housing and bad citizenship. An organization which works for the welfare of any group of people must necessarily take into consideration the conditions under which these people live, and, if these conditions are not satisfactory, must work for their improvement. And even more than in the case of our native-born groups is this true when the people in question are our immigrants.

The reason for this is not difficult to find. The two most important considerations which govern the immigrants in the selection of their homes are (1) nearness to people of their own nationality and (2) low rents. The first is natural because of the loneliness of which most



The "shack area" of a California city. In addition to all other ills it is a fire menace of the worst sort. Such districts are impossible under wise City Planning.

newcomers are victims and their desire to be able to talk to someone; the second no less natural on account of the instinctive tight hold which men, in the face of an uncertain future, keep upon their small savings.

After years of immigration, congestion in these "foreign districts" becomes terrific. The section in which the foreign-born settle is usually in the old part of the city—hemmed in on all sides so that expansion is possible only by the very slow process of replacement. So it means a "doubling up" and, later on, another "doubling up," a crowding to which unscrupulous or careless landlords contribute in great measure.

Slum areas thus come into being, depressing and degrading their inhabitants physically, mentally, and morally. Growing slowly and almost imperceptibly, these sections are left wholly to themselves, all responsibility for them shrugged away with that most unjust of myths behind which many a landlord has taken refuge, the myth that "immi-

grants love dirt." Then, when it is too late for any quick remedy, communities suddenly awake to the menace of these areas and the realization that they can be done away with only after decades of strenuous work on the part of all interested agencies and an enlightened and helpful attitude on the part of the public at large.

Parenthetically, it should be mentioned that in this state another myth retards the work of improved housing, the belief which is happily on the decline, that slum districts exist only in the large cities of the east and that California is free from this evil, whereas almost the opposite is true. Almost every city, small as well as large, has a well defined slum district, its "below the tracks," its "southtown," its "Mexican village," its "Chinatown," districts in which men, women and children are trying to make homes of tumbledown, leaky, draughty, unspeakably dirty tenements and shacks and are failing miserably in the attempt, until the very instinct for home-making is hopelessly crushed.

The close connection between the quality of housing and the quality of citizenship, mentioned above, and the impossibility of improving the lives of our immigrants without improving their homes, made housing a logical addition to the work of a Commission of Immigration. For it was felt that, unless it had supervision of the housing in the state, even though it controlled other phases of work for the immigrants, the Commission would be in the position of a man in a leaky boat who bends all his efforts to the plugging of all holes except one and leaves that one to do what harm it can.

Economy and Efficiency.

The creating act of the Commission gave it powers in the field of housing as follows:

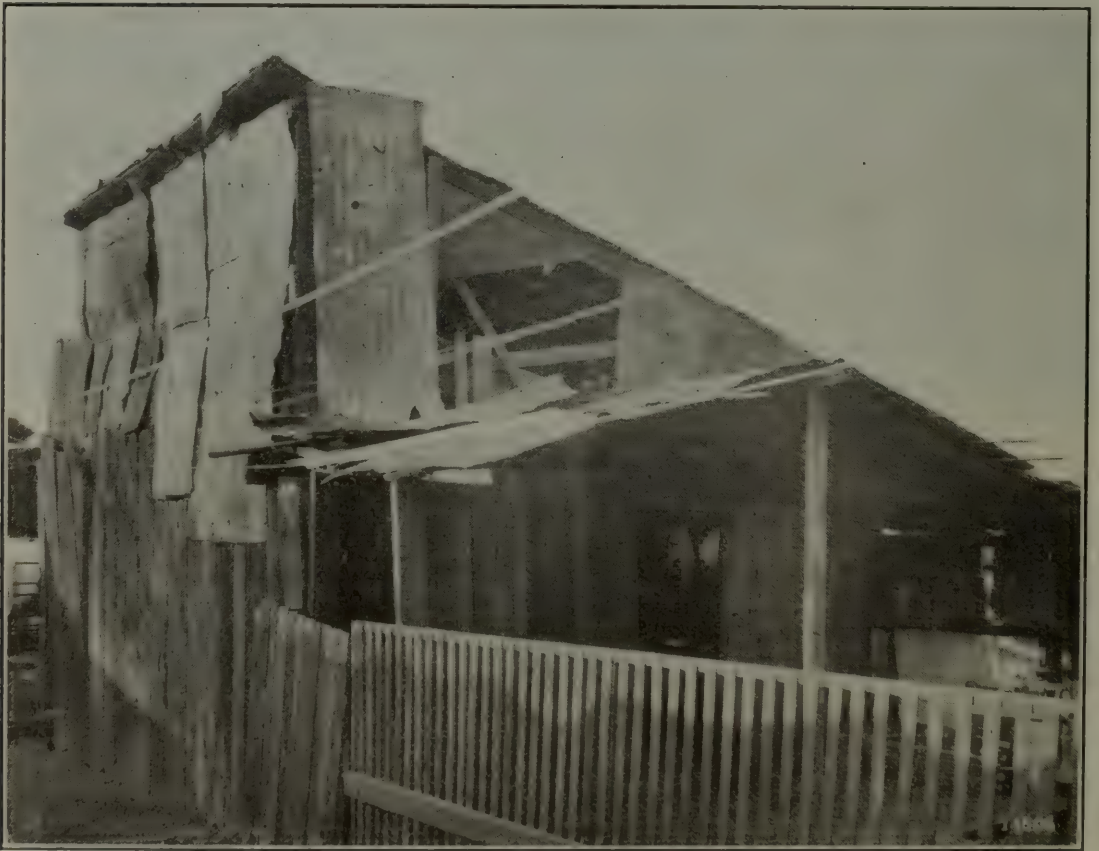
It shall be the duty of the commission to call to the attention of the proper authorities any violations it may discover of the tenement house laws, and other laws pertaining to housing conditions. The commission shall investigate and study the general economic, housing and social conditions of immigrants within the state, for the purpose of inducing remedial action by the various agencies of the state possessing requisite jurisdiction, and shall generally, in conjunction with existing public and private agencies, consider and devise means to promote the welfare of the state. The members of the commission of immigration and housing or any of their authorized agents shall have the right to enter into tenement houses, buildings, and dwelling places for the purpose of inspecting such houses, buildings and dwelling places to secure compliance with state tenement and building acts and municipal building ordinances and to prevent violations thereof, and shall have the right to examine the records of the various city departments charged with the enforcement of the tenement house law and other building regulations and to secure from them reports and copies of their records at any time.



The toilet problem usually accompanies the shack problem.



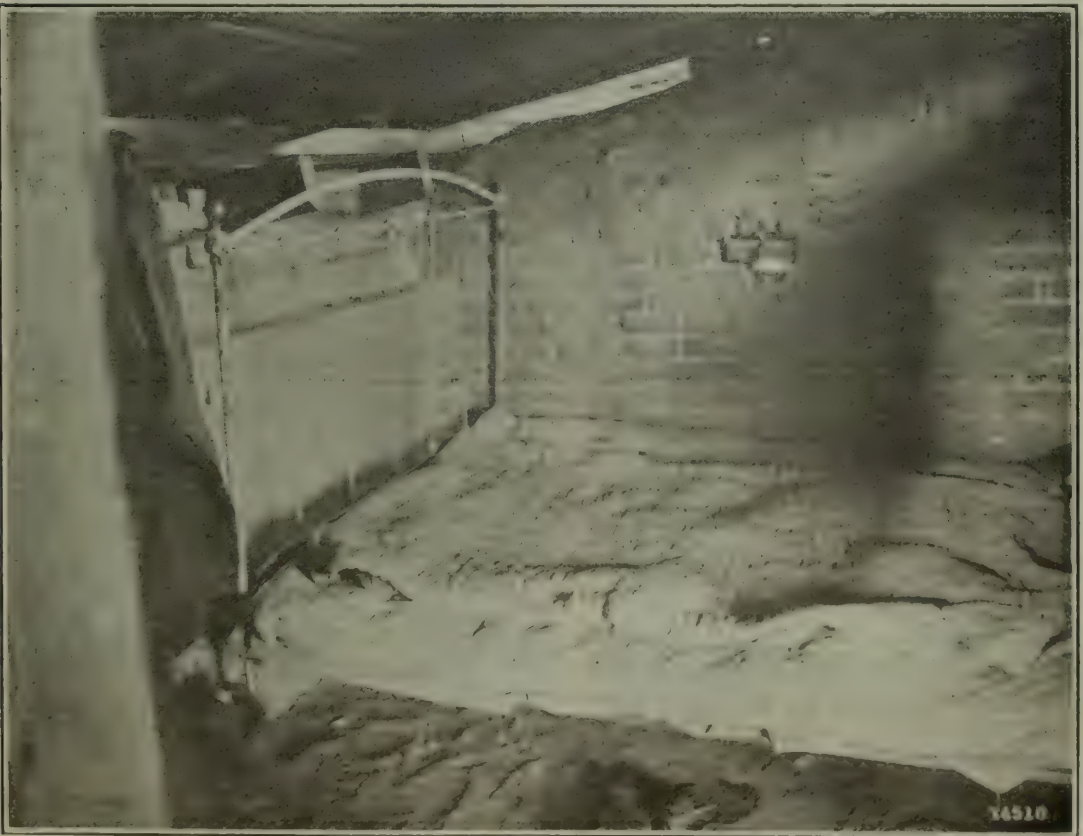
An abandoned chicken house used as a dwelling place by a man.



A near view of a typical shack. Showing the need for supervision over the single family dwellings.



The problem of the large dwellings is not the worst housing problem in California. This shack, about to collapse, is occupied by a Chinese family.



The interior of a shack. This condition violates practically every provision of the State Housing Law.

It will be seen from the above that, by this act, the existing scheme for the actual enforcement of housing laws was not disturbed. It still remained in the hands of the municipalities. But there was created a state body whose duty it was to see to it that this enforcement took place, a commission to induce "remedial action by the various agencies possessing requisite jurisdiction" and "to secure compliance with state tenement and building acts and municipal building ordinances and to prevent violations thereof." Once more was the Commission counting on cooperation, cooperation in this case from these existing agencies "possessing requisite jurisdiction."

There was, to be sure, a great deal of initial difficulty entailed in this plan. For, although a few of the cities of the state had gone far in the

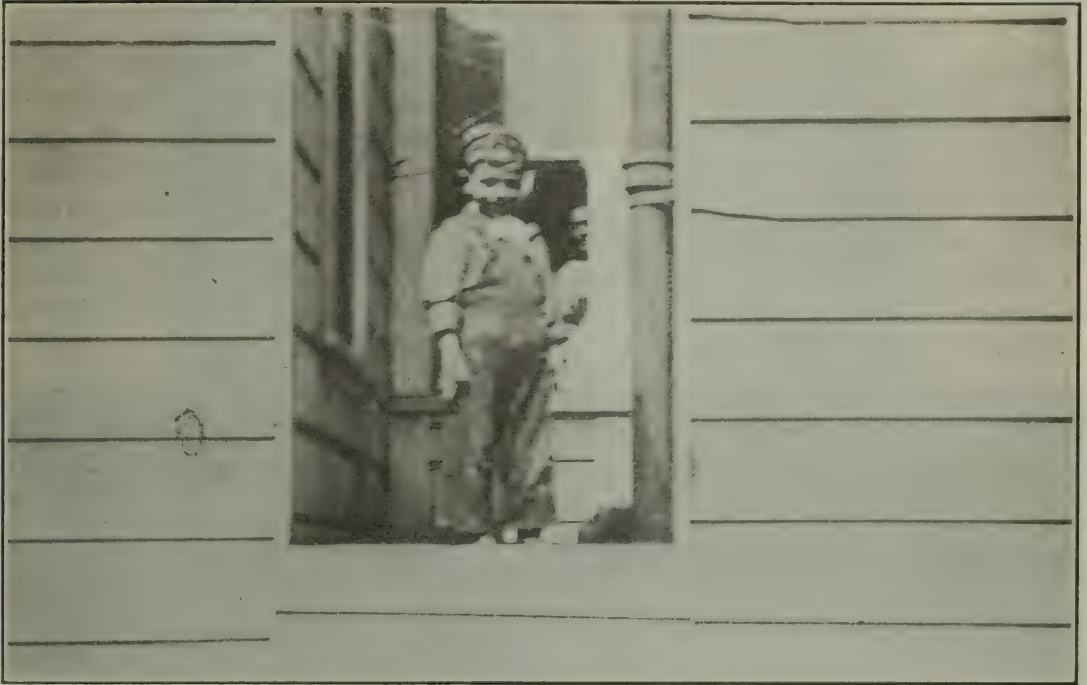


Not conducive to the development of the finest ideals of good citizenship.

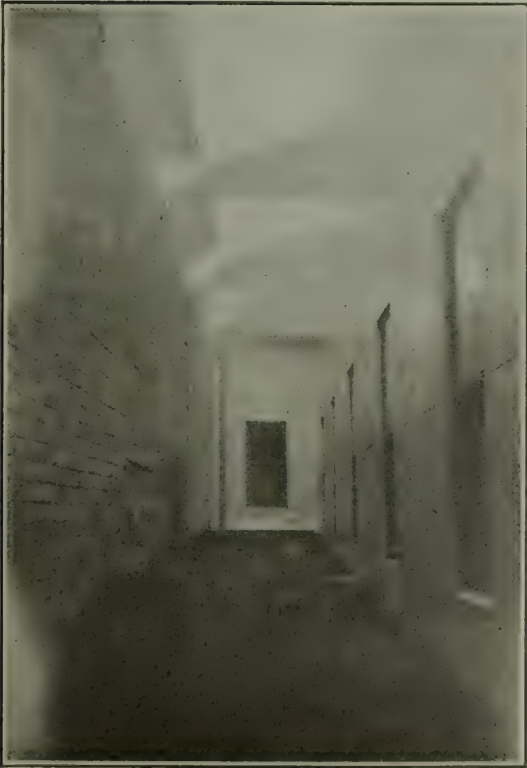
matter of good housing, maintaining housing inspectors as part of their official staff, the majority of the cities were paying little or no attention to their housing problems and seemed to be quite oblivious to the existence of the State Housing Laws.

But the Commission felt that the above method would prove the most satisfactory in the end, since it left the problem where it belonged, with the municipal government. To enlist the friendly cooperation of these cities, to convince them of the need for housing work, and to aid them in organizing adequate housing departments became one of the first tasks of the Commission.

Another reason for adopting the scheme outlined in the act was its promise of the greatest efficiency for the smallest outlay of the state's



The problem of the tenement is more than a problem of physical well-being. The youngster here has the choice of this "playground" or the street for his recreation.



Light court built in accordance with state housing laws to improve old buildings by ventilating and lighting eight inside rooms.



The tenement problem was the first attacked by the Commission in its investigations. Rear view of tenement showing wholly inadequate light court.

money. Under this scheme, the housing department of the Commission, with a staff of a housing director and three or four inspectors, could supervise the entire state and keep in touch with housing activities in all its cities. At the same time, the authority of the housing and health officers in these cities would not be lessened in the slightest degree. But the state coordinating body, the Commission, would be there at all times to help, to advise, and to interpret even while it held the cities responsible for observance of the state's laws.

Although later acts of the legislature materially broadened and increased the duties and powers of the Commission, the fundamental *method* of operation still remains as indicated above.



Sleeping "stalls" in a lodging house of a California city. These are not permitted under the present state housing laws.

The First Efforts.

The first four years of its existence, 1913 to 1917, the Commission devoted to making housing surveys, both extensive and intensive, in the larger cities of the state, each inspection being followed by specific indications of violations of existing laws, by concrete recommendations for improvement and by whatever assistance was needed to remedy the faults.

Through these surveys, the Commission, in addition to actual improving of living conditions, became thoroughly acquainted with its task; it was able, by making public the results of its investigations, to educate the state to the existence of a grave housing problem and the necessity for its solution; it enlisted the cooperation of most of the cities with which it had come in contact; and it gathered invaluable data on which to base the new State Housing Laws, the preparation of which it had contemplated from the moment of its organization and which were to replace the then existing, wholly inadequate statutes.



Another common menace to health—the kitchen window opens into a goat sty.



The problem of sanitation is as important as that of housing. A common back-yard scene, where adequate inspection is wanting.

San Francisco.

The first of these surveys, in the spring of 1914, was made in San Francisco, which, being an older city and possessing a very large alien population, was conceded to present probably the gravest problem. Two solid blocks on Telegraph Hill were chosen, as one of the centers of immigrant population, and a house to house investigation was conducted. Also, a study was made of fifty tenements in other locations selected at random. Avoiding generalities, the Commission prepared charts which showed the exact condition of the buildings visited and proved violations of the state laws by actual figures and measurements.

This survey was conducted, primarily, for the purpose of aiding the more far-sighted city officials in their efforts to have housing inspectors appointed. When it was found that in thirty-four tenements there were 392 major and innumerable minor violations of the State Tenement Law, this argument for inspectors became unanswerable.



A three-apartment dwelling. This type is fairly common in the southern part of the state.

The results of this survey were submitted to the San Francisco Board of Health in April of 1914. The Commission then cooperated with this agency, with the Housing Association, and with other interested agencies in petitioning the board of supervisors for the creation of positions of city housing inspectors. This position was granted in June and the inspectors, two in number, were appointed in July. This marked the beginning of San Francisco's present housing inspection department. And this work—aiding cities in the organization of their housing departments—remains to this day one of the most important duties of the Commission's housing department.

Other Cities.

Sacramento, Fresno, Bakersfield, Santa Rosa, Visalia, Eureka, Galt, and Isleton were visited in the same year and careful surveys made in each city. It was found that, while housing violations were practically the same in all cities—inside rooms, poor light and ventilation,

inadequate and filthy toilets, lack of bathing facilities, great fire danger and general lack of sanitation and cleanliness—still, every city had its own peculiar problem which needed special treatment. In San Francisco it was the problem of the inside room. In Sacramento it proved to be cellar dwellings. In Fresno the special problem was that of “shacks.”

The Commission had already begun work on the Single Dwelling Law which it hoped to add to improved laws governing tenements and hotels, and the discovery of the “shack area” in Fresno’s immigrant quarter convinced it still more that, in California, the small house problem was at least as important as the problem of the tenement, because it affected such a large number of families and because no regulation whatever of the small house had been attempted by the state.

The Fresno health authorities were eager to cooperate with the Commission in every way possible and the first definite result of the survey was the drawing up of local dwelling and lodging house ordinances to guide the city’s housing work. This marked a tremendous step in local housing legislation.

In the smaller cities the Commission’s housing expert and the sanitary engineer were kept extremely busy suggesting plans for sewer systems, remedying water pollution, helping settle disputes between hotel owners and city health officers and impressing upon the minds of city authorities everywhere the need for municipal housing departments and regular housing inspections.

Los Angeles and San Diego.

In these two cities the work of the Commission in the first two years took on a different aspect. Here was no need for pioneering or of convincing city authorities that bad housing conditions existed in their territory for the city authorities were well aware of the fact. Both



“My home for twenty-five years,” the owner of this shack said to the Commission’s inspector.

these cities, at the time of the Commission's organization, had well organized housing departments and several inspectors were devoting their entire time to the searching out of violations of the state laws and preventing further violations.

In Los Angeles the Commission was asked to assist the city in making surveys of its school districts in the foreign-born sections and in making a comprehensive survey of its greatest sore—Chinatown. The scope and thoroughness of these surveys may be gathered from the chapters on Housing in the Commission's report of January 2, 1916, which gives a profusely illustrated history of the work done.

Stockton.

This city was covered in 1915 and found in need of immediate betterment of its housing conditions. In fact, so very bad was the state of affairs which the first survey disclosed, and so very many difficulties were encountered in the seven years' housing campaign which followed, that it is with special pleasure that the Commission points to Stockton's 1922 record, described further on in this report, a record of which any progressive city may feel justly proud.

Purpose of Surveys.

In all its early surveys and inspections the Commission was working with several ends in view. Obtaining compliance with the state housing laws was, of course, the first issue. A detailed, first-hand study of the prevailing abuses in the field of housing was another, for the Commission was already making plans for the new tenement and hotel bills which should come before the legislature in 1917 and, as in the case of the Bureau of Complaints, it wanted a story of actual conditions upon which to base corrective recommendations. Also, it was extremely anxious to introduce a single dwelling bill again (the first effort in this direction was defeated by the legislature of 1915) and for this reason it redoubled its efforts in pointing out the evils of insanitary small houses. And, finally, the Commission was finding, in its housing surveys, a vast amount of material for the study of the immigrant question and one of the best ways of solving certain of his problems, both in and outside the field of housing.

In this last connection may be mentioned the Commission's early housing surveys which threw additional emphasis upon the need of the Home Teacher Law upon which the Commission's department of Immigrant Education was then working. The difficulties with which the immigrant woman is surrounded in her daily life, disclosed by these housing surveys, were put to good use in educating the public of California to the need for the law.

The Greatest Gain.

The concrete results of these surveys and inspections during the years of the Commission's work would make a formidable chart. Yet a much greater value should be attached to the education which resulted for the state as a whole through these investigations and disclosures as well as to the means taken to secure improvements of the bad conditions disclosed. Slowly, but very steadily, the conception of better housing as a far-fetched theory of enthusiasts was changing to the realization that it is a legitimate and necessary work of every good city government.

The Housing Institute—The Laws of 1917.

As has been mentioned above, immediately upon its formation, the Commission, convinced that the housing laws of the state should be amended and improved, began its plans for these amendments and improvements. And every survey in which it took part in the first years but deepened the conviction that the foundations of a new era in housing must lie in improved legislation.

Also, in these various surveys, the Commission had the opportunity to see how many different professions and occupations are touched by housing, and to become convinced that if the new housing laws were to be acceptable to the state as a whole and were to avoid future friction they would have to reflect the views of many people in addition to building experts. Accordingly, in the preparation of these laws, the Commission used an experiment which was probably the first of its kind ever attempted. This was the Housing Institute.

In 1916 a series of conferences was called for the purpose of amending the then existing Tenement and Hotel Laws and to combine with them a third, the Dwelling House Law for which there appeared to be a need as great as for the other two.

Various communities officially sent to these conferences building inspectors, health officers, fire chiefs, architects, engineers, and corporation attorneys; and there were present also representatives of hotel organizations, apartment owners' associations, builders' organizations, real estate boards, and social workers. Those attending considered outlines of the proposed laws as prepared by legal and building experts employed by the Commission and offered changes, revisions, and amendments, many of which were later incorporated in the new bills. The final drafts were practically unanimously approved by the entire Institute membership.

Prepared in this manner, the three bills were introduced in the legislature in 1917 and were enacted at that time, a long step in the state's program of better housing.

These three new acts put into the hands of the Commission the power of enforcement, under certain limited conditions, when local authorities fail to enforce.

Publication.

Under this improved legislation the Commission went to its task with a new effort, and cooperation between its inspectors and city officials became even better as there appeared this more tangible and more comprehensive guide in the form of the new laws.

To make the problem of law enforcement easier for the various municipalities, the Commission had already printed, in 1916, an A. B. C. of Housing which gave in the simplest of terms the requirements and meaning of good housing. There was also published a Plan for a Housing Survey which furnished a comprehensive description of the various steps necessary in a thorough investigation. There was now added the State Housing Manual which contained the three new laws, covering Tenements, Hotels and Dwellings, printed with all full annotations.

War Housing.

From December, 1917, to the middle of 1918 the Housing Department directed all its efforts to helping with the war work. The Commission's director of housing was called to federal service. Immediate steps were necessary to provide homes for the many additional men employed in war industries, notably the shipyards. The Commission gave a great deal of time to aiding in the planning of adequate relief for the housing shortage in Oakland, Alameda, Vallejo, and San Pedro.

It must be noted here that the war, although it depressed all building for a time, brought out many arguments in favor of improved housing which will have their influence upon building methods and especially upon City Planning for many years to come. The total inability of the cities throughout the United States to meet an emergency—which was demonstrated so startlingly when munitions factories found themselves in desperate straits because the workers they needed could not be housed in their cities—will make the work of city planners much more simple in the future.

The Attitude of the Immigrants.

In all this summary of the work of the past years it might seem that sight were being lost of the particular angle from which the Commission approached the problem—the relation of housing to the immigrant. Yet it is an outstanding fact that although many thousand of native-born Americans live in the wretchedest of habitations, practically all of the surveys and investigations begin in the immigrant quarters. Which does not indicate that our friends from Italy or from Sweden dislike dirt any less than do the Americans but does seem to indicate that they will “put up” with greater abuses without complaint both because they neither dare nor know how to go about having these abuses corrected and because absence of some of the “modern conveniences” in their native villages makes it less difficult for them to accept their surroundings with comparative calm, even when these surroundings cast a permanent gloom over their lives here.

The Commission's inspectors could tell some startling tales of the change in the outlook upon life on the part of our foreign-born who, having grown accustomed to the squalor of the inside room, have watched both air and light come into their dwellings through simple alterations which followed a thoughtful inspection. Wherever an opportunity is given the immigrants to improve their surroundings even a little they rise to it with an eagerness which should shame every careless or misinformed city official.

As a result of superficial observation it has long been conceded that Mexicans care less for cleanliness and comfort than any other people. Yet anyone who has seen the pride and joy which Mexicans, who formerly lived in degrading surroundings, now take in their little concrete cottages erected at the Commission's suggestion throughout the citrus belt of southern California, will never slip back to the old erroneous view.

Another striking refutation of the common misconception is found in the so-called “American Houses” in Italy. As the photograph shows, these are not American in style. But they are built by Italian emigrants who have returned from America and they are built with American money. In America these emigrants lived in congested tenements, in

tumbledown shacks, in dark unventilated rooms. But, once back in their native land, they built for themselves comfortable homes because they had observed that "real Americans" live decently. Thus, *in spite of America* they had become Americanized in their conception of homes. To be sure, Italy profited by America's negligence, yet it is a sad reflection upon our country, for these homes, solid, roomy and comfortable, reflecting the stability of their owners, could easily have been built in America, if we had given the slightest encouragement.



"American Houses" in Italy. Built by returned immigrants who had fared well in America.

Additional Responsibility.

The legislature of 1917 which passed the three housing laws also amended the creating act of the Commission to include new and greater responsibilities in housing. Section 15 of that act states:

The commission may make investigations of the housing of immigrants and working people and of city planning in California and elsewhere, may encourage the creation of local city planning commissions and may furnish information as to the progress of other cities for the use of such commissions. It may investigate and report upon defective housing and the evils resulting therefrom and the work being done to remedy the same in California and elsewhere. It may make studies of the operation and enforcement of building and tenement house laws, of housing finances and taxes, of zoning and districting regulation and may promote the formation of organizations intended to increase the supply of wholesome homes for the people, and aid in the enforcement of any laws enacted to promote the purposes for which the commission was established.

Another amendment, section 16, defines the duties of these city planning commissions toward the Commission and gives the Commission authority to call representatives of these commissions together and to employ city planners whenever it deems this necessary.

These amendments mark a new and a much bigger idea in the work of housing, an idea which must necessarily lie at the root of all good housing, the only means whereby repetition of the dreadful mistakes of the past may be avoided. This is the idea of city planning.

But although the idea of city planning is new, California can point to several interesting projects in this field. Noteworthy among these is the plan which has just been worked out by the city of Bakersfield, which shows that city planning need not be an elaborate, involved, or expensive process, and that, properly directed, it adapts itself to the particular needs of any city or town. This Bakersfield experience shows at its best the progressive spirit of a city and a highly developed sense of community responsibility, and its story can best be given by reproducing the report made by an inspector of the Commission who was asked to assist the city authorities in their plan.

NOTES ON THE BAKERSFIELD HOUSING SURVEY AND THE PROPOSED BUILDING PROGRAM OF THE CIVIC COMMERCIAL ASSOCIATION.

At the request of the Civic Commercial Association, an organization of Bakersfield business men, the Commission of Immigration and Housing recently made a survey of housing conditions in the above city. The survey was confined to four square blocks in the old red light and Chinatown sections, extending from 20th to 22d streets, and from L to N streets, together with an inspection of several shacks at 24th and N streets.

Generally speaking, the housing in this section is nothing more nor less than a collection of dilapidated frame shacks and a few crumbling brick and plaster structures inhabited by negroes, Chinese and Mexicans, the last predominating. The area lies about two blocks from the business center of town and presents a most unsightly appearance.

The cooperation of the city officials was enlisted at the inception of the survey and the various departments extended valuable assistance in the inspection work.

The investigation was made in company with the building inspector, fire chief and a Chinese interpreter, and some sixty places of abode were visited. Living conditions, generally, were found to be deplorable, and a considerable number of the denizens of this area are living underground. The places are fire traps, poorly wired, abounding in blocked passageways, and would be extremely dangerous in the event of a conflagration. It developed that food for public consumption was being prepared under the most filthy and disease-breeding conditions in certain of the buildings inspected.

Pictures of typical shacks are attached hereto. They are beyond repair and any effort to remodel them would only tend to perpetuate the shack nuisance. Therefore, it would seem that the logical course to pursue would be to have them declared public nuisances and to provide for their demolition. Any move in this direction will undoubtedly be met with strong opposition by owners of the structures. However, an ordinance framed along the lines suggested by the commission, giving the city health officer power to declare insanitary structures public nuisances and to provide for their abatement, is now being prepared by the Bakersfield city attorney, and it is intended to present it to the city council at the next meeting.

Up to the time of our entry, the local officers had made no effort to force compliance with the state housing laws in this district. They have been criticised for their apathetic attitude and for allowing such deplorable conditions to continue, but, as the city manager expressed it, the program that the city would have to undertake would be a destructive and ill-advised one at this time, due to the fact that the occupants of these hovels would be obliged to seek other places of shelter that are not available on account of the housing shortage. Therefore, it was felt that a constructive housing program should first be undertaken. The desire of the Civic Commercial Association to aid in this connection seems to present a probable happy solution of the difficulty.

At a meeting of the Clean-up Committee composed of five members of the Civic Commercial Association various phases of the work in connection with the survey were discussed, and the writer informed the committee that the assistance of the Association would be of the most value if its efforts and resources were directed toward a constructive housing program, a home-building scheme that would attract the poorer classes of unskilled labor, principally the Mexican element. Precedent has yet to be established in this direction as no similar schemes have been undertaken in the west. However, at the request of the Committee, a plan based upon the Industrial housing projects in the citrus district of Los Angeles County was outlined and discussed at length.

It was suggested that a suitable tract of land be obtained for the establishment of a colony and that a settlement be built along the general lines of the industrial housing projects at San Dimas, La Verne, Azusa, Upland and other settlements. The committee was intensely interested and the secretary was instructed to obtain information regarding the above-mentioned projects and to secure blueprints of houses of a suitable character from the Immigration and Housing Commission.

The secretary was instructed to have a survey made in that district to determine the following facts: number of adults, number of children, nationalities, earning capacity, place of employment, permanent or migratory character of the people, preference for renting or owning a home, rental now paid and kind of house desired.

While it is not going to be practicable to effect a complete transfer of the people who are now poorly housed into better habitations that might be prepared for them, such a survey is intended to give the association definite information as to the proper housing really needed.

The secretary was further instructed to make arrangements for securing an option on a suitable tract of land large enough for the erection of forty houses and to obtain figures on the cost of erecting four-room concrete structures.

The proposed housing project is not an industrial one, but rather a scheme for providing homes for unskilled laborers, principally Mexicans, engaged in various branches of industry, those homes to be sold on long term payments at a low rate of interest. With this in mind, it is quite evident that the project should be worked out along somewhat different lines than the industrial units referred to above—more ground space must be allowed; it will probably be advisable to lay out the streets differently; inexpensive changes in the exterior designs of the different houses is a rather essential feature—all of these phases are details of the scheme to be handled by an architect.

In the latter connection the committee was told of the interest expressed in the proposed plan by the San Francisco Chapter of the American Institute of Architects, of the institute's cooperation with the U. S. Department of Commerce on the small house problem, and of the assistance that the institute might render in the local situation.

The next move of the committee will be the submitting of a definite building program to the board of directors of the Civic Commercial Association. This association has already fostered one home building program that has developed into a decided success and the experience gained in the venture will undoubtedly be of value in the present developments.

Another important example of city planning on a smaller scale is the project of the city of Dinuba, already begun, to provide decent homes for its seasonal workers. The Chamber of Commerce is back of this movement, and the Commission has been called in to help in planning the new "town." The hope back of this scheme—aside from the attractive appearance which it will give to the section—is that the seasonal workers will remain and become permanent residents, for the migratory and seasonal workers are not always an asset to a community. There seems to be no doubt in the mind of Dinuba of the relation of good homes to good citizens.

To date many city planning commissions have been organized in the State of California. The Commission keeps in touch with them through their reports and by personal contact, aiding their efforts in every possible way and encouraging the formation of new commissions.

Industrial Housing.

Many recent industrial housing schemes have been developed and put into effect in the fruit districts of the state. But this phase of the work grew out of the Commission's efforts in labor camp inspection and improvement, and are treated in the section of the report devoted to the activities of that department.



An adobe house for the laborers on fruit ranches. Inexpensive and very attractive.



A model cottage of a type built for Mexican citrus workers in Southern California. The improvement in the work of these men after moving into these new quarters is very marked.



Individual cottages built for its workers by a progressive industry.



Type of homes built in large numbers for renting to workers—mostly foreign-born—of a big industry.

The Building of Homes.

Together with the opportunity to supervise city planning, the Commission had been given the opportunity to assist in the building of homes throughout the state. The necessity for action in this line becomes greater and greater each day, and the Commission office is swamped with inquiries on methods of stimulating building in certain localities and methods of helping prospective home owners to finance their venture.

In answer to this demand the Commission has made and is making a thorough study of the building situation in California and of various means of financing building employed in the United States and in Europe. The results of this study will be presented, with suitable recommendations, to the legislature of 1923.

The Housing Department in 1922.

The Housing Department of the Commission was reorganized in August of 1921 to meet the greater demands of post-war activities in this field. The year 1922 has been an extremely busy one, and only the briefest outline of its most important work is given here.

City Planning.

Immediately upon its reorganization the Commission attacked very energetically its task of stimulating city planning throughout the state. Letters were sent to all the city planning commissions asking for reports of progress and offering the services of the Commission. Some of the reports received in answer to these letters indicated that many cities had already gone far in this field. One city wrote of its experience in city planning as follows:

The zoning laws have created conditions whereby home owners are given a sense of security. This law has brought substantial returns to the city treasury as a result of the impetus thus given building operations for which statistics can be furnished. Furthermore, the topography of the city is such that industrial development on a large scale may reasonably be expected and in fact has already begun, thirty industrial establishments having already located here. At least one industry with international connections has come to this city because of the protection furnished under our zone laws. It has been conservatively estimated that the city's income has been increased by \$35,000 annually as a direct result of the zone laws of the city.

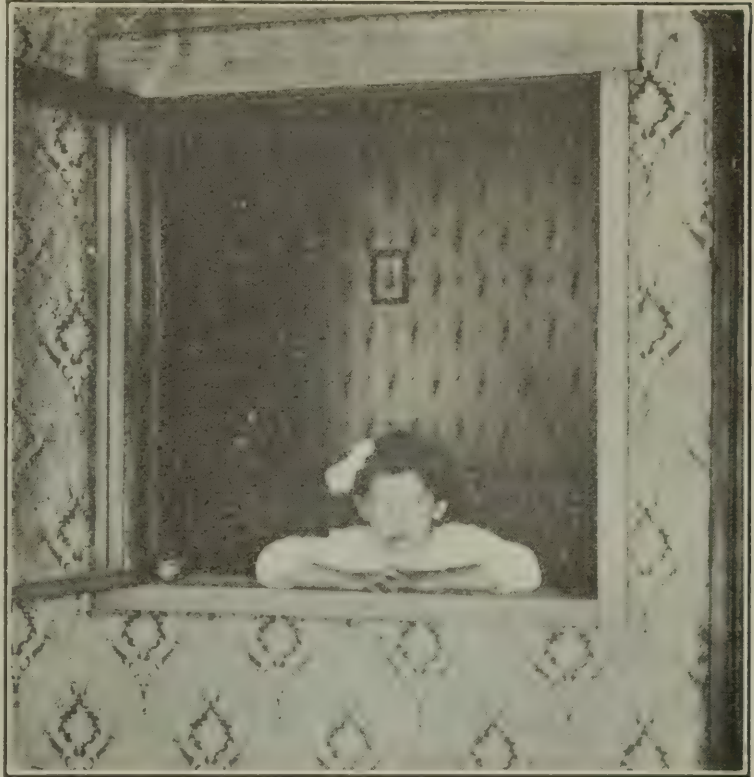
To awaken other cities to the possibilities offered by rational planning is a task which the Commission considers of greatest importance and to which much effort has been directed during the year. Some of its experiences in city planning are given on the preceding pages under that head.

The Passing of the Inside Room.

In view of the bitter fight which the State has waged against the vicious inside room, the Commission feels very happy in announcing

that a housing survey made in 1922 in the cities of Fresno, Stockton, and Salinas, showed that in these cities the inside room has practically disappeared. It is especially interesting, in this connection, to turn to the Commission's report of 1916 and read in the section marked "Stockton":

One of the worst violations of the law was that of section 77 pertaining to inside rooms. Violations of this section were found in twenty-one out of the thirty houses.



The inside room—a feature of bad housing which several cities of California, in cooperation with the Commission, have succeeded in eradicating.



Light court built to provide means of ventilation for six dark rooms.

Needless to say, Stockton, as well as the other cities cited, has had a long, hard fight against the nuisance. Since the other violations of the law have probably diminished in proportion, these cities may well take a just pride in their achievements.

It is certain that many other cities will be able to announce similar conditions in the very near future.

The New El Monte "Town."

In El Monte, a city in Los Angeles County, an entire settlement of Mexican laborers was moved from the banks of a river where living had become unsafe through floods and was carried to higher ground. Much rebuilding, of course, became necessary, the river here playing a part in improved housing, for the origi-

nal settlement was a mass of shacks. The Commission was called upon to advise in the arrangement of the new settlement, the erection of proper toilets, the furnishing of the proper water supply and matters of general sanitation. Cooperation and financial aid were extended by citizens of El Monte and the Los Angeles Branch of the Presbyterian Home Mission Board of New York.

Examination of Building Plans.

An ever growing branch of the Commission's housing work is the examination of building plans, which has been rapidly developing in 1922. It is, of course, much easier to correct violations of housing laws while they are still on paper than to adjust them after the building is completed. The very real help which may be rendered by a thoughtful attitude toward this angle of the work is clearly seen from the two letters taken from the Commission's 1922 files, the first from a well-known educator, the second from a member of a firm of architects and engineers:

The promptness and thoroughness with which you have analyzed and pointed out the deficiencies in the documents returned to me call for my thankful acknowledgments as well as for my admiration.

In the construction of the proposed houses I shall gladly follow your suggestions.

It will be a pleasure if I can in any way further the good object your Commission has in view; for I realize its great importance to the welfare of the country.

The second letter reads:

Please accept this letter as an appropriate tribute to express my appreciation for the many courtesies extended to myself and to our entire organization in advising and assisting us with the proper interpretation of the various state laws as they apply to building construction.

In the instance of the ----- Apartment House your help and knowledge of the proper application of the law and your intercession with the city authorities actually prevented the owner from abandoning the project entirely.

The usual official red tape would have probably been fatal to the enterprise, whereas your architectural training rendered the problem simple to you.

I don't believe you realize to what an extent such an organization as yours is helpful in furthering the development and improvement of property and in the ultimate building up of a community.

Organization of City Housing Departments.

The first survey which the Commission made, in 1914, was, primarily for the purpose of securing the appointment of city housing inspectors. The Commission still holds that no work is more important than aiding the various cities in securing such appointments. The last cities in which housing departments were either organized or enlarged were San Jose, Stockton, Fresno, Modesto, and Long Beach. In Long Beach a very thorough bit of work was done by the city authorities with the cooperation of the Commission, the housing department being organized after extensive surveys had been completed.

Housing Inspections.

In the rush of the newer and ever broadening work, the Commission's housing department has not lost sight of its original duty—the securing of compliance with the state housing laws in cooperation with the cities involved. With this end in view surveys were made in 1922 in the following cities: Auburn, Anaheim, Capitola, Carmel, Del Monte, Dinuba, Dunsmuir, Elsinore, Eureka, Fullerton, Fort Bragg, Hanford,

Huntington Beach, Los Angeles, Lodi, Marysville, Merced, Modesto, Monterey, Madera, Monrovia, Napa, Oroville, Pacific Grove, Pomona, Pasadena, Roseville, Red Bluff, Redding, San Luis Obispo, San Francisco, Sisson, San Jose, Salinas, Santa Cruz, Sacramento, Stockton, Santa Rosa, Torrance, Vallejo, Weed, Watsonville, Whittier, Willows, and Willits.

Bakersfield's Building Code.

The far-sighted city of Bakersfield has been working on a building code to govern its building operations and the Commission had an opportunity to send its representative to the meetings to work with the city authorities in the preparation of this code.

This is a task which the Commission feels should be undertaken on a larger scale by the state so that all cities might have a fundamentally uniform code. Toward this end the Commission is now working.

Book on Housing and City Planning.

During 1922 the Commission's Housing Department prepared a comprehensive book on Housing and City Planning, which will probably be printed during the early half of 1923. This book gives helpful suggestions in the building of homes, beginning with the least expensive, and is, throughout, an up-to-date manual in the problems of housing which are of greatest interest to the public today.

Housing Shortage Survey.

Having, as one of its duties, the encouragement of home building in the state, the Commission was interested in the "Flaherty Bill" which passed the legislature in 1921, and which directed the Commission to

"investigate the practicability of the State of California assisting workingmen to acquire and build homes, and to report to the next session of the legislature a bill or bills embodying a plan and the method of carrying it out whereby, with the assistance of the state, workingmen may acquire lots of ground and build houses thereon, such lots and houses to become homesteads and to be sold on the installment plan."

A considerable amount of material was gathered in 1921, including detailed reports on overcrowding, the relation that exists between bad housing and infant mortality, tuberculosis and the various communicable diseases, as well as detailed reports on various financial methods adopted in European countries and other states of the United States to relieve the housing shortage.

During 1922 more material was collected and actual congestion surveys were made in San Francisco, Los Angeles, Oakland, and Berkeley. These surveys were made in the last quarter of the year so that the bill embodying the recommendations of the Commission might be based upon the very latest data obtainable.

Plans for the Future.

First on the housing program for the coming year is the stimulating of home building and the encouraging of the formation of additional city planning commissions. The working out of financial plans in connection with the increased building program will be a big task. Even more energy is to be devoted to the Commission's first duty—the working with various municipalities in the line of law enforcement. The

housing laws of 1917 should be modified to meet present conditions. For in the five years which have gone since the enactment of these laws the Commission has had unparalleled opportunity to observe their working, and can now see many points which should be improved upon. Consequently, the Commission issued a call for a second housing institute, like that held during 1916. The first meeting took place in San Francisco on December 14, 1922. The results will be certain amendments to the existing laws which the institute will present to the 1923 legislature.



Small, comfortable houses, insuring privacy and independence. Built for workingmen who receive small wages.

IMMIGRANT EDUCATION.

In the fall of 1920 the State Board of Education added a new department to its activities, the Department of Immigrant Education.

This was the goal toward which the Commission of Immigration and Housing, aided by several progressive educators and educational agencies, has steadily worked since its organization, to have the State give to the education of our foreign-born a dignity equal to that accorded to the other branches of instruction.

Rational surveys, practical experiments, progressive legislation, and a tireless campaign to awaken public interest and to enlist public sentiment—all this on the part of the Commission—combined with the far-sighted attitude on the part of the State Superintendent of Public Instruction, made the move possible. And this move laid the foundations of an institution which, a decade ago, would have been considered useless and extravagant but which, a decade hence, will be as indispensable to our civilization as our high schools and our universities.

It seems fitting, at this point, to give recognition to the service in this field of Mrs. Frank A. Gibson of Los Angeles, ex-commissioner of the Commission of Immigration and Housing. The Commission's Department of Immigrant Education was placed under Mrs. Gibson's supervision, and it is to her clear vision, to her energy and enthusiasm and to her readiness to sacrifice her personal interests in her service to this undertaking, that the State owes, in a very great measure, its present far-reaching policy in the education of its foreign-born.

The Importance of a Common Language.

Even if we were sure that not another immigrant would ever be added to those already in California, the question of how to help those already here to become true citizens of the state and of the nation would still be tremendously important.

This was the thought with which the Commission, in 1913, attacked the problem of immigrant education. The state had built up and was maintaining an expensive and elaborate system of education for the development and training of native-born citizens. Yet it was just as essential to have a department and a plan for the assimilation of the hundreds of thousands of foreign-born potential citizens who came to live in our state.

The most important step in this assimilation and training is, of course, the learning of English. This is necessary for the obvious reason that a man or woman who can not talk with and understand Americans can not become an American. It is also necessary for another reason, less obvious but no less important—that without the knowledge of English, the immigrant can not make himself known to America, and his potential cultural contributions to the community in which he finds himself must remain locked away because he can not speak English. Thousands of immigrants who live in our midst today are looked down upon as "ignorant" while in reality their cultural attainments *in their own tongue* are at least equal to those of the native-born neighbors around them.

In this connection a story may well be told of an immigrant child, a little girl of nine, who brought to her teacher her excuse for absence which had obviously been written by herself, though she had tried to disguise her handwriting and had signed her mother's name. The teacher, with an appalling lack of tact, bullied the child into telling her why she had done this, whereas the reason should have been easy to guess—the mother could not write English and the child was trying to conceal the fact. Still following the tactless line, the teacher later remarked to a friend: "Isn't it dreadful that Mrs. ——— is illiterate! They really seemed to be such nice people." A little later the teacher made her duty call at the foreign home. Conversing with Mrs. ——— through the little girl she discovered that, in her own country, the woman had held a teaching position considerably more advanced than her own.

Therein lies the pity. With this experience as a background, this woman, if she had possessed a knowledge of English, could have become an invaluable asset to the life of the little town, giving to her neighbors the benefit of a culture quite different from their own, making their lives richer, even as she enriched her own. Instead of this she was an "ignorant" foreigner, shunned and pitied when she should have been respected and admired.

The Beginning.

The teaching of English to the foreign-born could not be conducted successfully unless it were looked upon as an important and a necessary activity on the part of the state at large, and up to the time of the creation of the Commission there had been practically no state recognition. Individual cities had taken up the question; some of the cities had gone far in the work and had achieved excellent results. But, beyond this, there did not even seem to be an acknowledgment of the fact that the state had the problem of the immigrant who could not speak English.

In 1913 the Commission, a state agency, was given the responsibility for having certain things done in the line of immigrant education. Specifically, the creating act charged the Commission:

With "bringing to the immigrant the best opportunities for acquiring education and citizenship."

With "ascertaining the necessity and extent to which instruction should be imparted to immigrants."

To "devise methods for the proper instruction of adult and minor aliens in the English language and other subjects."

To "put into operation practical devices for training for citizenship and for encouraging naturalization."

Following its usual method of cooperation and coordination, the Commission immediately made a study of the agencies and organizations which were already equipped for the work at hand but which would need help in planning and developing the new undertaking. The Commission saw that the new task would have to be closely tied up with our schools if permanent results and natural growth were to follow. But the schools, in fact the entire educational system of the state, would have to be modified to meet the needs of the immigrant. To find out how this could best be accomplished and to help in the actual modification became the task of the Commission in this field.

The Home Teacher.

The easiest way to attack the problem of Immigrant Education would have been to enlarge and energize the existing night schools. But, as in all its work, the Commission chose to spend some time at the roots of the question. Its first inquiry was, "Who, among the immigrants, is being reached, be it ever so imperfectly, by our present schools?"

The answer was simple. The children were being taken care of by the regular schools. The father was being looked after, although very unsatisfactorily, by the evening classes. The mother—here was almost a total blank. Not even the most forward-looking cities were giving much thought to the immigrant mother.

Yet the mother had to be considered. Even forgetting her own welfare for the moment, an angle of our statistics of crime among the immigrants points back to the un-Americanized mother. Our records show that the percentage of crime among our foreign-born is comparatively low, but that the percentage of crime among the children of immigrants, the "second generation," is alarmingly high. Somehow this second generation slips.

Anyone who has seen the foreign mother with her American children will catch the answer. The discipline which holds the children steady while they are developing self-control vanishes with the first hint of shame or of superiority which the youngsters feel toward their un-Americanized mother. She can not talk English, she can not help them with their lessons, she wears funny clothes—so why should they stay around her any more than necessary?

It is difficult, under these conditions, for a mother to hold her flock to the strict concepts of obedience and mutual self-respect, of frugality and the love of virtue. Home becomes a dull place for the youngsters, outside attractions call more and more; the mother, frightened, becomes unduly exacting and harsh and is answered with cunning and with subterfuge or with open defiance. This, of course, is not the picture of the average immigrant home. But the reform school, the probation officer, the juvenile court and the jail know in how many homes tragedy ends the dissension between parent and child.

There seemed but one way to remedy this. American influences would have to reach the home, reach the mother, and give her the tools to cope with her American children. The school was the natural agency for this task; moreover, the school which was attended by the children should be the school which would also take in the mother. Clearly, however, the children's teacher could not be the agent for this; the work needed much time and special training.

The conception of the home teacher was the result of the study of this problem, and the Home Teacher Act was made ready for the next legislature and became law in 1915. This law gave to districts in which foreign-born were numerous the privilege of employing special teachers who should work out from the regular school and whose educational work should lie among the immigrant women. Neighborhood classes in English, friendly visits, the work of an interpreter, taking the children to the clinic, being at all times friend, adviser and the disseminator of the best American influences—such is the task of the home teacher.

As soon as the act was passed, the Commission induced a teacher excellently trained and fitted for the work to devote a year and a half to filling the position of home teacher, working out from the various schools of Los Angeles and gathering data "from the immigrants themselves" upon which might be built plans, rules and standards to guide the work of home teachers who should follow. This early experiment has been of inestimable benefit to the state, and many of the principles worked out in this manner are incorporated in the Commission's pamphlet "The Home Teacher," which was published as a concrete help for the task.

Today there are scores of home teachers in California, and the number has increased steadily every year.

Los Angeles Studies and Experiments.

Most of the early studies on the part of the Commission were conducted in Los Angeles, where the way was comparatively easy. The city was already awake to its big responsibility of teaching English to the immigrants and was ready to cooperate with the Commission on every undertaking which offered a step forward in the solution of the problem.

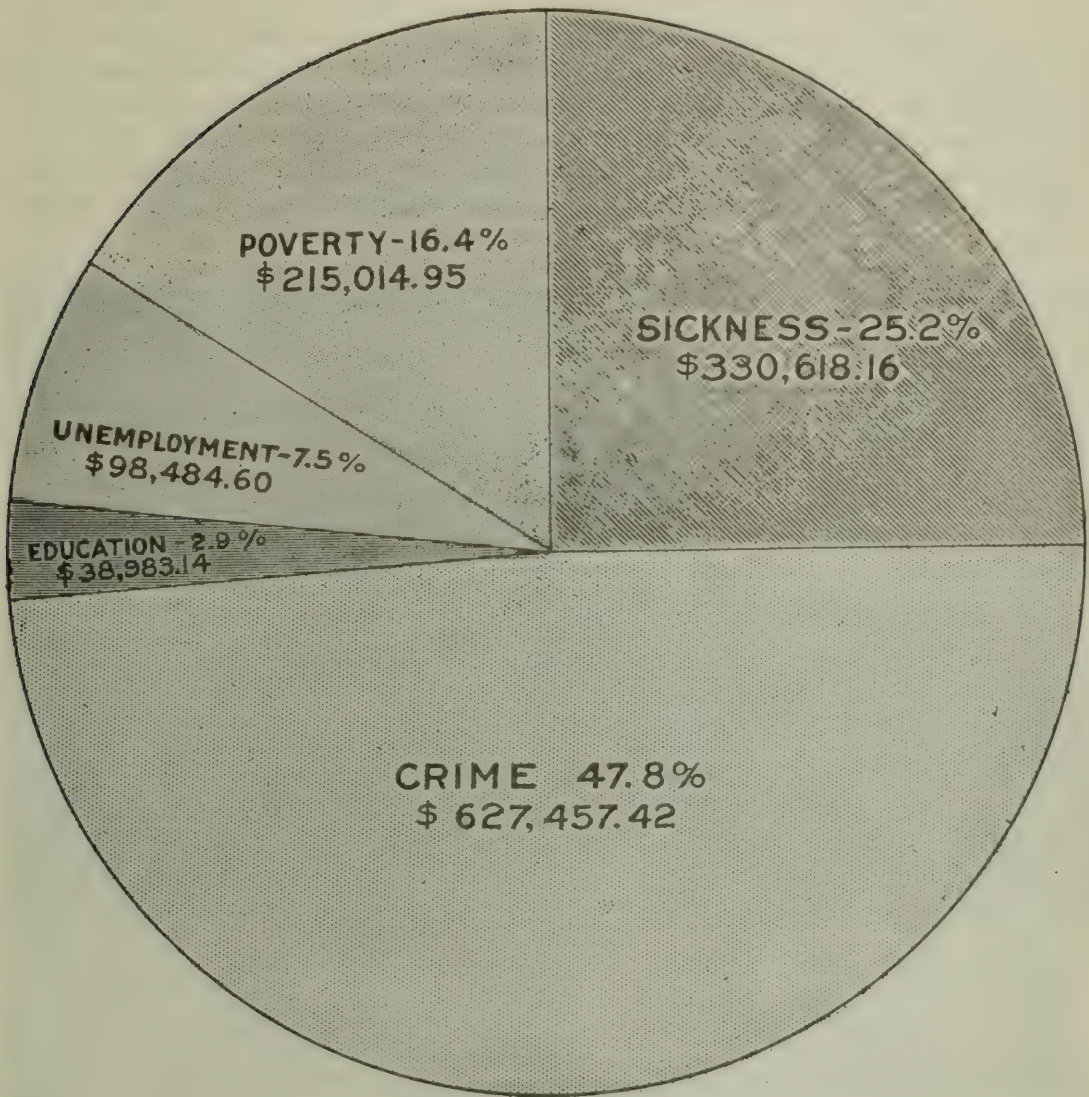
In Los Angeles was made the now well-known study of the cost of the immigrant to the taxpayer, the results of which study are shown here in graphic form. This chart was very widely used in the early campaigns to awaken the state to the need of a definite program and an earnest attitude for the task of immigrant education.

The Crying Need for Teachers.

If the Commission were asked which of its contributions in the field of immigrant education it considers the most vital to the development of the work, it would probably answer: The driving home of the fact that teachers who intend to teach English to foreigners must first be trained for this particular work; and that being a first-rate teacher of American children does not necessarily qualify one to be an acceptable teacher of adult immigrants.

This conclusion came as the result of the Commission's investigation of the night schools in Los Angeles County. The Los Angeles Board of Education, in cooperation with the Commission and every other available agency, had conducted an intensive campaign to increase attendance in evening schools. A fairly good *first night attendance* was obtained. But this at once began to dwindle and, after sixty nights, less than one out of every ten pupils present on the first night still attended school.

A careful study of the methods used by teachers who held their pupils, a no less careful study of the methods used in classes which melted away, numerous interviews with the immigrants themselves, a close analysis of the textbooks used; all this led to the absolute conviction that the fault of the average night school lay in the teacher, who was trying to hold and help adult foreign-born with exactly the same methods, and often with the same books, which she employed with American children. And the effort was proving a dismal failure.



WHAT OUR NEGLECT OF THE IMMIGRANT COSTS.

The result of a study in Los Angeles in 1915.

NOTE.—The striking feature of this chart is the fact that while \$1,271,575.13 is spent in the remedial fields of crime, sickness, poverty and unemployment, only \$38,983.14 is spent in the constructive field of education.

The first result of this study was the evolving of some fundamental rules for correct instruction, which are to be found in the Commission's pamphlet, "A Discussion of Methods of Teaching English to Adult Foreigners." It might be mentioned here that today, with a State Director of Immigrant Education giving her entire time to the task, with successful evening schools springing up on every hand, those fundamental rules still form the basis for the methods of immigrant instruction throughout the state.

The next step in the development of immigrant education in Los Angeles was the offering of normal school instruction in methods of teaching English to foreigners, the first class of its kind in California. Soon after this came the appointment of a Supervisor of Immigrant Education in the Los Angeles schools. Both of these steps had long been urged by the Commission, but they became realities at this time because at this time Los Angeles had at the head of its educational system a man of unusual vision and one who saw the problem of the foreign-born in its true light.



A schoolhouse in which classes for foreign-born were held. It was a quarter of a mile from the foreign settlement and in spite of all efforts the classrooms remained absolutely empty.



A teacher who believed in bringing the school to the people moved the classroom to this shack which stood in the very heart of the little foreign settlement. No windows, no doors, no electric lights.

Classes for Women—Bringing the School to the People.

Having been instrumental in formulating the Home Teacher Law, the Commission now went about the task of putting the education of foreign-born women upon a firmer foundation. This could be done only by conducting an experiment which would show not only the need for instruction but also the possibility of getting results and really advancing the knowledge of English among the pupils.

With this in view the Commission, in 1917, in cooperation with the normal school, the school board and the Y. W. C. A., undertook a truly thrilling task which is described in its booklet, "A Summer Experiment in the Americanization of Foreign-born Women."

The Commission had always held that the people should not be forced to go to the school, but that the school should go to the people. This, the foundation of the Home Teacher Law, was also the basis of the "Summer Experiment."



A flashlight photograph of the class which filled the little shack every evening. Soon two teachers were needed. The students are Italians and Belgians, and they made wonderful progress in learning English.

Classes were held at the time of day most convenient to the women, and in places easily accessible. Classes were held in railroad camps, in factories; a class was held in an abandoned street car and another out under the trees.

Teachers were selected from normal students. And the success of the undertaking, especially when one considers its newness, was very marked. The following summer saw the work continued on a larger scale, this time under the city board of education, where it rightfully belonged, and carried on as field work in connection with a course in immigrant education given as part of the University of California summer session.

During this second summer came an experience which justified to the fullest extent the Commission's idea in taking the school to the people. This story, in photographs, is told on pages 92 and 93, and there is no need of enlarging upon it.



Sometimes the Home Teacher finds an easy way of combining the teaching of English with instruction in better methods of doing household work.



The solution of the problem of the mother who can not leave her children at home while she goes to class. Indoors a class in English is going on. Outside, an assistant teacher amuses the children and gives instruction in the newest methods of quilting.

Widening the Field.

After the Los Angeles experiments came work in some of the other cities of the State. Fresno was visited in the winter of 1917-1918 and a general survey of the immigrant sections was made with particular reference to the educational possibilities and requirements. The story of this survey is told in the "Report on Fresno's Immigration Problem."

A normal course giving instruction to teachers interested in immigrant education was held in Oakland under the supervision of the Commission in 1918.

In the same year the Commission was called upon to help with the organizing of classes in English for the foreign-born soldiers in Camp Kearney.

Helping the State to Realize the Problem.

The years 1918-1920 were spent in convincing the state as a whole of the importance of giving means of education to our immigrants now within the boundaries of California. Several trained speakers with a wide knowledge of the subject gave the message of the Commission wherever their attendance was requested—the necessity for adopting toward our foreign-born a sane and broad-minded attitude and the need for placing their education on the same basis as the other branches of our learning.

The aid of various social agencies was enlisted in this campaign and the press gave generous space to accounts of the various talks. The Commission was assisted, on every hand, by the State Federation of Women's Clubs, which organization had been, from the start, one of the Commission's strongest allies in this work.

A New Department Under the State Board of Education.

In the fall of 1920, the Commission laid before the State Superintendent of Public Instruction its plan for Immigrant Education and suggested that a special department under the State Board of Education be created for carrying on the work which had now gone beyond the experimental stage.

The State Superintendent, who had just assumed the position and was keenly conscious of the shortcomings of his department in the field of Immigrant Education, approved the suggestion. It then became the question of funds and a suitable person to take charge of this new department, and it was agreed that the Commission's Director of Immigrant Education be transferred to the State Board of Education as director of the work. Until the next session of the legislature increased the Board of Education appropriation, the Commission carried the expense.

The Commission was well satisfied with the outcome. The director in question was a woman who had been in the work from the start, who herself had supervised many of the investigations and surveys which had been conducted to study the problem, and it was felt that under her supervision and the influence of the State Superintendent the new department would develop along sane, practical and broadly humanitarian lines.

To organize the State for the serious task of educating its foreign-born was a big undertaking, yet the director found her work much simplified by the fact that she was following paths already blazed; and

this blazing had been done largely by herself under the supervision of the Commission. It remained now to put into actual operation the plans which the Commission had developed and tested by actual experiments and with which many of the communities were already thoroughly familiar. The work had been gathering momentum for many years; now, backed by the State Board of Education and developing under the wise direction of the State Superintendent of Public Instruction, it went forward at a rapid pace.

The Nature of the Work.

In country districts the Director of Immigrant Education works first with the county superintendent of schools. Together they attack the problem of how best to reach the foreign-born population of the county. The way here lies through high school principals, since, under the law, Immigrant Education is a part of the high school program. But high schools are permitted to organize classes in outlying elementary schools, and this agrees well with the Commission's original conception of bringing the school to the people.

The high school appoints a director of immigrant education for the district, and it is the task of this director to organize classes, to employ assistants and to *write lessons*. A word must be said about this last duty. The first Los Angeles survey, held many years ago, brought out the inadequacy of the ordinary lessons which were being offered to the foreign-born, and later observations but deepened this opinion.

The immigrants come to school with a purpose and that purpose is to acquire a vocabulary which will help them, not in the distant future, but today, tomorrow and the next week. This vocabulary, therefore, must needs differ with each locality, depending largely upon the occupations in which the immigrants are engaged.

As part of the planning with school authorities comes the urging of the employment of home teachers wherever the need is present. This branch of the work is also rapidly growing throughout the state.

The second part of the director's task consists in suggesting the teachers for the new immigrant classes which are being continually formed, for the Commission's early cry of "specially trained teachers for immigrant education" is one of the fundamentals of the new scheme. In order to be able to do this, the director must keep in close touch with the several teachers' training centers of the State and must work for new normal classes. When the teacher is on the job, her training continues, for short institutes are being constantly held in localities where immigrant classes are found, and these institutes are under the supervision of an itinerant educator employed by the University of California and working closely with the State director.

The third part of the work lies with the non-English speaking children. Here also the training of teachers must be supervised and new methods devised for an easier start toward good citizenship on the part of children who do not bring a knowledge of our language to the school.

The new Department of Immigrant Education has been in existence for two years. When it began its work in 1920 there were classes for foreign-born in 35 districts. The following year the number was 77.

In 1922 the number had become 140.

Sidelights on the way in which various districts handle their work are interesting in the extreme. One small but scattered high school district

has eight classes for immigrant women, all rather far from each other. Here the teacher in charge is equipped with a Ford and has become a true itinerant instructor. In another widely scattered district the principal takes the teachers to their evening classes in his car and, himself, takes the class farthest out, a distance of thirty miles from his home. In one community the principal was not enthusiastic about Immigrant Education and in spite of the energy on the part of the teacher the class was given no encouragement, in fact it was not permitted to meet in the school. Thoroughly discouraged, the teacher agreed to discontinue the work. Whereupon the community, native-born and foreign-born alike, rose in unanimous protest. The class remained, but the principal soon had to search other employment.

The New Experiment.

Cooperating with the State Board of Education, the Commission is now fostering an experiment in the education of children who do not speak English which will probably develop into a movement even more important than the teaching of adult immigrants.

Thoughtful educators have long felt that the teaching methods which produced results when applied to native-born children of American parents failed to reach the children of some of our foreign-born, notably the Mexicans.

Mexican children were leaving school very early in life and the reason was not wholly the attitude of the parents. The children simply were not interested.

Through observation of the studies which these children did like and the methods of teaching which did hold them, and through the thoughtful study of their home life, there was evolved a new scheme of instruction which is now being tried in several California schools in which most of the pupils are Mexicans.

The experiment is very new, scarcely begun, in fact. But it is felt that its results will bring a rich contribution to the educational development of the State and of the nation.

In the light of these, and many similar reports, the Commission feels that its years of uphill work, in creating an interest in place of general indifference and in working out concrete methods which might be used when the indifference passed, have been well spent. Rightly directed from the start, rightly fostered and developed now, the work is gaining momentum with every passing day, and the State should feel a deep satisfaction in its policy in this field.

Here, again, the person carrying on this experiment, though paid out of the funds of the Commission of Immigration and Housing, is actually attached to the staff of the Superintendent of Public Instruction—another instance of the close cooperation existing between the Commission and the State Board of Education. The pioneering work is done by the Commission or at its expense; then when it has been proven that the work is worth while, and when the most approved methods have been worked out, it is entirely probable that the State Board will take over the entire enterprise.

FOREIGN LANGUAGE SPEAKERS.

To know the work of the Commission's foreign language speakers at its best one would have had to follow them about the state from foreign settlement to foreign settlement, during the trying months of the war. It would then become clear why, *during the entire war period, there was hardly a labor disturbance in the State of California which assumed the proportions of a strike.*

The Commission has always held that, although the learning of English is the most important step in the assimilation of the immigrant, the need for making America known to him is greatest when that English language is still a blank to him. For it is while the immigrant can neither speak nor understand, that he is most likely to be troubled and confused by real and imaginary difficulties; and the mental state of worry thus created is not a wholesome one either for himself or for his community. This is precisely what the foreign language speakers remedy and prevent by bringing to the immigrant the message of America *in the immigrant's own tongue* while the language of America is still unknown to him.

Nor are their talks vague and indefinite. During the war the list of subjects to be discussed was a particularly long one and each subject covered a burning issue. The rising cost of living, the draft, our reason for being in the war, War Savings Stamps, Liberty Bonds, the Red Cross, the need of increased production creating the need for staying on the job—these were some of the more obvious topics of which the Commission's agents spoke, though an additional topic was nearly always furnished by some local condition which had been the cause of the agent's coming. And men who had been troubled because they had heard, all about them, the stirring of a new order of things which they could not understand, and whose chief source of information—or misinformation—was often the professional agitator who found rich soil for his seeds of distrust and disloyalty; these men were kept sane and working because the perplexing problems were made clear to them by the State in which they lived.

These foreign language speakers were sent to those communities where aliens lived in large numbers; and the particular nature of their work varied with the immediate needs at hand. Sometimes a company employing immigrants called its men together to hear the talk; sometimes the agents preferred to approach the matter in a different way, going about quietly among the men and learning just what information they needed most before gathering them together for an informal talk.

For example: A bad situation developed in 1918 among the employees of one of the big lumber companies of the State. Most of these employees were Slavonians of Austrian birth and, like their compatriots throughout America, were in an odd position. They were against Germany but they were not against Austria and, worst of all, they were not *for* any country in particular. Utterly indifferent to

Liberty Bonds and Red Cross donations, they were objects of suspicion to all about them; and this attitude, in turn, aroused their antagonism and drew them closely together into a sullen, defiant band.

In reality these men were merely confused and hurt. They had lived long in the woods, and America was a country they did not know. No one had tried to make clear to them the issues involved in the war; no one had tried to make clear to them their duties to their new country; and then, suddenly, they found themselves outcasts in that country. The atmosphere of the little lumber town was becoming decidedly ugly.

A labor agitator came to town, and another. Someone, alarmed, sent out a "tip" and two deputy marshalls arrived armed with search-warrants. And suddenly the entire Slavonian colony was on the verge of an outbreak.

It was then that one of the Commission's foreign language speakers slipped quietly into town. He was a man who spoke Slavonian perfectly and knew the peoples of Southern Europe, and, having worked as inspector of labor camps under the Commission, he knew the men about him, knew their troubles and their difficulties.

For three days he mingled with them and listened to their chatter. On the third evening he called the Slavonians together, introduced himself, and talked to them for a time in their own tongue.

He did not appeal to exaggerated sentiments of patriotism. He asked them merely to use their common sense in deciding what was right and what was of advantage to themselves, to America, and to the great cause now being fought.

His arguments were simple. The state was doing what it could to help them. In return it was only fair that they become loyal inhabitants of the State.

America was fighting for democracy. They, the Slavonians of Austria, had come to America in search of that democracy. Therefore it was fair and just that they help America in that fight. They had not been taken into the army. Therefore they should turn the more readily to the tasks at home.

Their first task was to stay on their job. If they moved from place to place, if they stirred others to move, America's home work could not go on efficiently and they themselves would suffer in the end.

Liberty Bonds had been offered them, and they had not bought. Yet by lending their money to the government they were not only helping in the crisis, but they were advancing their own interests as well.

As for the Red Cross, the war could not go on without it and the after-war years would need its help no less. Men, women, children, all over the United States, were giving their last pennies to help it, yet they had not given.

In conclusion—the time had come for every foreign-born to make his decision. The man between two countries was a man without a country. The choice was theirs to make!

He himself would return on the following evening and speak again. If they cared to come back and bring their friends he would be glad.

The feelings of the Slavonians were made plain when, next evening,

they crowded the hall. The feeling of their employers is made no less clear in the following letter received at once by the Commission:

Your Mr. Scar, who recently visited us, has doubtless reported to you conditions as he found them here and has given you some idea of what he has accomplished. In my capacity as lawyer I represent the principal industry here and I want to say that prior to Mr. Scar's visit we had been considerably worried by the attitude of the Austrians toward our Government in this present war. We feel that your representative came at the right time, and that he accomplished more practical good than any representative of the Government who preceded him. We believe that the sentiment of the Austrians has changed, and we think it no more than his due that we should make known to you the able and efficient manner in which he handled the situation. For a time matters looked rather critical, but he was equal to the situation.

We have a large number of Austrians employed in the woods about ten miles from here, where they have an assembly hall and can be gathered together on proper occasions, and we are of the opinion that if it could be arranged for Mr. Scar to come here again soon it would be a good idea to have him speak to these men, and feel that his help in solving the Austrian situation is just as much needed in the woods as it is elsewhere. If you can arrange to have him come to us and give us a week's notice of the time when he will be able to speak, we will make all necessary arrangements.

Again commending the work of your representative and your department on the manner in which the situation here was handled, we beg to remain, etc.

One item the letter did not mention. After the second talk by the Commission's agent there had been a party. It was given for the agent and it ended with liberal donations for the Red Cross—the first money these men had ever given to a good cause in America.

Another sidelight on the work is given by a telegram from a large fruit company which was interested in preserving a friendly feeling among the Mexicans who comprised most of the laboring force from which the community drew its work crews. The agent mentioned in this telegram had been delegated to work among all Spanish-speaking people of the State, and his task was an enormous one. The telegram follows:

Your agent is doing very good work here and is bettering our relations with the Spanish element. We would appreciate it very much if he could be here for a part of our fruit season. We think it would help conditions throughout the state as our Spaniards work as far south as Fresno and will carry the friendly sentiment that he instills in them into other fields.

For many months two and sometimes three men were kept on this job of explaining, and were able to cover all the important foreign settlements in the state.

After the war, lack of sufficient funds has not only prevented the growth of this branch of the work but has made contraction necessary. Occasionally, however, there comes the urgent need from a remote district to make some vital matter clear to a group of foreign-born or to calm a troubled community, and the Commission is always quick to respond.

The Jackson Mine Disaster.

Such a need came recently, in the fall of 1922, during the fire at the Argonaut Mine in Jackson. The mining population there is largely foreign-born, and the dreadful uncertainty during the days of rescue work weighed even more heavily upon the families and friends of the

entombed miners because of their inability to understand readily all that was being said to them in explanation. Sinister grumblings began to be heard—"The mining inspector's fault." "The fault of the shift boss." "The fault of the operating inspector."

An agent of the Commission who spoke Slavonian and Italian, the two nationalities principally involved, was immediately sent to the mine.

At once he fell into his accustomed ways, mingling unobtrusively with the men and women, giving a cheering word there, a bit of calm advice elsewhere, stopping to gossip with street-corner groups, dropping into the drinking places. As usual, he was trying to locate the agitators, either the professional type or the unthinking, too free-speaking members of the community itself; and found both types. The representatives of the former type found they could accomplish nothing after his arrival, and left. Of the latter type, he found one who was going from house to house spreading distrust everywhere, laying the burden of responsibility upon the operators, urging the wives and families of the entombed miners not to accept the men's pay checks, warning against accepting money from the compensation fund, leaving chaos wherever he went.

Having singled him out, it required but a few minutes of the Commission's agent's time to convert him to the idea that silence and discretion should be his in the future. After that, the agent's task was to undo the work of the other as much as possible, to visit where the other had visited, to calm and explain where the other had aroused and confused. The mutterings died down, almost at once the atmosphere changed and lost its tenseness. The Commission's files hold letters of high commendation and appreciation both from the mine management and from the State Industrial Accident Commission.

These are but two of the innumerable experiences which have fallen to the Commission's foreign language speakers, but perhaps they are sufficient to indicate the method of attacking the problem.

The Commission feels that the need for such work is a vital one and that it should be going on all the time so that proper understanding, so vital to proper cooperation, might be established between the foreign-born and the State of California.

DISTRIBUTION OF IMMIGRANTS—THE LAND QUESTION.

In the Commission's report of 1920 occurs the following paragraph under the heading—"Scatter the Immigrants":

The plan of scattering the immigrants has often been offered as a panacea for all problems of immigration. The study of the question, however, has revealed the fact that distribution from behind does no good. The only acceptable kind of distribution is through making a given place so attractive that a man has to come there. "If you would have him go to the farm, you must make the farm more attractive to him and to his children." This statement coming from an immigrant was not idly made.

On this problem of sane and rational distribution, the Commission has spent much time. In a measure, three of its departments—housing, labor camp inspection and immigrant education—have been contributing to the willingness of men to go out into sparsely inhabited sections, for better housing has reached even the small cities; the improved labor camps have made comfort possible while working in remote localities, and, under the present system of immigrant education, even the country districts offer means for practical mastery of the English language. The Commission's Bureau of Complaints has also made its contribution by bringing about legislation which has made land fraud a much more difficult thing to "put over." But much more is needed if our foreign-born or, indeed, our native-born as well, are to find suitable land for their farms and find contentment when these farms are theirs.

Realizing this, the Commission, very early in its work, tried to interest institutions which are best qualified for the task to cooperate with it in the dissemination of thorough, exact and up-to-date information on lands in California from all angles which would interest a prospective owner. Although several beginnings were made, no permanent bureau of practical information has been established.

In 1919, working independently, the Commission made a thorough investigation of the land situation in a large section of the State and the result of these investigations is contained in its pamphlet, "Large Landholdings in Southern California."

This report gives the location and extent of tillable tracts and discusses the prices and the values of land in different localities. The question of the large landholdings is considered in the light of one of the big difficulties in the way of prospective landowners, and the Commission here urges on the part of the State a constructive policy which will have for its aim the steady breaking up of these large holdings, thus permitting them to become a factor in the development of the state. The last ten pages of the report are devoted to a consideration of possible means to this end.

A summary of the findings of fact, or of reasonable approximation, is as follows:

1. That in the eight counties of southern California there are 279 holdings (reducible by allowing for duplications to about 255 holdings). each of more than 2000 acres, comprising an aggregate of 4,893,915 acres.

2. That the Southern Pacific grant lands and "lieu lands" in five of these counties (there are none in the other three counties) aggregate 2,598,775 acres.

3. That of the total of nonrailroad and nonpublic rural lands in these counties, roughly approximated by the federal census figures of "land in farms" (4,587,581 acres), 2,295,140 acres or 50 per cent, are owned in about 250 holdings.

4. That apart from the railroad lands, there are at least 32 holdings each of more than 15,000 acres; that seven of these holdings exceed 50,000 acres each; that one of them is of 101,000 acres and another of 183,399 acres.

5. That of the 2,295,140 acres mentioned above, at least 666,886 acres or 29 per cent, are now or potentially tillable.

6. That a considerable part of this tillable land lies idle; that another considerable part of it is not devoted to its most beneficial use; that though there are many thousands of persons eager to get access to this land, much of it is not for sale under any circumstances, and that such portions as are for sale are held under prices usually beyond the productive value and on terms of payment which mean great hazard or ruin to the purchaser.

Some remedial suggestions follow. They include the extension on a large scale of the plan of the Land Settlement Board. But they lay the greatest emphasis on the need of making large landholdings unprofitable, and to this end the recommendation is made of a graduated land value tax.

For the guidance of the foreign-born who are interested in the purchase of land, the Commission offers its services in investigating the desirability of any tract the purchase of which they might be contemplating. This investigation includes the agricultural possibilities of the land, conditions surrounding the marketing of crops and general desirability of settling in the particular locality.

The question of the distribution of immigrants is an important one, but it is also most delicate. The approach to it must necessarily lie through making rural life more attractive and through making the immigrant less dependent upon his fellow countrymen and sufficiently self reliant to go out into new and sparsely populated sections with the chances for success in his favor.

UNEMPLOYMENT.

The problem of unemployment, especially in the winter months, has always been a very serious one for California. It is especially aggravated by the fact that, with the coming of cooler weather, thousands of jobless men drift in from other states, attracted by California's milder climate and the ease of obtaining food which is naturally associated with a rich State.

Realizing that this situation was causing a constant drain upon the State and was, also, a source of constant menace to the peace of our communities, Governor Johnson, early in 1914, requested the Commission of Immigration and Housing to study the question of unemployment and to offer definite suggestion for a sane and rational solution of this very grave problem.

The Commission of Immigration and Housing was particularly well equipped to handle this investigation. In its broad studies and investigations of the problems of immigrants, it had recognized unemployment as one of the greatest of the difficulties in the way of the natural progress of the foreign-born. Also, the fact that a newly arrived immigrant is, necessarily, one of the unemployed until he obtains his first position, has made it imperative for the Commission to study the employment agencies as well as other avenues for bringing together the laborer and the job. These studies were begun even before the Commission had formally opened its offices, and a new light was thrown upon the situation a little later, when the Bureau of Complaints began to function and the stories of unemployment, of fraud on the part of these employment agencies and the difficulties surrounding the landing of a job began to come in "from the immigrants themselves."

A large part of the work necessary for complying with the governor's request had, therefore, already been done. The eleven months which elapsed between the request and the submitting of the report which embodied the Commission's findings were devoted to intensive study of the question from the following angles:

1. A consideration of suggestions embodied in the many letters on the subject of unemployment from interested and informed persons.

2. A thorough study of the best books, reports and articles on the subject—covering experiences both in the United States and in Europe.

3. An intensive investigation of conditions in California. This investigation was carried on in cooperation with the United States Commission on Industrial Relations and covered the following points: (a) Study of special localities to show methods of obtaining labor; (b) Study of several hundred life histories of migratory and casual workers to learn causes of unemployment and methods of obtaining jobs; (c) Study of available material in United States Census, report of United States Immigration Commission, report of State Commissioner of Labor Statistics, reports of labor unions in California; (d) Investigation of eighty-one private employment agencies within the state to determine their real status and value.

The report which embodied the results of this three-fold investigation was thorough and comprehensive. This report was printed under date of December 9, 1914. A well-known social worker speaks of this report (and of three other publications of the Commission) as "the most progressive documents on migratory labor that I have ever found."

The major part of this report deals with means for the ultimate elimination of unemployment through a relatively slight readjustment of the machinery of the state. Chief among the Commission's recommendations in this line are the following:

1. The creation of a state central employment bureau under a governing board composed of representatives of labor, employers and the general public. This bureau would establish branch offices throughout the state which would function as free employment agencies. It would also supervise and regulate private and philanthropic agencies and would have the power to issue and revoke licenses.

This recommendation came as the result of the study of the eighty-one private employment agencies mentioned above. When it was found that sixty-four per cent of these agencies were of doubtful honesty, sixty-four per cent of doubtful efficiency, and that misrepresentation, illegal retention of fees, false advertising of jobs and countless other abuses were admittedly a part of the employment agency game, the need for regulation and supervision become imperative. Though a still more vital reason for the creation of this central bureau was the fact that such a bureau would have a knowledge of the labor situation in the *entire* state, a knowledge which would prevent a man in Los Angeles from remaining idle when there was a job for him in Fresno. This is a service which a local employment agency, working independently, can not perform.

In addition, this central bureau would be in a position to issue warnings, during slack periods, to men in other states, making clear that California could not absorb any more labor.

Unemployment insurance in some form would probably result from the establishment of such central bureau. It is futile to speak of unemployment insurance when a great part of unemployment is not a lack of jobs but the inability of the man to find the job.

The suggestion outlined in the above recommendation was adopted by the legislature, though in a somewhat modified form.

2. Further encouragement of the development of labor camp sanitation and of housing throughout the state.

This recommendation came as the result of the conviction that sickness is very often the beginning of unemployment. A man's vitality becomes lowered, his work record drops, he is laid off and his troubles begin. Or, in case of acute illness, he leaves his job for a time and, upon returning, often finds the gap filled by another man.

Sickness is very often the result of improper housing. To speed up improvement of labor camps in the rural districts and of housing in cities, the Commission, in this report, urged additional appropriation on the part of the state as a far-sighted policy toward the doing away with unemployment.

3. Developing the work of education and vocational guidance.

The connection between unemployment and lack of training is obvious. Here the Commission urged at least part-time education for children from fourteen to twenty-one, a thorough development of vocational guidance and the education of adult foreign-born.

4. Improving rural conditions, thus making the "back to the land" movement a natural one.

Through this, farming would receive an impetus and thousands of men would find employment even as the state as a whole would receive large benefits from new farming developments. Toward this end the Commission urged the founding of a State Land Bureau which could give out authentic information on lands.

5. Enabling the Commission of Immigration and Housing to enlarge the scope of its work.

It was pointed out that, through its various departments, the Commission of Immigration and Housing was already working for the elimination of unemployment and had accomplished much in this field. Enlarging the scope of its work was therefore necessary.

These, in brief, were the principal suggestions embodied in the report. Obviously, the processes necessary to a fundamental solution of the problem, as outlined here, could not take place overnight even under the most favorable conditions. Yet the Commission realized that there was need for immediate steps for the alleviation of the evils of unemployment already about us, steps which could be taken while the machinery for the ultimate solution was being set in motion.

A separate set of recommendations was therefore drawn up and the Commission urged that they be put into effect at once, for the winter of 1914-1915, under the supervision of some competent committee. These immediate recommendations, briefly, were as follows:

1. Preventing cities of California from driving out their unemployed as well as the migratory laborers who drifted in. This step would prevent the forming of roving "armies," and would make it necessary for each city to care for the unemployed within its limits.

2. Insisting that giving work, not charity, be the policy of the cities, so that the influx of applicants from other states might be avoided.

3. Adopting a uniform plan for action on the part of cities and counties with regard to supplying work such as clean-up of city, sewer work, highway construction, etc., establishing municipal lodging houses, impressing upon Associated Charities the need for continuing caring for resident destitute, and enlisting cooperation of other charitable institutions.

Immediately upon receiving this report, Governor Johnson approved these recommendations and placed the measures for immediate relief into the hands of the Commission of Immigration and Housing.

The work of the Commission in this new undertaking is described in its "Report on Relief of Destitute Unemployed," submitted in June of 1915.

Upon receiving its appointment to the task, the Commission immediately started to organize the state, as there was no time to lose. Practically without exception it met whole-hearted cooperation on the part of the cities concerned. In the one exception, the county took matters into its own hands and partially filled the gap.

The work was planned in great hurry, there was little time for deliberation or even for organization. Yet the benefits derived from the efforts were very great. Quoting from the report in question we find that:

More than 100,000 persons have directly or indirectly shared in the efforts made in their behalf by a comprehending and generous group of cities and counties.

By receiving work at a time when their resources were exhausted thousands of worthy men have been spared the ignominy of accepting charity.

Not the least valuable of the benefits derived from the winter's work is the prevalent feeling generated among the unemployed that, as they frequently expressed it, "The cities are playing fair."

Notwithstanding the acute and widespread economic distress and the presence in our state of the largest number of unemployed in its history, California, during the winter months just past, has been notably free from the disorder so prevalent in the state during the previous winter and so apparent in other sections of the country during the past winter. This propitious condition was partially the result of the sane, prompt and generous manner with which the various public and private organizations have responded to the timely appeals made by the Commission for unity of action in meeting the impending crisis.

Not merely has crime been reduced, relief afforded and physical suffering minimized, but allegiance of the better element of the unemployed in constructive efforts to improve conditions has been secured.

The enthusiastic approval of this plan by the cities which had tried it was evident from the many letters which were sent to the Commission at the end of the season, and from the much more important fact that, in California, the custom of driving out the unemployed floating population seems to have vanished with this experiment.

It is particularly worthy of note that one of the cities, Alameda, at once planned to secure means whereby this work with the unemployed would become a permanent branch of its municipal machinery.

Now, after seven more years have passed in work among the foreign-born, the Commission feels even more definitely that every available means should be used for the elimination of the great evil of unemployment, and that this elimination will come as the result of measures outlined in its report of 1914.

AMERICANIZATION VS. "AMERICANIZATION."

The war brought home to America as a whole the realization that America had not been doing her full duty by the foreign-born who had come to its shores, and that, in consequence, these foreign-born had failed to become assimilated, and were, for the most part, very far from the goal of good citizenship in their new home.

This realization gave rise to a sudden wave of "Americanization" which, for a time, shared honors with the war itself in the time, energy and news space devoted to it throughout the country. Everywhere there seemed to be not only the desire to "Americanize" every existing immigrant overnight, but also the firm conviction that this could be easily accomplished.

All sections of the country organized themselves for the task. In California the State Commission of Immigration and Housing was chosen as the Americanization committee of the state, and entrusted with the duty of organizing the various communities for the big undertaking.

The Commission accepted its new responsibility in all earnestness, ready, as always, to give a fair trial to any experiment actuated by a worthy motive. But, after a very short time, the Commission learned "from the immigrants themselves" that the new idea, even when shorn of its really objectionable features and modified in the light of the Commission's experience with the foreign-born, could not produce the results which were expected of it. In fact, adherence to the policy of "Americanization" as popularly conceived could end only in further bewilderment and dissatisfaction on the part of all concerned, and especially of the immigrants whom it was expected to benefit most.

The mistake on the part of those who fostered this nation-wide movement came in thinking that the organizing of a community for Americanization could be done in a manner similar to the organizing of a community for a Red Cross drive. The extreme intricacy and delicacy of the former problem was completely overlooked.

Community organization, the bringing together of all its parts, foreign-born and native-born, is an excellent thing in itself and is conducive to the promotion of the best ideals of citizenship. But it can come only as the result of the right attitude *within* the community, an attitude made up of mutual friendliness, understanding and the spirit of cooperation between the foreign-born and the native-born, an attitude which was developed naturally and steadily over a long period of time. And a *sine qua non* of this attitude is the feeling of "at homeness" on the part of the foreign-born—the sense of self-reliance, of independence and of standing shoulder to shoulder with their native-born neighbors.

The trouble with the proponents of "Americanization" was simply this—they tried to *hand down* from the *top* something which should have *grown up* from the *bottom*. Whereas, the true Americanization concerns itself with aiding this growing up and the very first step is helping the immigrant to achieve self reliance.

The State of California discovered the way to this true Americanization nine years ago, before the nation as a whole had given much thought to the matter, and, having discovered it, it organized its Commission of Immigration and Housing and charged it with the task of

putting the new conceptions into effect. Since then the process of Americanization, based upon firm and rational foundations, has been going on steadily within the state through the regular work of the Commission's several departments.

When arguments were being brought together to support the formation of the proposed Commission of Immigration and Housing, an article, "The State and the Immigrant" received considerable publicity as embodying some of the conceptions upon which the Commission was being planned. It is here reproduced to throw additional light on California's conception of Americanization.

THE STATE AND THE IMMIGRANT.

A question, which more than once we have had to answer, runs something like this: "Why should the state devote special attention to the immigrant, Haven't we our own poor, our own exploited among the native born? And aren't they just as worthy of protection and assistance as the alien? In fact, doesn't our first duty demand that we serve our own? Should not charity begin at home?"

Our state may justify itself from at least three different viewpoints. The act creating the Commission does not intend that any special favor be accorded the foreigner. But the stranger, ignorant of our laws, our customs, and often of our language, upon arrival finds himself beset by innumerable handicaps. The removal of these tends to place him upon an equality with those longer resident here. There is no favoritism in this; merely an attempt to establish a measure of justice.

Ordinarily, the immigrant is so situated that he becomes an easy prey to exploiters, that he finds it almost impossible to get on his feet economically; misfortune drags him into the overcrowded quarters of our slums, those breeding places of disease, immorality, crime and ignorance; education in English and in civics is almost impossible to attain. Such a man is not on the road to becoming a useful citizen. Indeed, unguided and unprotected, he is liable to become a menace. The correction of these evils is no more than a matter of our own self-protection. Our efforts primarily are in the direction of our own welfare. From this viewpoint, the immigrant is only an incident in our activities.

But the immigrant is not merely a potential menace from whom we must protect ourselves. With the proper encouragement, he may become a positive source of benefit to our civilization. Each man brings to our shores certain inherited racial and national talents as well as certain personal faculties which we may encourage and develop to our own advantage. The social settlement was the first institution in this land to give practical recognition to the fact that art and philosophy had not departed from the Greek, that music and the sense of legal order had not deserted the Italian, that with the Jew there still remains a worship of the beauty of holiness, a reverence for pure family life, and a deep-seated belief that a nation which breaks faith is as much a sinner as is the individual who does violence to the moral law. The settlement first recognized the valuable contributions that might be made to our culture by immigrants from Germany, from Russia, from England, from France and from the homes of the Norsemen; yes, even from the pettiest of distant lands, And advisedly we may take the cue from the settlement in this respect, to do all within our power to bring out the latent possibilities from even the humblest of the strangers within our gates. Our country, in its early history, borrowed ideals and practices from all peoples, both ancient and modern. Is it not conceivable that the descendants of those who contributed this might still have something to give?

The state, then, in directing some attention toward the immigrant, is justified in three ways: First, by removing handicaps in the path of the stranger, it tends to

place all upon an equality of opportunity; then, by protecting and aiding the foreigner, it most wisely seeks the welfare of the whole commonwealth; and finally, in encouraging the development of racial and personal talents, the state brings out valuable contributions to our culture.

The matter of supreme importance is not what we do at the gates, but what we do after the immigrant is admitted. The vital thing is not a policy of admission and exclusion, but a domestic immigration policy, whether we open wide the gates or keep them tightly closed.

First, for our own security, if not for his, we must protect the foreigner from abuse and exploitation. Then we must remove friction from the path leading to economic settlement. The effort of the national department of labor to organize and coordinate the work of public employment offices is an attempt in this direction. Agricultural cooperation and rural credits would help. Then we must make more common the opportunities to acquire a knowledge of English and the rudiments of civics. What sometimes seems to be most important of all is the establishment and maintenance of proper standards of health, sanitation, housing, education, labor and justice.

With wise minimum social, economic, educational and legal standards determined and enforced, we make impossible the existence of many of those practices and habits which are repugnant to our civilization. The immigrant crowds into hovels, thus endangering our health and our economic structure. Well, enforce our five hundred cubic feet law and other housing regulations, and he must be halfway decent. The alien competes unfairly by throwing his women and his children into the stream of labor. Then bring to bear upon him our compulsory education law and our laws governing the employment of women and minors. The foreigner participates in corrupt politics and overloads our courts. Possibly our taking corruption out of our politics and putting more justice into our courts might remedy much of this.

The protection of the foreign-born from exploitation, the building up of proper standards, and the opening up of economic and educational opportunities are what are involved in the conception—a domestic immigration policy.

ACT CREATING THE COMMISSION OF IMMIGRATION AND HOUSING OF CALIFORNIA.

CHAPTER 318.

An act relating to immigrants and immigration, creating a commission of immigration and housing, providing for the employment by said commission of a secretary, agents and other employees, authorizing said commission to fix their compensation, prescribing the duties of said commission, providing for the investigation by said commission of all things affecting immigrants, and for the care, protection and welfare of immigrants, and making an appropriation for the purpose of carrying out the provisions hereof.

(Approved June 12, 1913: Stats. 1913, p. 608; amended, Stats. 1915, p. 848; Stats. 1917, p. 1514.)

SECTION 1. Within thirty days after this act shall go into effect, the governor of the state shall appoint five suitable persons to act as commissioners of immigration and housing. Said commissioners shall hold office and serve solely at the pleasure of the governor and not otherwise.

SEC. 2. Said commissioners shall serve without compensation, but shall be entitled to receive from the state their actual necessary expenses while traveling on the business of the commission, either within or without the State of California.

SEC. 3. The commission shall be known as the "Commission of Immigration and Housing of California." It shall have a seal for the authentication of its orders and proceedings upon which shall be inscribed the words "Commission of Immigration and Housing—California—Seal." Each member of the commission, before entering upon the duties of his office, shall take the oath of office as prescribed by the Political Code for state officers in general, and must execute an official bond in the sum of five thousand dollars. Within thirty days after appointment, the commission shall meet at the State Capitol and organize, selecting a president, a vice-president and secretary. A majority of the commission shall constitute a quorum for the exercise of the powers or authority conferred upon it. Whenever a vacancy occurs in the commission, from any cause whatsoever, such vacancy shall be filled by the governor, as provided in section one for the original creation of the commission. In case of a vacancy, the remaining members shall exercise all the powers and authority of the commission until such vacancy is filled. The commission shall maintain its headquarters and principal office in the city and county of San Francisco, and may establish branch offices at any place or places which in the judgment of the commission may be deemed advisable. The commission may, however, hold sessions at any place other than its offices when the convenience of the commission and the parties interested so requires.

SEC. 4. For the purpose of carrying out the provisions of this act, the said commission is authorized to employ such expert and other employees as it may deem necessary, and upon such terms and for such compensation as it may deem proper. The said commission shall have power to enter into contracts of employment with such persons as it may desire to employ for a definite period of time; but no contract shall be made for more than one year. The employees of the commission shall be entitled to receive from the state their actual necessary expenses while traveling on the business of the commission, either within or without the State of California.

SEC. 5. The Commission of Immigration and Housing shall have the power to make full inquiry, examination and investigation into the condition, welfare and industrial opportunities of all immigrants arriving and being within the state. The commission shall also gather information as to the agricultural possibilities and opportunities for settlement on land within the state; such information to include soil and agricultural surveys of the arable land within the state and other data relating to the price and productivity of land. The commission shall also have power to collect information with respect to the need and demand for labor by the several agricultural, industrial and other productive activities, including public works, within the state; to gather information with respect to the supply of labor afforded by such immigrants as they shall from time to time arrive or be within the state; to ascertain the occupations for which such immigrants shall be best adapted, and to

bring about intercommunication between them and the several activities requiring labor which will best promote their respective needs; to investigate and determine the genuineness of any application for labor that may be received and the treatment accorded to those for whom employment shall be secured; to cooperate with the state employment bureaus, municipal employment bureaus, and with private employment agencies within the state, and also with the employment and immigration bureaus conducted under the authority of the federal government or by the government of any other state, and with public and philanthropic agencies designed to aid in the distribution and employment of immigrants; and to devise and carry out such other suitable methods as will tend to prevent or relieve congestion and obviate unemployment; and to collect and publish, in English or foreign languages, for distribution among immigrants, in, or embarked for, California, such information as is deemed essential to their protection, distribution, education and welfare, and said commission is hereby empowered and authorized to have printed by the state printer any such reports or information, records or proceedings as it may deem necessary or proper; and if for any reason the state printer is not equipped to do any part of said work, then the said commission shall have the right and the authority to have the same done elsewhere upon such terms and conditions as it may deem proper.

SEC. 6. The commission shall cooperate with the proper authorities and organizations, federal, state, county, municipal and private, with the object in view of bringing to the immigrant the best opportunities for acquiring education and citizenship. To that end it shall procure from, or with the consent of, the federal authorities, complete lists giving the names, ages and destination within the state of all immigrant children of school age, and such other facts as will tend to identify them, and shall forthwith deliver copies of such lists to the superintendent of public instruction or the several boards of education and school boards in the respective localities within the state to which said children shall be destined, to aid in the enforcement of the provisions of the education law relative to the compulsory attendance at school of children of school age. The commission shall further cooperate with the superintendent of public instruction and with the several boards of education in the state to ascertain the necessity for and the extent to which instruction should be imparted to immigrants within the state and to devise methods for the proper instruction of adult and minor aliens in the English language and other subjects; and in respect to the duties and rights of citizenship and the fundamental principles of the American system of government; and shall cooperate with the proper authorities and with private agencies to put into operation practical devices for training for citizenship and for encouraging naturalization. It shall be the aim to communicate this instruction to the immigrant as soon after his arrival as is practicable. The commission shall cooperate with the proper authorities to extend this education for both children and adults to labor camps and other localities from which the regular schools are not easily accessible. The commission in cooperation with the proper authorities and organizations shall encourage the establishment of playgrounds and other recreational activities, and also the establishment of settlements and social centers in cities and towns.

SEC. 7. With the object in view of rendering to the immigrants that protection to which they are entitled, the commission of immigration and housing may inspect all labor camps within the state, and may inspect all employment and contract agencies dealing with immigrants or who secure or negotiate contracts for their employment within the state; may investigate the banking relations that exist between immigrants and laborers; may investigate and inspect institutions established for the temporary shelter and care of immigrants and such philanthropic societies as shall be organized for the purpose of securing employment for or aiding in the distribution of immigrants, and the methods by which they are conducted; and shall investigate housing conditions under which immigrants live, and sanitary and safety conditions under which immigrants are employed; it shall further investigate conditions prevailing at the various places where immigrants are landed within the state and at the several docks, ferries, railway stations, and on trains and boats therein, and shall investigate any and all complaints with respect to frauds, extortion, incompetency and improper practices by notaries public and other public officials; it shall further investigate the relations existing between immigrants and steamship and railway ticket agents, hotel runners, cabmen, baggagemen, interpreters and pawnbrokers; it shall further investigate the dealings carried on between immigrants and real estate firms or corporations; and as the result of any of the above inspections or investigations, if it should find evidences of fraud, crime, extortion, incompetency,

improper practices or exploitation, it shall be the duty of the commission of immigration and housing to present to the proper authorities the evidences for action thereon, and shall bring to bear all the authority within its power to see that justice is rendered. The commission shall also encourage the establishment of legal aid societies.

SEC. 8. With the further object in view of bringing to the immigrant the best protection the state can afford, it shall be the duty of the commission to call to the attention of the proper authorities any violations it may discover of the laws pertaining to the payment of wages, to the mode of paying, pertaining to the child labor laws, the employment of women, factory inspection laws, weekly day of rest laws, protection of labor under building laws, protection of labor under public works laws, laws relating to the white slave traffic, and laws of the state and county and municipal health departments; the tenement house laws, and other laws pertaining to housing conditions. The commission shall investigate and study the general economic, housing and social conditions of immigrants within the state, for the purpose of inducing remedial action by the various agencies of the state possessing requisite jurisdiction; and shall generally, in conjunction with existing public and private agencies, consider and devise means to promote the welfare of the state. The members of the commission of immigration and housing or any of their authorized agents shall have the right to enter into tenement houses, buildings and dwelling places for the purpose of inspecting such houses, buildings, and dwelling places to secure compliance with state tenement and building acts and municipal building ordinances and to prevent violation thereof, and shall have the right to examine the records of the various city departments charged with the enforcement of the tenement house law and other building regulations and to secure from them reports and copies of their records at any time.

SEC. 9. The commission shall have the right to demand of all officials, state, county and municipal, and it shall be the duty of said officials to supply, such information and references to records as will enable the commission to carry into effect the provisions and intent of this act; and shall have the right to enter upon private property to make investigation for the purposes of carrying out the provisions of this act. For the purpose of carrying out fully the intent and spirit of this act, the said commission shall have full power and authority to gather any and all such evidence as it may deem proper and necessary in order to present the same to the proper authorities for the purpose of instituting prosecutions against any and all persons, firms or corporations found violating any of the laws of any municipality, county or of the state or of the federal government, concerning any of the matters in this act referred to.

SEC. 10. For the purpose of carrying out to the fullest extent the provisions hereof, the said commission or any member thereof shall have power to hold hearings for the purpose of investigation or inquiry, and for the purpose of reaching an amicable settlement of controversies existing between persons, firms, and corporations mentioned herein; and to this end and purpose, the said commissioners and each of them and such person as may be designated in writing by said commission, are hereby authorized and empowered to subpoena witnesses to appear at such hearings and to administer oaths. No decision shall be termed to be final until ratified and approved by the said commission and filed in its office. (Amended Stats. 1915, p. 848.)

SEC. 11. For the purpose of this act, the words immigrant and immigration shall refer to any alien who is within the state, either permanently or temporarily domiciled here, or in transit, or passing through the state to a contiguous state or territory; said words shall further refer to any alien who may first have taken up residence in some other state or in one of the federal territorial possessions, and then shall have removed to this state; said words shall further refer to all aliens coming to and being within the State of California. For the purpose of this act the word alien shall refer to all persons who are not native born or who have not received their final citizenship papers under the naturalization laws of the United States.

SEC. 12. This act shall not be construed to authorize or direct the commission of immigration and housing to induce or encourage immigration into this state or the United States.

SEC. 13. The commission of immigration and housing shall make an annual report to the governor, on the second day of January, of the operation of the commission.

SEC. 14. The sum of fifty thousand dollars is hereby appropriated out of any moneys in the state treasury not otherwise appropriated, for the purpose of carrying out the provisions of this act; and the State Controller is hereby authorized and directed to draw warrants upon such sum, from time to time, upon the requisition of said commission, approved by the board of control; and the state treasurer is hereby authorized and directed to pay such warrants.

SEC. 15. The commission may make investigations of the housing of immigrants and working people and of city planning in California and elsewhere, may encourage the creation of local city planning commissions and may furnish information as to the progress of other cities for the use of such commissions. It may investigate and report upon defective housing and the evils resulting therefrom and the work being done to remedy the same in California and elsewhere. It may make studies of the operation and enforcement of building and tenement house laws, of housing finances and taxes, of zoning and districting regulations and may promote the formation of organizations intended to increase the supply of wholesome homes for the people, and aid in the enforcement of any laws enacted to promote the purposes for which the commission is established. (Added by Stats. 1917, p. 1514.)

SEC. 16. It shall be the duty of each and every city planning commission or housing commission of any incorporated city or town in the State of California to file on the first day of June of each year with the secretary of the commission of immigration and housing of California a complete report of its transactions and recommendations to any municipal organization or private person or corporation during the previous year, and particularly to report any conflict in authority, lack of cooperation with local municipal authorities or with adjoining cities, with recommendations for needed legislation to properly carry on the development of their housing and city planning work. The commission may annually, or oftener, call a conference of representatives of these commissions, of local health officers, housing inspectors, building inspectors or such other municipal officers as it shall deem advisable to carry out the purposes of this act. The commission may employ city planners and other persons whose salaries, wages and other necessary expenses of the commission will be provided for out of the funds at the disposal of the commission. (Added by Stats. 1917, p. 1514.)

SEC. 17. The commission may make an annual report on housing and city planning to the governor, which the state printer shall cause to be printed as a public document, and copies of this report shall be filed with each and every local housing and city planning commission in the State of California. The commission is further authorized to furnish information and suggestions from time to time to city governments, housing and city planning commissions and other public, semipublic or private bodies such as may, in its judgment, tend to promote the purposes for which the commission is established. (Added by Stats. 1917, p. 1514.)

APPENDIX A.

REPORT OF DEPARTMENT OF LABOR AND INDUSTRIAL RELATIONS.

TO

GOVERNOR FRIEND WM. RICHARDSON AND THE MEMBERS OF THE
FORTY-FIFTH SESSION OF THE CALIFORNIA LEGISLATURE.

To the Governor and

To the Senate and Assembly of the State of California:

Chapter 604 of the Laws of 1921 created a Department of Labor and Industrial Relations, composed of four divisions: Industrial Accident Commission, Commission of Immigration and Housing, Industrial Welfare Commission, and the Bureau of Labor Statistics. Provision was made in the law for the co-relating of administrative work, the determination of complaints, the prevention of overlapping and duplication of activities, and the transference of funds from one division to another, by majority vote. Chapter 604 further provides that "The Department of Labor and Industrial Relations shall submit a report to the governor and to the forty-fifth session of the legislature embodying a complete plan of reorganization and departmentalization of the activities herein mentioned."

ORGANIZATION OF DEPARTMENT.

Preliminary meetings were held by the members of the four divisions after the close of the 1921 legislature and prior to formal organization on October 26, 1921, as required by law. The representatives selected by the respective divisions were:

WILL J. FRENCH (Chairman), Industrial Accident Commission;
SIMON J. LUBIN, Commission of Immigration and Housing;
KATHERINE PHILIPS EDSON (Secretary), Industrial Welfare Commission;
WALTER G. MATHEWSON, Bureau of Labor Statistics.

A close study was made of the laws and powers of the four divisions so important to the industrial and social welfare of the citizens of California. Graphs were prepared. Legal opinions were secured to point out possible sources of contact or of conflict. A special committee, known as the Committee on Inspection and Complaints, was appointed, one member from each division, to ascertain definitely the status of affairs and to recommend accordingly. This committee has met at regular intervals, has found the claims of duplication and overlapping of activities to be without foundation and has planned itineraries of employees so that there would be the maximum of advantage to the state at a minimum of cost.

Regular meetings have been held by the representatives and, at longer intervals, by all the members of the four divisions.

A SURVEY OF ADMINISTRATIONS IN OTHER STATES.

One of the most important tasks undertaken by the Department of Labor and Industrial Relations was to ascertain the experiences of other states, especially those that have consolidated, in different ways, state departments comparable with those now in existence in California. A voluminous and interesting correspondence resulted. Letters of inquiry were sent to the secretaries of employers' organizations and of federations of labor in the following states: New York, New Jersey, Massachusetts, Pennsylvania, Illinois, Ohio, Wisconsin, Oregon and Washington. The National Association of Manufacturers and the American Federation of Labor were asked for their views of the best method of administering labor laws. Men of recognized standing in the country, and who have made a close study of the problem under consideration, were solicited for their opinions, and replies are in hand from Ethelbert Stewart, U. S. Commissioner of Labor Statistics; Carl Hookstadt, U. S. Bureau of Labor Statistics; Professor John R. Commons of the University of Wisconsin; Dr. John B. Andrews, Secretary of the American Association for Labor Legislation.

The answers to the general letter of inquiry vary, as a rule, because the writers consider the laws and experiences of their respective states as paramount. Too close concentration of power in administration of labor laws is generally condemned, on the theory that some degree of representation to employers and employees is preferable to the pulling and tugging of either one group or the other to have its representative selected. An illustration of this is furnished by the New York Evening Post, which printed a series of articles on November 2, 3, 6 and 7, 1922, setting forth the results of an independent investigation into the administration of labor laws in the state of New York, decidedly unfavorable to what is termed the "political reorganization" of the Labor Department, and despite the support of Governor Miller by the Evening Post in the campaign just closed. References were made to the weakening of factory inspection, delaying workmen's compensation activities and hampering the New York state employment service. The press dispatches say that Governor Smith is going to displace the present head of New York's Industrial Commission, and in the New York Times he has declared himself strongly in favor of extending the protection of humane legislation for the benefit of men, women and children. This merely illustrates the point that failure to give representation to employers and employees in matters of such vital importance to them will, sooner or later, result in the chaos now described in New York state after a brief experience.

One fact noted in the replies received is the general approval given to a separate department to administer workmen's compensation and kindred legislation. One reason for this is the judicial, or semi-judicial, nature of the work, the constitutional or legal requirements, and the general acceptance of representation for capital and labor on industrial accident commissions or workmen's compensation boards. A notable example of this is furnished by the state of Illinois. Sweeping consolidations of departments have taken place in that state, and the Industrial Commission is maintained a separate unit, as formerly, even though it is administering a law without safety and insurance and other large departments, such as are included in the California law.

Attention is directed to the letter of Professor John R. Commons, because of his commanding position in the domain of economics and his past experience as a member of the Industrial Commission of Wisconsin. He wrote on July 5, 1922:

“It may be possible in cases where you have the separate boards that have been doing good work and are quite proud of their work, and have enlisted the efforts of exceptionally good men, that such boards should be retained and that a joint representation affair would be preferable to wiping out boards that have made good records. I consider that the most important need for all is public-spirited and able people to join in the administration of labor laws, and would under no circumstances advocate consolidation on the mere doctrinaire belief in the efficiency of centralization. Then, there is another danger in too much centralization, as shown in the experiences in Ohio and New York. It concentrates attacks upon the commission and tends to line up partisan politics or organized capital and labor to control the commission.”

Not one of the replies from other states reports a state department comparable to the California Commission of Immigration and Housing, and industrial welfare commissions are few and far between.

INFORMATION CONCERNING THE CALIFORNIA COMMISSIONS.

Our experience is that some citizens have the opinion that there are four labor commissions possessing varying memberships and all operating on a full-time basis. In an effort to clear away this misunderstanding it is advisable to briefly present the facts, as to personnel, appropriations from the state treasury and the number of employees.

INDUSTRIAL ACCIDENT COMMISSION.

There are three full-time members of this Commission: Will J. French, A. J. Pillsbury and A. H. Naftzger. The latter is the Los Angeles member and supervises the work in the southern field. There were 550 industrial deaths in California in 1921, 1643 permanent injuries and 123,336 temporary injuries. Besides administering a compensation department that brings thousands of formal and informal cases up for consideration each year, there are ten main departments under the Commission's jurisdiction, including the important Safety Department with its seven divisions. There was appropriated the sum of \$267,000 for the fiscal year ending June 30, 1922. The number of employees was approximately 136. (The expenses and employees of the State Compensation Insurance Fund are not included in the foregoing, because the expenses come out of premiums paid in by employers, and not one cent comes out of the state treasury; the number of employees varies according to the exigencies of business.)

COMMISSION OF IMMIGRATION AND HOUSING.

There are four members (one vacancy) of this Commission: Simon J. Lubin, Archbishop E. J. Hanna, Dr. J. H. McBride and Paul Scharenberg. These men serve the State of California without cost, either as to salary or per diem. Their duties include full inquiry, exam-

ination and investigation into the condition, welfare and industrial opportunities of all immigrants arriving and being within the state, to promote their interests, and to bring to both immigrants and their children the best opportunities for acquiring education and citizenship. Immigrants unacquainted with the common language and methods are assisted in ways impossible to particularize in a brief statement.

A monumental work has been done in placing the labor camps in California in a sanitary condition and to generally supervise the welfare of a migratory group of workers who, prior to 1913, were helpless against social and economic errors. California is in a class by itself in respect to migratory labor, owing to the tens of thousands employed in harvesting crops and in the lumber industry during summer months.

Hotel, tenement and dwelling-house laws also come under the Commission's jurisdiction. The Commission is investigating, under the mandate of the 1921 legislature, the practicability of the State of California assisting workmen to acquire and build homes.

The last year's appropriation for the Commission was \$91,288. The number of employees averaged between 20 and 25.

INDUSTRIAL WELFARE COMMISSION.

There are five members of this Commission: A. B. C. Dohrmann, Walter G. Mathewson, Henry W. Louis, Paul Sinsheimer and Mrs. Katherine Philips Edson. They serve without salary, excepting for a per diem paid for stated meetings and per diem paid one of the members as executive commissioner. The duties of the Industrial Welfare Commission include supervision over the employment of women and minors, the determination of minimum wages and maximum hours, and to make investigations into the comfort, health, safety and welfare of such women and minors. Payment of less than the minimum wage provided by law is prohibited. Unpaid wages are collected by the Commission and every assistance extended those usually without any form of organization for their own protection and who were subject, in former years, to conditions of work and pay that were deplorable and harmful to the state. California's minimum wage of \$16 a week is the highest rate paid in the United States to women and minors in industry. In other states where minimum wage legislation has been consolidated in different ways the work has been minimized and its effect lost. The appropriation for the year was \$65,492. The number of employees was 19.

BUREAU OF LABOR STATISTICS.

Walter G. Mathewson is the Labor Commissioner. There are at least fifty general labor laws in California requiring the continual exercise of his administrative and enforcement powers. All of these laws are vital to the wage-earners of the state, as they involve, among other things, the regulation of private employment agencies, the supervision over working conditions, and the enforcement of the laws pertaining to payment of wages. The significance of the enforcement of the wage laws is shown by the fact that in the one fiscal year ending June 30, 1922, the Bureau of Labor Statistics collected \$228,813.49 in unpaid wages.

During the last biennial period, more than one-half of the bureau's appropriations was used in the administration of the free public employment offices—a work of inestimable value to the workers as well as to agricultural and manufacturing interests of the state. The bureau's appropriation for the last fiscal year was \$160,235, of which 47 per cent was used for the free public employment offices, leaving only \$84,825 for the administration and enforcement of all other labor laws. The number of employees averaged 75.

The limitation of space prevents further reference to the multitudinous duties assigned to the Labor Commissioner and to the importance of this office to the workers and employers of the state.

FACTS OF IMPORTANCE.

In considering the instructions laid down by chapter 604, we believe it to be our duty to point out the following facts:

1. Two of the four divisions of the Department of Labor and Industrial Relations are served by representative citizens of the northern and southern parts of California, without expense for salaries and, so far as the Commission of Immigration and Housing is concerned, without any per diem expense for stated or other meetings. We are decidedly of the opinion that it is advantageous to the state to have this free service from public-spirited citizens and we do not deem it the part of wisdom to recommend reorganization that will lose such service. Certainly it would be necessary to add to state expenditures if the work now performed by these two groups should be assigned to those employed, or to be employed, on a full-time basis. Furthermore, it would be impossible to continue the free service if the work was supervised by a full-time official, or officials.

2. There are four full-time members of the remaining two divisions—three on the Industrial Accident Commission and the Labor Commissioner. With one member of the first-named division in Los Angeles, there are left three officials to administer one of the most complete compensation systems in the United States and to supervise approximately fifty general labor laws. Our research into the experiences of other states convinces us that California's record in this respect is good and that it is superior to many other jurisdictions.

3. As at present constituted, labor, capital and the public at large have representation on three of the four divisions, and this is an excellent procedure. The courts have upheld the status of the Industrial Accident Commission, in accordance with the constitutional amendments adopted by California's voters, and the country-wide opinion is that a small group should specialize in the problems of compensation, safety, insurance, rehabilitation, and other sections of the work.

4. The approximate cost to the state treasury for the four divisions during one year was \$584,015. This is not a large amount, considering the importance of the legislation to employers, employees and the community at large. The number of employees assigned to the four divisions was about 253, with clerks and stenographers predominating.

CONCLUSION.

After a careful and thorough study of the problem assigned us by Chapter 604, we are of the opinion:

First. That the departmentalization plan outlined by the 1921 legislature for the Department of Labor and Industrial Relations should be continued, inasmuch as the citizenship of California is receiving valuable services without cost and the status is therefore entirely different from that which would be presented if there were twelve or fourteen full-time state employees in charge of the four divisions.

Second. We have not found in any other state a department functioning like the Commission of Immigration and Housing, and the proper supervision of immigrants and the prevention of tenement-house conditions during this period of California's development will be reflected in the enrichment of our common citizenship during the years to come. Likewise the Industrial Welfare Commission is doing a work for women and minors unlike that done in any other jurisdiction we have investigated.

Third. We recommend that the four divisions of the Department of Labor and Industrial Relations be housed under one roof in the downtown section of San Francisco, thereby enabling the closest kind of cooperation to be maintained and constant supervision exercised over the movements of state employees, so that maximum services will be rendered by those whose duties cause them to travel. The convenience of citizens doing business with the department will be subserved by this centralization.

Respectfully submitted.

WILL J. FRENCH, Chairman,
SIMON J. LUBIN,
KATHERINE PHILIPS EDSON, Secretary,
WALTER G. MATHEWSON,

Representatives Department of Labor and Industrial Relations.
January 12, 1923.

APPENDIX B.

THE CENSUS AND THE REPORTS OF THE UNITED STATES IMMIGRATION COMMISSIONERS.

An interesting commentary may be drawn from a study of the 1920 census in connection with the reports of the United States Immigration Commissioners for the fiscal years 1913 to 1922. The 1920 census shows that California has a total population of 3,426,861 of which 787,689 are foreign-born, or 22.98 per cent. More than two-thirds of this number live in our cities. The foreign-born are scattered throughout the state. At least 5 per cent of the population of every county in the state are foreign-born white and there are more than 20 per cent of foreign-born whites in each of 18 counties.

The trend of immigration from the reports of the United States Immigration Commissioners appears to be leading to California as is shown by the following table:

	Total immigration to United States	Total immigration to California	Percentage	Rank in States
1913 -----	1,197,892	32,277	2.6	7
1914 -----	1,218,480	32,089	2.9	8
1915 -----	326,700	20,116	6.1	4
1916 -----	298,826	17,101	5.6	4
1917 -----	295,403	16,354	5.5	4
1918 -----	110,618	12,098	10.9	3
1919 -----	141,132	16,575	11.0	3
1920 -----	430,001	32,502	7.5	4
1921 -----	805,228	43,242	5.3	7
1922 -----	309,556	23,624	7.6	3
Total for 10 years-----	5,133,836	245,878	4.9	

“Total Immigration to California” in the above schedule means only those who at ports of entry gave California as their destination. There is no check on the number of immigrants coming to the United States destined for other states, who drift to California some time after their arrival. This is a considerable number. California receives immigrants from practically every country in the world.

The table above set forth shows distinctly our problem. It shows the follow-up work that is necessary to be carried on to convince each of the incoming immigrants that the United States is just what he considered it to be when he left his home—a country of opportunity and freedom. It is our duty to convince him that this should be his home, the place to raise his family and that he should become a citizen.

APPENDIX C.

THE STATE HOUSING INSTITUTE.

The Commission of Immigration and Housing, after the referendum on the 1921 Housing Law had been decided, following the custom established in 1916, called a Housing Institute for December 14th, to be held in San Francisco at which time persons from all walks of life and all sections of the state who were interested in housing gathered and discussed the housing laws generally. After this general discussion a committee was appointed, composed of—

J. J. Backus, Chief Inspector of Buildings, Los Angeles, representing the City of Los Angeles and the Southern California Chapter American Institute of Architects.

J. P. Horgan, Chief Building Inspector, San Francisco, representing the City and County of San Francisco.

A. M. Edelman, Los Angeles, representing California State Board of Architecture.

Robert Greig, Building Inspector, Berkeley, representing the City of Berkeley.

A. C. Horner, Building Inspector, Stockton, representing the City of Stockton and the Building Inspectors Association.

Chief M. J. Kearns, San Francisco, representing the Fire Department of San Francisco.

Felton Taylor, San Francisco, representing the Apartment House and Hotel Interests.

To this committee were added the Attorney and Executive Officer and the Director of Housing of the Commission of Immigration and Housing who were ex officio members without the right to vote. The Board of Health of the city and county of San Francisco was invited to send a representative and did send Mr. James E. Britt.

This committee worked for six and a half days using the laws which are now in force and effect, the 1921 Act which was defeated by referendum and a proposed law drawn by the Commission. The result was presented to the people interested in housing throughout the state and suggestions and criticisms requested.

The committee met again on January 10th, considered all suggestions made and then submitted a draft to the second session of the Housing Institute, which was held on January 12th in San Francisco. Again persons representing all walks of life and all sections of the state who were interested in housing attended. They considered the draft of the proposed bill submitted by the committee and after discussion approved it. This bill has been introduced in the Senate by Senator Inman as Senate Bill Number 52.

APPENDIX D.

LIST OF PUBLICATIONS ISSUED BY COMMISSION OF
IMMIGRATION AND HOUSING OF CALIFORNIA.

(Note)—The publications marked * are out of print, but are on file in the Commission library, 214 Underwood Building, San Francisco, and in the various libraries throughout the State. The others are for free distribution and may be had at any office of the Commission.)

1. *Report on Unemployment to His Excellency, Governor Hiram W. Johnson.....	1914
2. *Advisory Pamphlet to Employers, Setting Forth State Requirements as to Labor Camp Sanitation.....	1915
3. *First Annual Report of Commission, January 2, 1915.....	1915
4. *Report on Relief of Destitute Unemployed, 1914-1915, to His Excellency, Governor Hiram W. Johnson.....	1915
5. *Advisory Pamphlet on Camp Sanitation and Housing (See No. 39 below).....	1915
6. A. B. C. of Housing.....	1915
7. *Plan for a Housing Survey.....	1916
8. Second Annual Report of Commission, January 2, 1916.....	1916
9. Immigrant Education Leaflets, 1, 2, 3 and 4.....	1916
10. *The Home Teacher: The Act, with Working Plan and Forty Lessons in English.....	1916
11. Discussion of Methods for Teaching English.....	1917
12. *Report on Experiment Made in Los Angeles in the Summer of 1917 for the Americanization of Foreign-born Women.....	1917
13. *The Spirit of the Nation, as Expressed in Song and the Words of Famous Americans.....	1918
14. Our Soldiers and the English Language.....	1918
15. Report on Fresno's Immigration Problem.....	1918
16. *A Community Survey Made in Los Angeles City.....	1918
17. *Primer for Foreign-speaking Women: Parts 1 and 2.....	1918
18. *State Housing Manual: The Three California Housing Laws, annotated..	1919
19. *Americanization, the California Program.....	1919
20. *Americanization, Suggested Lines for Speakers and Workers.....	1919
21. Suggestions for Speakers (revised and extended).....	1919
22. *Manual for Home Teachers.....	1919
23. *Heroes of Freedom, first edition (See No. 31 below).....	1919
24. *Annual Report of the Commission, January 2, 1919.....	1919
25. Report on Large Landholdings in Southern California.....	1919
26. Rules for Labor Camps.....	1919
27. Same, Japanese Text.....	1919
28. Same, Spanish Text.....	1919
29. *Advisory Pamphlet on Camp Sanitation and Housing (revised).....	1919
30. A Suggested Program for Americanization; reprinted by permission of the General Federation of Women's Clubs.....	1919
31. Heroes of Freedom, second edition (revised).....	1920
32. Bulletin of Information for Immigrants.....	1920
33. Same, Italian Text.....	1920
34. *Same, Spanish Text.....	1920
35. Americanization: California's Answer.....	1920
36. Immigration and Housing Bulletin for September.....	1920
37. Immigration and Housing Bulletin for November.....	1920
38. Annual Report of the Commission, January 2, 1921.....	1921
39. Advisory Pamphlet on Camp Sanitation and Housing (revised).....	1921
40. *State Housing Manual: The Three California Housing Laws, annotated..	1922
41. Bulletin of Information for Immigrants—Spanish Text.....	1922
42. Bulletin of Information for Immigrants—Russian Text.....	1922

ANNUAL REPORT

ON THE

Building and Loan Associations

OF THE

State of California

BY THE

BUILDING AND LOAN COMMISSIONER

In accordance with an Act of the Legislature, approved April 5, 1911, to
His Excellency WILLIAM D. STEPHENS, Governor
of the State of California

SEPTEMBER 15, 1921



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO, 1921

REPORT

OF THE

BUREAU OF BUILDING AND LOAN SUPERVISION.

OFFICE OF THE BUILDING AND LOAN COMMISSIONER,
SAN FRANCISCO, September 15, 1921.

To His Excellency, WILLIAM D. STEPHENS,
Governor of California,
Sacramento, California.

SIR: Pursuant to the provisions of section 5 of the "Building and Loan Commission Act," I am submitting for your consideration the Twenty-eighth Annual Report of this department, relative to the operation and condition, individually and collectively, as of the close of their several fiscal terms, of the building and loan associations of California, for and during the seventy-second fiscal year of the state, ended June 30, 1921.

Prior to the passage of the act of March 31, 1891, all corporations that were engaged in what is now known as the building and loan association business were formed under the provisions of the original Title XVI of the Civil Code, relating to "Land and Building Corporations."

Several of the associations now in successful operation were formed under that title, the charter of the oldest dating back to August, 1874. The original idea contemplated a purely mutual organization with shares in "serial" form. This was continued until the act of 1907 became effective and legalized the transaction of business on the non-serial or "Dayton" plan, and at the same time legalized the introduction of guarantee capital. That same act provided for the creation of a "reserve" fund in the mutual associations, as a protection against losses that invariably arise in every class of business, and which are especially liable to result where it becomes necessary to foreclose upon the security pledged for a loan, because of the failure of a borrower to comply with the terms of his contract.

In the guarantee capital associations that capital and its surplus reserve assume all liability for losses, thus the investor in both classes is much better protected than was possible under the earlier laws. Both classes advocate and teach the lessons of thrift and home owning,

especially among salaried employees and wage earners, with the result that in many localities a large percentage of the homes have been acquired through loans from these associations.

Of the 86 associations reporting during the past fiscal year, 36 have a paid-in guarantee capital, while 60 still operate upon the mutual plan, with an annually increasing reserve, as an added protection, and 44, mostly mutuals, still retain the "serial" plan as regards their installment shares.

Because an association may have a paid-in guarantee capital does not, of necessity, preclude its operation as a "mutual," especially as regards its installment shares, which the law apparently contemplates it should also have.

The improvement in the volume of assets, so particularly noticeable in the last annual report, has continued during the past fiscal year—the net gain being \$8,645,254.12, or 18.07 per cent—bringing the gross assets up to \$56,496,548.56.

The number of associations on the active roll has increased from 95 to 98, eight new associations having been formed and licensed, while four have been retired by consolidation, and one small one, which had never been very successful, by voluntary liquidation. Two associations formed since January last will make their first reports during the seventy-third fiscal year.

The names, locations and dates of license of the eight new associations will be found under the designation of "Domestic Associations," as well as the names and locations of those retired and in liquidation.

It is specially noticeable that only 26 counties, less than one-half the counties of the state, have associations within their borders, even though there are many localities in other counties that would be materially benefited by the organization of purely locals by enterprising and public minded residents.

The following table shows the assets, the increase or decrease of same, and the number of associations, both active and reporting, in each of the twenty-six counties.

DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Asso- ciations	Number report- ing	Assets	Increase	De-crease
Alameda -----	7	7	\$2,060,636 75	\$338,001 75	
Fresno -----	2	2	225,235 20	45,732 21	
Humboldt -----	1	1	27,464 21		\$706 32
Kern -----	2	2	639,412 22	63,267 89	
Lassen -----	1	1	4,680 50	4,680 50	
Los Angeles -----	19	18	26,568,491 78	3,827,675 61	
Madera -----	1	1	57,399 90	3,264 73	
Marin -----	3	3	242,214 59	15,360 09	
Merced -----	1	1	204,480 36	19,162 05	
Napa -----	1	1	414,017 47	14,727 80	
Orange -----	3	3	2,059,213 02	452,607 57	
Placer -----	1	1	68,530 26	831 60	
Riverside -----	4	4	289,094 02	88,416 40	
Sacramento -----	1	1	605,306 18	4,191 91	
San Bernardino -----	5	4	3,178,785 71	397,564 37	
San Diego -----	5	5	667,784 17	115,651 33	
San Francisco -----	17	17	5,370,964 79	393,251 39	
San Luis Obispo -----	2	2	328,005 47	95,749 12	
San Joaquin -----	3	3	3,523,634 75	570,604 36	
San Mateo -----	2	2	599,849 86	75,708 25	
Santa Barbara -----	2	2	1,835,701 22	258,615 38	
Santa Clara -----	7	7	5,897,836 16	1,678,547 02	
Santa Cruz -----	1	1	27,533 36		7,462 59
Sonoma -----	2	2	171,585 98		3,945 05
Tulare -----	3	3	588,475 82	75,555 36	
Ventura -----	2	2	840,214 81	118,255 43	
Totals -----	98	96	\$56,496,548 56	\$8,657,422 08	\$12,167 96
Net increase -----				8,645,254 12	

From the foregoing schedule it will be noticed that only three of the counties specified, embracing in all only four comparatively small associations, show a decrease.

In the report for 1920, Yolo county was represented by one small association, but during the past year its principal place of business was removed to San Francisco, thus increasing the assets of the latter county at the expense of the former, which now has no association within its borders.

The distribution of the increase and decrease in the assets of the several associations, when divided into four different grades as to volume, is indicated in the following tabulation:

Associa- tions of each grade	With assets of	Number showing gain	Largest per cent of gain	Number showing loss	Largest per cent of loss
34	Under \$100,000 -----	30	160	4	21
33	\$100,000 to \$500,000 -----	29	80	4	8
13	\$500,000 to \$1,000,000 -----	12	53	1	0.25
16	Over \$1,000,000 -----	16	50	0	0

The schedule, "Changes in Assets and Liabilities," illustrates the changes in the volume of the several features of these assets and liabilities. Among the assets the "loans in force" have increased \$9,311,508.98, and the "money in office and bank" \$27,291.62, while the following have decreased: "arrearages," \$21,256.30; "real estate owned," \$239,239.95; "advances," \$87,811.71; and bonds owned, \$338,143.46.

In the liabilities there has been an increase in every feature with the sole exception of "loans due and incomplete," which have decreased \$392,528.96. The increase of the guarantee capital has been \$628,515.26 in volume and 5123 in number of shares issued, or subscribed for and partially paid up. Installment shares have increased \$1,551,733.45 in volume and 66,579 in number of shares subscribed for and issued during the year. The full-paid shares have increased \$1,852,779.43 in volume and 14,998 in shares reported as outstanding. The number of investment certificates of all classes reported show an increase of 33,255 in number and \$3,999,550.58 in volume of money. The "reserve and undivided profits" show an increase of \$99,397.82. Notwithstanding the great increase of the investments in the several classes of shares and certificates the demand for loans has apparently necessitated an increase in "money borrowed" to the extent of \$354,438.26.

The decrease in the real estate owned, both as to the number of separate pieces and the volume, converts an inactive asset into an income earning one of material value, and reduces the present holdings to \$669,852.73, or 1.18 per cent of the gross assets, of which \$178,900 is represented by the office buildings owned by seven associations.

The increase of 66,579 in the number of installment shares, noted above, is a feature deserving of special attention, not only because of the fact that the increase is practically double the increase in all classes for 1920, but because it demonstrates that this class of investment will readily be taken by the public when offered by responsible and reputable associations. Of this increase, 19,775 shares were gained in four associations employing solicitors on a commission basis, and 46,804 shares in associations for which no solicitors were licensed.

The new loans upon real estate security are reported as being 8962, of which 3318, or 37.02 per cent, appear as having been made for new construction, and 611 are reported as having been made for repairs and additions.

The volume and percentages of increase and decrease for the year, in the material features, are condensed as follows:

INCREASES.

	Volume of increase	Percentage of increase
Assets -----	\$8,645,254 12	18.07
Loans -----	9,311,508 98	21.25
Money on hand -----	27,291 62	1.81
Guarantee capital -----	628,515 26	43.16
Dues—installment shares -----	1,551,733 45	13.19
Paid-up shares—principal -----	1,852,779 43	18.80
Investment certificates -----	3,999,550 58	26.63
Reserve and undivided profits -----	99,397 82	6.60
Net profits for year -----	719,580 74	27.16
Borrowed money -----	354,438 26	30.37
Number of shareholders -----	7,349	27.53
Number of certificate holders -----	4,333	31.56
Number of shares in force -----	86,700	21.81
Number of investment certificates -----	33,255	22.08
Number of borrowers -----	1,494	6.29
Number of new real estate loans -----	1,013	12.73
Number of new building loans -----	727	28.06
Number of loans for improvements -----	611	100.00
Number of new share loans -----	10	1.11
Number of new associations licensed -----	8	8.42

DECREASES.

	Volume of decrease	Percentage of decrease
Arrearages -----	\$21,256 30	13.72
Real estate owned, cost on books -----	239,239 95	26.32
Real estate owned, separate pieces -----	85 00	40.89
Bonds owned -----	338,143 46	28.42
Incomplete loans -----	392,528 76	21.10
Associations owning real estate -----	12 00	22.64

The receipts from shareholders and investors, for the year, amount to \$22,332,494.47, or the equivalent of 39.50 per cent of the present gross assets.

The disbursements for the same period, on account of withdrawals and maturities, were:

On account of invested principal -----	\$14,933,549 39
On account of profits and dividends -----	2,526,029 21

An aggregate of ----- \$17,459,578 60

or more than 42 per cent of the gross liability to shareholders and investors, other than guarantee shareholders, at the beginning of the term.

The rates of interest charged upon loans range from 6 to 10.60 per cent per annum; and usually depend largely upon locality, security offered, and local money conditions. The mean average of all these rates is 8.288 per cent, an increase of 0.335 per cent over the corresponding average for 1920.

The interest collections, based on the average loans in force, is 8.332 per cent, or a gain of 0.324 per cent.

The approximate gross income from all sources is 8.392 per cent, an increase of 0.345 per cent.

The percentage of operating expenses, exclusive of taxes, is 1.342 per cent upon the average loans in force, and is the equivalent of 15.991 per cent of the apparent gross income.

CHANGES IN ASSETS SINCE 1910.

The changes in assets, as well as in the total roll and number reporting since 1910, are as follows:

Years	Total roll	Members reporting	Assets	Increase
1910 -----	113	107	\$21,255,176 49	\$1,027,060 09
1911 -----	105	96	23,340,012 38	2,084,835 89
1912 -----	107	91	24,866,571 97	1,526,559 59
1913 -----	98	93	28,316,021 97	3,449,450 00
1914 -----	97	92	29,515,762 57	1,199,740 60
1915 -----	97	89	30,441,084 03	925,321 46
1916 -----	96	89	32,794,018 18	2,352,934 15
1917 -----	91	86	35,928,446 84	3,134,428 66
1918 -----	90	86	37,120,998 91	1,192,552 07
1919 -----	90	85	38,374,331 91	1,253,333 00
1920 -----	99	87	47,851,294 44	9,476,962 53
1921 -----	100	96	56,496,548 56	8,645,254 12

• DOMESTIC ASSOCIATIONS.

Active roll June 30, 1921----- 95

New associations licensed----- 8

Hemet Home Builders Association, Hemet, July 1, 1920.

Ventura Building and Loan Association, Ventura, July 30, 1920.

Harbor Mutual Loan Association, San Pedro, September 8, 1920.

Los Angeles Mutual Building and Loan Association, Los Angeles,
October 25, 1920.

Whittier Building and Loan Association, Whittier, November 11, 1920.

Wilmington Building and Loan Association, Wilmington, November 26, 1920.

Cucamonga Building and Loan Association, Cucamonga, February 8, 1921.

Guaranty Building and Loan Association, Hollywood, May 10, 1921.

103

Retired by consolidation----- 4

Argonaut Mutual Building and Loan Association, San Francisco.

Bay City Building and Loan Association, San Francisco.

Pacific Loan Association, San Francisco.

Union Loan Association, San Francisco.

Liquidated and retired	1	
Los Gatos Building and Loan Association, Los Gatos.	—	5
		98
Active roll June 30, 1921 :		
In liquidation		2
Continental Building and Loan Association, San Francisco.		
Mission Home and Loan Association, San Francisco.		—
Total roll		100

FOREIGN ASSOCIATIONS.

The Western Loan and Building Company of Salt Lake City, Utah, is the only foreign association licensed to transact business in this state; the condensed report of which, as of December 31, 1920, appears on the last page of the Appendix.

On that date it reported 47,731 shares of installment stock in force in California, with \$221,247.31 in dues and profits to the credit of 2053 shareholders.

The number of borrowers was reported as 201, representing loans of net value of \$737,803.39.

The law requires that it shall keep on deposit with this department notes and mortgages of a net value of \$50,000, but on that date it had on deposit 148 notes and mortgages of a net value of \$328,049.81.

The business of foreign associations is not included in the tabulations of the California associations, but their California business is included when fixing the annual license for the support of this office.

By adding the California assets of this association to the tabulated results of the 96 domestic associations we have \$57,234,551.95 as the aggregate building and loan assets of the state.

ASSETS AND LIABILITIES.

Assets.	
Loans on mortgages and shares	\$53,107,575 50
Arrearages	134,602 16
Cash in office and bank	1,534,981 79
Real estate—owned	669,852 73
Furniture and fixtures	60,652 76
Advances—ledger accounts	127,795 15
Bonds owned	851,619 74
Other assets	9,468 73
Total assets	\$56,496,548 56

Liabilities.	
Guarantee stock—capital	\$2,084,817 87
Guarantee stock—surplus	526,816 08
Installment shares—dues	13,315,027 83
Installment shares—profits	3,429,017 51
Paid-up and prepaid shares—capital	11,658,752 48
Paid-up and prepaid shares—dividends	392,032 34
Investment certificates—principal	19,019,088 99
Investment certificates—dividends	611,733 69
Advance payments	59,582 05
Overdrafts and bills payable	1,521,416 37
Reserve and undivided profits	1,738,651 26
Loans due and incomplete	1,468,514 26
Sundry ledger accounts	573,148 02
All other liabilities	97,949 81
Total liabilities	\$56,496,548 56

RECEIPTS AND DISBURSEMENTS.**Receipts.**

Balance from last report.....	\$1,526,396 81
Guarantee stock	621,822 46
Installment shares—dues	7,433,576 40
Paid-up and prepaid shares—dues.....	3,942,244 98
Investment certificates	10,956,673 09
Interest	4,029,825 09
Premiums	33,905 75
Fines	12,879 30
Fees	58,179 88
Loans repaid	16,899,336 39
Overdrafts and bills payable.....	2,870,041 61
Advances repaid—ledger accounts.....	5,760,218 99
Real estate sold.....	718,890 85
Bonds sold	952,234 86
All other receipts.....	126,143 09
Total receipts	\$55,942,369 55

Disbursements.

Overdrafts and bills payable.....	\$2,452,172 85
Loans on mortgages and shares.....	26,380,260 85
Interest paid	114,270 74
Dividends on guarantee stock.....	204,338 31
Dues repaid—installment shares.....	5,795,329 88
Profits repaid—installment shares.....	947,746 34
Paid-up and prepaid shares—capital.....	2,170,309 94
Paid-up and prepaid shares—dividends.....	691,053 99
Investment certificates—principal	6,967,909 57
Investment certificates—dividends	887,228 88
Advances—ledger accounts	5,852,927 09
Real estate acquired.....	491,663 43
Bonds purchased	630,328 03
Salaries	327,016.52
Taxes	41,287 56
Other expenses	322,254 04
All other disbursements.....	131,289 74
Balance—cash in office and bank.....	1,534,981 79
Total disbursements	\$55,942,369 55

CHANGES IN ASSETS AND LIABILITIES.**Assets.**

	Increase	Decrease
Loans on mortgages and shares.....	\$9,311,508 98	
Arrearages		\$21,256 30
Cash in office and bank.....	27,291 62	
Real estate owned.....		239,239 95
Furniture and fixtures.....	6,825 49	
Advances, ledger accounts.....		87,811 71
Bonds owned		338,143 46
Other assets		13,920 55
Net increase	\$8,645,254 12	

Liabilities.

Guarantee stock—capital	\$628,515	26	
Guarantee stock—surplus	141,640	32	
Installment shares—dues	1,551,733	45	
Installment shares—profits	151,061	31	
Paid-up and prepaid shares—capital	1,852,779	43	
Paid-up and prepaid shares—dividends	51,534	87	
Investment certificates—principal	3,999,550	58	
Investment certificates—dividends	88,035	01	
Advance payments	20,406	24	
Overdrafts and bills payable	354,438	26	
Reserve and undivided profits	99,397	82	
Loans due and incomplete			\$392,528 76
Sundry ledger accounts	71,719	62	
All other liabilities	26,970	71	
Net increase	\$8,645,254	12	

LOANS, INVESTMENTS, PROFITS AND RESERVES—BY COUNTIES.

Counties	Loans	Guaranteed capital and surplus	Other invested capital	Profits apportioned and unpaid	Reserve and undivided profits
Alameda	\$1,870,930	\$86,061	\$1,455,467	\$191,724	\$48,261
Fresno	209,410	18,250	101,451	40,465	3,469
Humboldt	26,250		22,554	3,553	1,325
Kern	597,262		505,460	58,118	35,828
Lassen	2,992		4,675		
Los Angeles	25,094,836	1,750,555	21,227,716	1,387,427	700,255
Madera	55,393		41,854	11,460	2,826
Marin	212,894		192,211	32,966	10,464
Merced	192,910		144,756	40,703	6,071
Napa	402,823		336,041	71,767	5,446
Orange	1,986,836	67,500	1,467,865	182,008	37,798
Placer	61,725		49,267	16,409	2,695
Riverside	260,158	11,300	257,052	11,876	4,815
Sacramento	572,005		514,100	51,858	39,153
San Bernardino	2,969,029	125,000	2,485,586	350,600	81,005
San Diego	626,667	13,614	505,607	99,203	14,269
San Francisco	4,809,234	180,334	3,624,066	551,519	385,286
San Luis Obispo	314,523		258,114	49,785	9,631
San Joaquin	3,366,573	110,500	2,742,208	481,445	133,617
San Mateo	555,737		441,189	76,525	20,857
Santa Barbara	1,700,290	74,583	1,542,744	183,840	20,459
Santa Clara	5,653,142	151,070	4,849,596	340,755	129,221
Santa Cruz	25,692	22,867	100		1,894
Sonoma	154,124		133,805	31,138	5,392
Tulare	570,280		402,879	120,134	20,212
Ventura	815,860		686,506	47,508	18,402
Totals	\$53,107,575	\$2,611,634	\$43,992,869	\$4,432,783	\$1,738,651

STATISTICAL INFORMATION.

Number of members—Male, 20,065; female, 15,975; total.....	36,040
Number of investors—Male, 11,142; female, 6,920; total.....	18,062
Total number of members and investors.....	54,102
Average investment, including accumulated earnings.....	\$945 20
Number of borrowers.....	25,218
Average amount of loan to each.....	\$2,066 28
Number of new mortgage loans for year.....	8,962
Number of new share loans for year.....	899
Number of loans for building purposes for year.....	3,318
Total number of building loans to date.....	56,404
Number of loans for improvements.....	611
Percentage of building loans to mortgage loans.....	37.02%
Percentage of new loans to loans in force.....	49.67%
Percentage of loans repaid during year.....	27.45%
Mean average of all rates of interest.....	8.288%
Interest collections reported to average loans in force.....	8.332%
Apparent gross income to average loans in force.....	8.392%
Apparent gross income to dues capital.....	9.646%
Shares in force last report.....	397,529
Shares issued since last report.....	167,855
Shares cancelled since last report.....	81,155
Shares in force this report.....	484,229
Net gain—installment shares.....	66,579
Net gain—full-paid shares.....	14,998
Net gain—guarantee shares.....	5,123
Investment certificates in force last report.....	150,596
Certificates issued since last report.....	86,801
Certificates cancelled since last report.....	53,546
Certificates in force, this report.....	183,851
Net gain in number of certificates.....	33,255
Number of associations owning real estate.....	41
Number of pieces of real estate owned.....	123
Number of associations owning office buildings.....	7
Book value of real estate owned.....	\$669,852 73
Reserve and undivided profits.....	1,738,651 26
Guarantee capital and surplus.....	2,611,633 95

NET PROFITS.

The net profits reported for year were.....	\$3,368,300 72
Percentage of same to average loans in force.....	6.964%
Average for the past ten years.....	7.071%
Percentage of profits to average investment.....	8.005%
Average for past ten years.....	7.593%

DIVIDENDS.

The dividends reported as credited to installment shares represent 19 different rates ranging from 4 to 15 per cent, only six associations crediting less than 6 per cent. The mean average of all these rates is	7.028%
The dividends apportioned to installment shares was \$1,101,411 18 or	6.949%
The dividends paid to full-paid shares was	5.995%
The dividends paid or credited to investment certificates was.....	996,537 36 or 5.853%
The dividends paid guarantee capital was.....	265,466 67 or 14.965%

The foregoing percentage of dividends paid or credited are based on the approximate averages of investments in each class for the entire year.

SALARIES, TAXES AND OTHER EXPENSES.

	Amount paid	Percentage to loans in force
The salaries paid are reported as.....	\$327,016 52	0.676
The taxes paid were.....	41,287 56	0.086
The other expenses were.....	322,254 04	0.666
A total of.....	\$690,558 12	1.428
The percentage for 1920 was.....		1.361

OPERATING EXPENSES TO LOANS.

The element of taxes being a feature over which the management has no control, the *real* percentages of operating expenses then appear as follows:

	For 1921	For 1920
For salaries	0.676%	0.653%
For other expenses.....	0.666%	0.589%
Total percentage of operating expenses.....	1.342%	1.242%

OPERATING EXPENSES TO DUES CAPITAL.

The foregoing operating expenses, when based on the average "Dues Capital" of all classes of shares and certificates, appear as follows:

	For 1921	For 1920
For salaries.....	0.777%	0.748%
For other expenses.....	0.766%	0.670%
Totals.....	1.543%	1.418%

GROSS INCOME AND PERCENTAGES OF EXPENSES TO INCOME.

The apparent gross income to the average of "loans in force" for each of the past three years can be very closely approximated as follows:

	1921 (per cent)	1920 (per cent)	1919 (per cent)
Percentage of net profits.....	6.964	6.686	7.078
Percentage paid for taxes.....	0.086	0.119	0.131
Percentage of operating expenses.....	1.342	1.242	1.211
Apparent gross income.....	8.392	8.047	8.420
Ratio of operating expenses to income.....	15.991	15.434	14.382

GROSS INCOME TO DUES CAPITAL.

Applying the same calculations to the average "Dues Capital" for the same three periods, we then have:

	1921 (per cent)	1920 (per cent)	1919 (per cent)
Percentage of net profits-----	8.005	7.652	7.583
Percentage paid for taxes-----	0.098	0.136	0.141
Percentage of operating expenses-----	1.543	1.418	1.297
Apparent gross income-----	9.646	9.206	9.21
Ratio of operating expenses to income-----	15.996	15.403	14.377

The affairs of the two associations, listed as in process of liquidation, are still unsettled, because of inability to dispose of real estate held, at satisfactory prices.

In the matter of the Benicia Building and Loan Association, the final report of liquidation is expected to be filed in the proper court at an early date.

During the fiscal year licenses were issued to eight new associations, the names, locations and dates of issue of each appearing under the designation of "Domestic Associations." Several other new associations are in various stages of formation in promising localities, four of which have been licensed since the close of the fiscal year.

During the fiscal year "Agents and Solicitors' Licenses" were issued to 90 local and traveling solicitors under the provisions of section 15a of the Building and Loan Commission Act, to solicit for loans and for the sale of shares and certificates, forty-nine of which were issued at the request of five California associations, and forty-one at the request of the "Western" of Salt Lake City, Utah. All such licenses expire automatically with the fiscal year of the state, but are renewable annually, at the request of the association originally applying, and the payment of the statutory fee of one dollar each.

The consolidation of six small Francisco associations, in such manner as to form two of fairly good size, referred to in the last report, was completed early in the fiscal year and the affairs of the two resulting associations appear to be progressing favorably.

The "Southern California" and "Metropolitan," both of Los Angeles, complied with all requirements of section 647a of the Civil Code, received the consent of the Commissioner, and consolidated their engagements, funds and property, aggregating \$2,138,132.12, under the name and style of the "Southern California-Metropolitan Loan Association,"

effective June 30 last. The future business is to be under the direction of a consolidated board composed of the directors of both the original associations, and with the original officers of both, but with some few of their official titles changed.

While the increase in the volume of assets is less than in the preceding year, it must be conceded that it is a very satisfactory increase considering the handicap of the prevailing unsatisfactory conditions that have depressed business operations in many lines. The associations, as a whole, are in a better financial condition than at any time in the past; losses, as they develop, are eliminated as they arise, and the reserve to provide therefor in the future steadily increases in volume, thus providing an increased protection to the investor in their shares and certificates. The prejudices of the past are fast disappearing, as the general public becomes the better educated as to the benefits to be derived from this class of investment, especially by those who have an earnest desire to acquire a home or to accumulate a fund, through the medium of small periodical payments, to provide against emergencies and adverse circumstances in later years. Experience has demonstrated that, for such purposes, no class of investment is superior in effectiveness or safety to the building and loan associations of the several states, when operated under adequate laws and just and competent supervision.

CONCLUSION.

Immediately following in the published report will be found a detailed statement of the receipts of this department, the names and addresses of the several secretaries, and the usual "Appendix" containing a condensed annual statement of the condition of each association, as of the close of its fiscal year, arranged in alphabetical order, both as to the city or town of location and to names of the associations therein, closing with the latest report of foreign associations doing business in this state.

Respectfully submitted.

GEO. S. WALKER,
Commissioner.

STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR EXPENSES.

Fiscal Year Ending June 30, 1921.

Association	Location	Amount
Central Loan Association.....	Alameda	\$120 84
Columbian Mutual Building and Loan Association.....	Alameda	44 97
Savings Loan and Building Association.....	Anaheim	51 99
Kern County Mutual Building and Loan Assn.....	Bakersfield	113 87
Peoples Mutual Building and Loan Association.....	Bakersfield	35 24
California Home Investment Association.....	Berkeley	58 70
Pacific Building and Loan Association.....	Culver City.....	10 00
Corona Mutual Building and Loan Association.....	Corona	13 24
Mutual Building and Loan Association.....	Elsinore	10 00
Escondido Mutual Building and Loan Association.....	Escondido	10 00
Fortuna Building and Loan Association.....	Fortuna	10 00
Fresno Guarantee Building-Loan Association.....	Fresno	10 00
Mutual Building and Loan Association.....	Fresno	43 75
Hemet Home Builders Association.....	Hemet	10 00
Livermore Mutual Building and Loan Association.....	Livermore	10 00
Long Beach Building and Loan Association.....	Long Beach	10 00
Mutual Building and Loan Association.....	Long Beach	296 78
Home Investment Building and Loan Association.....	Los Angeles.....	23 18
Metropolitan Loan Association.....	Los Angeles.....	143 30
Southern California Loan Association.....	Los Angeles.....	384 70
Fidelity Savings and Loan Association.....	Los Angeles.....	2,506 98
State Mutual Building and Loan Association.....	Los Angeles.....	1,273 10
Bankers Guaranty-Loan Company.....	Los Angeles.....	10 00
Los Angeles Mutual Building and Loan Assn.....	Los Angeles.....	10 00
Madera Mutual Building and Loan Association.....	Madera	15 22
Merced Mutual Building and Loan Association.....	Merced	49 54
Tamalpais Mutual Building and Loan Association.....	Mill Valley.....	13 75
Napa Building and Loan Association.....	Napa	107 75
Newcastle Building and Loan Association.....	Newcastle	18 28
Alameda County Loan Association.....	Oakland	153 09
Cosmopolitan Mutual Building and Loan Assn.....	Oakland	66 27
Oceanside Building and Loan Association.....	Oceanside	10 00
People's Mutual Building and Loan Association.....	Ontario	164 47
Orange Building and Loan Association.....	Orange	197 80
Palo Alto Mutual Building and Loan Association.....	Palo Alto.....	197 75
Pasadena Building and Loan Association.....	Pasadena	73 57
California Security Loan Corporation.....	Pasadena	307 65
Paso Robles Mutual Building and Loan Assn.....	Paso Robles.....	10 00
Petaluma Mutual Loan Association.....	Petaluma	10 71
Pleasanton Mutual Building and Loan Assn.....	Pleasanton	10 00
Mutual Building and Loan Association.....	Pomona	534 95
Home Builders Loan Association.....	Pomona	310 50
Porterville Mutual Building and Loan Assn.....	Porterville	24 60
San Mateo County Building and Loan Association.....	Redwood City.....	110 42
Home Investment Association.....	Redlands	225 05
Riverside County Mutual Building and Loan Assn.....	Riverside	43 67
Sacramento Building and Loan Association.....	Sacramento	162 30
Santa Fe Building and Loan Association.....	San Bernardino..	291 24
San Diego Building and Loan Association.....	San Diego.....	82 57
Silver Gate Building and Loan Association.....	San Diego.....	59 60
Community Building and Loan Association.....	San Diego.....	10 00
Bay View Building and Loan Association.....	San Francisco.....	34 23
California Home Building-Loan Company.....	San Francisco.....	192 20
California Mutual Savings Fund, Loan and Build- ing Association	San Francisco.....	32 10
Citizens Building and Loan Association.....	San Francisco.....	123 28
Empire Building and Loan Association.....	San Francisco.....	25 30
Eureka Building and Loan Association.....	San Francisco.....	\$18 83

Fiscal Year Ending June 30, 1921—Continued.

Association	Location	Amount
Fidelity Building and Loan Association.....	San Francisco.....	69 43
Franklin Mutual Building and Loan Association..	San Francisco.....	69 26
Globe Mutual Building and Loan Association.....	San Francisco.....	36 76
Home Mutual Deposit Loan Company.....	San Francisco.....	65 09
Mechanics Building and Loan Association.....	San Francisco.....	24 06
Occidental Loan Association.....	San Francisco.....	40 20
Provident Mutual Loan Association.....	San Francisco.....	48 42
Progress Mutual Loan Association.....	San Francisco.....	10 74
Western Loan Association.....	San Francisco.....	46 53
Pacific States Savings and Loan Company.....	San Francisco.....	462 30
Nucleus Building and Loan Association.....	San Jose.....	112 80
Mutual Building and Loan Association of San Jose and College Park.....	San Jose.....	371 75
San Jose Building and Loan Association.....	San Jose.....	213 41
Guaranty Building and Loan Association.....	San Jose.....	141 27
Home Owners Building and Loan Association.....	San Jose.....	10 00
San Luis Building and Loan Association.....	San Luis Obispo.....	54 75
San Mateo Mutual Building and Loan Association	San Mateo.....	27 72
Harbor Mutual Loan Association.....	San Pedro.....	10 00
Marin County Mutual Building and Loan Assn....	San Rafael.....	39 60
Home Mutual Building and Loan Association.....	Santa Ana.....	191 17
Loan and Building Association.....	Santa Barbara.....	164 80
Santa Barbara Mutual Building and Loan Assn....	Santa Barbara.....	260 38
Santa Clara Building and Loan Association.....	Santa Clara.....	69 84
Santa Cruz County Building and Loan Assn.....	Santa Cruz.....	10 00
Santa Paula Building and Loan Association.....	Santa Paula.....	190 28
Santa Rosa Building and Loan Association.....	Santa Rosa.....	35 18
Sausalito Mutual Loan Association.....	Sausalito.....	11 68
San Joaquin Valley Building and Loan Assn.....	Stockton.....	300 60
Stockton Land, Loan and Building Association...	Stockton.....	302 05
Security Building and Loan Association.....	Stockton.....	181 09
Honey Lake Building and Loan Association.....	Susanville.....	10 00
Tulare Building and Loan Association.....	Tulare.....	15 76
Magnolia Mutual Building and Loan Association...	Upland.....	72 42
Ventura Building and Loan Association.....	Ventura.....	10 00
Visalia Building and Loan Association.....	Visalia.....	100 82
Mutual Building and Loan Association.....	Whittier.....	10 00
Whittier Building and Loan Association.....	Whittier.....	10 00
Northern California Building and Loan Assn.....	Woodland.....	11 08
Wilmington Mutual Building and Loan Assn.....	Wilmington.....	10 60
Western Loan and Building Company.....	Salt Lake City....	92 40
		\$12,810 91
New associations.....		40 00
Agents' licenses.....		90 00
		\$12,940 91

Deposited with State Treasurer:

December 31, 1920, Controller's Receipt No. 2039.....	\$69 60
February 2, 1921, Controller's Receipt No. 2454.....	12,810 91
June 30, 1921, Controller's Receipt No. 4035.....	61 00

\$12,940 91

STATE OF CALIFORNIA,)
CITY AND COUNTY OF SAN FRANCISCO,) SS.

J. L. Fields, Chief Deputy Building and Loan Commissioner, being first duly sworn, deposes and says the foregoing is a correct statement of the receipts for the fiscal year ended June 30, 1921, and of the disposition of same.

J. L. FIELDS.

Subscribed and sworn to before me, this fifteenth day of September, 1921.

GEO. S. WALKER,
Commissioner.

SECRETARIES AND THEIR LOCAL ADDRESSES.

Location	Name	Asso- riations	Address
Alameda -----	J. L. Delanoy -----	2	2301 Central avenue.
Alhambra -----	J. Homer Hough -----	1	219 West Main street.
Anaheim -----	H. O. Williams -----	1	143 West Center street.
Anaheim -----	Fred A. Backs, Jr. -----	1	229 North Lemon street.
Bakersfield -----	Arthur S. Crites -----	1	First Bank of Kern.
Bakersfield -----	L. S. Robinson -----	1	First National Bank Building.
Berkeley -----	D. P. Wingate -----	1	First National Bank Building.
Corona -----	John P. Key -----	1	420½ Main street.
Cucamonga -----	G. P. McCorkle -----	1	Care of First National Bank.
Culver City -----	Chas. E. Shillito -----	1	Culver City.
Elsinore -----	F. L. Lansing -----	1	Care of Consolidated Bank.
Escondido -----	H. L. Congwer -----	1	City Hall.
Fortuna -----	C. A. Friedenbach -----	1	Care of Friedenbach Brothers.
Fresno -----	Herbert Levy -----	1	1233 Broadway.
Fresno -----	A. W. Bernhauer -----	1	819-823 Mattei Building.
Hemet -----	Chas. P. Carl -----	1	First National Bank.
Livermore -----	Jos. Callaghan -----	1	First National Bank.
Long Beach -----	C. R. Lough -----	1	First and Locust streets.
Long Beach -----	Chas. H. Tucker -----	1	N. E. corner First and Pacific sts.
Los Angeles -----	G. H. Wadleigh -----	2	601 South Hill street.
Los Angeles -----	W. A. Bonyng -----	1	Commercial National Bank.
Los Angeles -----	S. L. Roland -----	1	431 West Fifth street.
Los Angeles -----	Julius H. Martin -----	1	431 West Fifth street.
Los Angeles -----	C. Howard Wade -----	1	722 South Spring street.
Los Angeles -----	G. H. Beesmyer -----	1	6405 Hollywood boulevard.
Los Angeles -----	R. Holtby Myers -----	1	1011 Washington Building.
Madera -----	E. M. McCardle -----	1	Madera Abstract Company.
Merced -----	J. M. Simonson -----	1	448 Seventeenth street.
Mill Valley -----	Paul Helmore -----	1	P. O. box 575.
Napa -----	John N. Mount -----	1	112 First street.
Newcastle -----	John Wallace -----	1	Pioneer Fruit Company.
Oakland -----	H. L. Kruger -----	1	563 Sixteenth street.
Oakland -----	Fred. H. Clark -----	1	214 Federal Realty Building.
Oakland -----	R. R. Read -----	1	812 Broadway, room 88.
Oakland -----	W. S. Gould -----	1	355 Twelfth street
Oceanside -----	Malon Littlefield -----	1	Care C. R. McCormick Lumb'r Co.
Ontario -----	J. O. Henderson -----	1	235 North Euclid avenue.
Orange -----	Osman Pixley -----	1	Bank of Orange Building.
Palo Alto -----	Edward Jesurun -----	1	259 University avenue.
Pasadena -----	A. J. Morris -----	1	170 East Colorado street.
Pasadena -----	Everett D. Hill -----	1	18 North Marengo avenue.
Paso Robles -----	Lyman Brewer -----	1	1336 Spring street.
Petaluma -----	F. A. Cromwell -----	1	Petaluma National Bank Bldg.
Pleasanton -----	T. H. Silver -----	1	Bank of Pleasanton.
Pomona -----	Paul Endicott -----	1	261 South Thomas street.
Pomona -----	W. D. Frederick -----	1	261 South Thomas street.
Porterville -----	C. O. Premo -----	1	Baker Block, rooms 9 and 10.
Redlands -----	J. Warren Smith -----	1	Fifth and Citrus streets.
Redwood City -----	H. W. Schaberg -----	1	90 Broadway.
Riverside -----	Frederick Smith -----	1	668 Main street.
Sacramento -----	Frank Hickman -----	1	724 J street.
San Bernardino -----	O. O. Rogers -----	1	367 E street.
San Diego -----	James G. Cash -----	1	Owl Drug Company.
San Diego -----	J. R. Beardsley -----	1	940 Third street.

SECRETARIES AND THEIR LOCAL ADDRESSES—Continued.

Location	Name	Asso- ciations	Address
San Diego-----	Geo. D. Easton---	1	343 Spreckels Building.
San Francisco----	Benj. M. Stitch----	1	1933 Ellis street.
San Francisco----	B. M. Gunzburger----	1	1933 Ellis street.
San Francisco----	D. A. Steinbaugh----	1	1217 Railroad avenue.
San Francisco----	R. L. Handy-----	1	206-8 Hearst Building.
San Francisco----	W. E. Bouton-----	6	255 Montgomery street.
San Francisco----	Fremont Wood-----	1	405 Pine street.
San Francisco----	B. Fedde-----	1	995 Market street.
San Francisco----	R. F. Cassidy-----	1	1202 Merchants Exchange Bldg.
San Francisco----	C. G. Hinds-----	1	Arcade, Mills Building.
San Francisco----	Wm. S. Pardy-----	1	550 California street.
San Francisco----	N. Steinberger-----	2	715 Clunie Building.
San Jose-----	H. S. Kittredge-----	1	94 North First street.
San Jose-----	Roley S. Kooser----	1	Builders Exchange Bldg., West San Antonio street.
San Jose-----	Willard B. Rice----	1	34 East San Antonio street.
San Jose-----	C. H. Johnson-----	1	12 North First street.
San Jose-----	Allen Rudolph-----	1	81 West Santa Clara street.
San Luis Obispo----	M. Lewin-----	1	792 Monterey street.
San Mateo-----	Joseph B. Gordan----	1	318 B street.
San Rafael-----	L. A. Lancel-----	1	713 Fourth street.
San Pedro-----	John S. Reardon----	1	615 Palos Verdes street.
Santa Ana-----	O. M. Robbins-----	1	115 West Fourth street.
Santa Barbara----	J. M. Abbott-----	1	1016 State street.
Santa Barbara----	Lloyd I. Tilton-----	1	Santa Barbara Co. Nat. Bank.
Santa Clara-----	F. O. Roll-----	1	1129 Franklin street.
Santa Cruz-----	Geo. W. Wood-----	1	8 Cooper street.
Santa Monica-----	J. D. Rishell-----	1	Santa Monica.
Santa Paula-----	H. H. Youngken-----	1	109 South Mill street.
Santa Rosa-----	C. D. Barnett-----	1	629 Fourth street.
Sausalito-----	J. J. Ross-----	1	36 Princess street.
Stockton-----	A. M. Noble-----	1	11 South Hunter street.
Stockton-----	F. L. Williams-----	1	26 North San Joaquin street.
Stockton-----	C. E. Littlehale----	1	323 East Weber street.
Susanville-----	W. J. Earl-----	1	Susanville.
Tulare-----	J. L. Wilder-----	1	211 East Kern street.
Upland-----	M. H. Bordwell-----	1	267 East Kern street.
Ventura-----	Scott McReynolds----	1	Carne Building.
Visalia-----	C. L. Johnson-----	1	125 North Court street.
Whittier-----	W. H. Kimball-----	1	113 North Greenleaf avenue.
Whittier-----	M. R. Allen-----	1	106 West Philadelphia street.
Wilmington-----	Don C. Fohl-----	1	Wilmington.

APPENDIX

Detailed Statement of the Condition

of the

Building and Loan Associations

of the

State of California

As compiled from the reports to the Commissioner for the
fiscal year ending June 30, 1921

ARRANGED ALPHABETICALLY BY CITIES, TOWNS, AND NAMES

BUILDING AND LOAN ASSOCIATIONS.

No. 1. ALAMEDA.

CENTRAL LOAN ASSOCIATION.

P. O. address, 2301 Central Avenue, Alameda.

(Incorporated July 29, 1909.)

JESSE L. DELANOY, Secretary.

F. N. DELANOY, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 459.

No. of shares, 5835.

Assets.		Liabilities.	
Loans on definite contract	\$505,507 18	Guarantee stock, capital	\$25,000 00
Arrearages, on interest	3,215 44	Guarantee stock, surplus	15,500 00
Cash, in bank	7,653 64	Installment shares, dues	216,169 84
Furniture and fixtures	1,148 80	Installment shares, profits	47,026 33
Bonds owned	15,000 00	Investment certificates, principal	195,472 59
War Savings Stamps	758 00	Investment certificates, dividends	4,878 05
		Overdrafts and bills payable	20,000 00
		Loans due and incomplete	8,949 42
		Sundry ledger accounts	286 83
Total assets	\$533,283 06	Total liabilities	\$533,283 06

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,975 26	Overdrafts and bills payable	\$118,000 00
Installment shares, dues	91,619 81	Loans on mortgages and shares	164,194 19
Investment certificates	183,836 84	Interest paid	1,989 14
Interest	35,910 66	Dividends on guarantee stock	4,250 00
Loans repaid	88,501 70	Dues repaid, installment shares	99,327 72
Overdrafts and bills payable	105,000 00	Profits repaid, installment shares	6,337 15
Advances repaid, ledger accounts	3,319 84	Investment certificates, principal	97,800 71
All other receipts	294 21	Investment certificates, dividends	6,192 33
		Advances, ledger accounts	2,593 59
		Salaries	4,744 00
		Taxes	387 84
		Other expenses	1,988 01
		Balance, cash in office and bank	7,653 64
Total receipts	\$515,458 32	Total disbursements	\$515,458 32

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 2. ALAMEDA.

COLUMBIAN MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Room 88, 812 Broadway, Oakland.

(Incorporated July 18, 1893.)

R. R. READ, Secretary.

ROBERT R. YATES, President.

Fiscal year ended July 31, 1920.

No. of series, 22.

No. of members and investors, 234.

No. of shares, 2857.

Assets.		Liabilities.	
Loans, on definite contract, \$134,862.56; on shares, \$6,575 -----	\$141,437 56	Installment shares, dues-----	\$125,442 00
Arrearages, on shares, \$3,648.46; on interest, \$693.70 -----	4,342 16	Installment shares, profits---	26,035 88
Cash, in bank-----	2,970 96	Advance payments-----	6,249 15
Advances, ledger accounts---	1,365 26	Overdrafts and bills payable--	102 50
Bonds owned -----	20,012 55	Reserve and undivided profits	3,512 98
		Loans due and incomplete---	7,590 08
		Sundry ledger accounts-----	1,195 90
Total assets-----	\$170,128 49	Total liabilities-----	\$170,128 49

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$11,511 29	Overdrafts and bills payable--	\$16,500 00
Installment shares, dues----	35,453 97	Loans on mortgages and shares -----	62,303 97
Interest -----	10,269 58	Interest paid-----	553 92
Fees -----	20 00	Dues repaid, installment shares -----	30,519 06
Loans repaid-----	62,728 71	Profits repaid, installment shares -----	7,660 22
Overdrafts and bills payable--	16,500 00	Advances, ledger accounts---	386 73
Advances repaid, ledger ac- counts -----	1,815 50	Bonds purchased-----	24,012 55
Bonds sold -----	9,000 00	Salaries -----	1,975 00
Suspense, etc.-----	55 35	Taxes -----	33 79
		Other expenses-----	438 20
		Balance, cash in office and bank -----	2,970 96
Total receipts-----	\$147,354 40	Total disbursements---	\$147,354 40

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
43-----	120	\$120 00	\$164 56	\$160 11
45-----	108	108 00	143 17	139 66
48-----	90	90 00	113 42	111 08
49-----	84	84 00	104 08	102 08
51-----	72	72 00	86 30	84 87
53-----	60	60 00	69 66	68 67
55-----	48	48 00	54 04	53 44
57-----	36	36 00	39 29	38 97
59-----	24	24 00	25 47	25 32
61-----	12	12 00	12 38	12 33

No. 3. ANAHEIM.

SAVINGS, LOAN AND BUILDING ASSOCIATION.

P. O. address, 229 N. Lemon Street, Anaheim.

(Incorporated January 8, 1899.)

FRED A. BACKS, JR., Secretary.

C. F. GRIM, President.

Fiscal year ended April 30, 1921.

No. of series, 11.

No. of members and investors, 287.

No. of shares, 6418.

Assets		Liabilities.	
Loans, on mortgages, \$362,100 ;		Installment shares, dues----	\$129,816 00
on shares, \$8,020-----	\$370,120 00	Installment shares, profits---	36,189 82
Arrearages, on shares,		Investment notes, principal--	20,700 00
\$693.50; on interest,		Advance payments-----	1,182 75
\$356.95; on fines, \$49.75--	1,100 20	Overdrafts and bills payable--	158,060 00
Cash, in office, \$500; in bank,		Reserve and undivided profits	2,907 22
\$4,539.96-----	5,039 96	Loans due and incomplete---	27,404 37
Total assets-----	\$376,260 16	Total liabilities-----	\$376,260 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,891 15	Overdrafts and bills payable--	\$22,050 00
Installment shares, dues----	41,270 75	Loans on mortgages and	
Investment notes-----	20,700 00	shares-----	205,197 96
Interest-----	20,942 60	Interest paid-----	6,597 35
Fines-----	41 90	Dues repaid, installment	
Fees-----	67 50	shares-----	12,581 50
Loans repaid-----	51,515 00	Profits repaid, installment	
Overdrafts and bills payable--	128,760 00	shares-----	5,784 63
Total receipts-----	\$266,188 90	Investment notes, principal--	7,000 00
		Salaries-----	1,545 00
		Taxes-----	141 44
		Other expenses-----	248 56
		All other disbursements-----	2 50
		Balance, cash in office and	
		bank-----	5,039 96
		Total disbursements----	\$266,188 90

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
23-----	120	\$60 00	\$89 12	\$84 75
24-----	108	54 00	76 90	72 32
25-----	96	48 00	65 57	61 18
26-----	84	42 00	55 07	51 15
27-----	72	36 00	45 33	42 06
28-----	60	30 00	36 33	33 80
29-----	48	24 00	27 99	26 00
30-----	36	18 00	20 24	18 90
31-----	24	12 00	13 00	12 20
32-----	12	6 00	6 26	6 03

No. 4. BAKERSFIELD.

KERN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care First Bank of Kern, Kern Division, Bakersfield.

(Incorporated July 29, 1901.)

ARTHUR S. CRITES, Secretary.

J. F. DUGAN, President.

Fiscal year ended December 31, 1920.

No. of series, none,

No. of members and investors, 332.

No. of shares, 6775.

Assets.		Liabilities.	
Loans, on mortgages-----	\$457,412 16	Installment shares, dues-----	\$170,939 95
Arrearages, on interest-----	2,551 84	Installment shares, profits----	42,288 19
Cash, in bank-----	29,617 33	Paid-up and prepaid shares,	
Real estate, owned-----	3,025 27	capital -----	229,100 00
Advances, ledger accounts---	2,676 16	Overdrafts and bills payable--	25,000 00
		Reserve and undivided profits	20,998 07
		Loans due and incomplete---	6,212 63
		All other liabilities-----	743 92
Total assets -----	\$495,282 76	Total liabilities -----	\$495,282 76

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,262 45	Overdrafts and bills payable--	\$25,000 00
Installment shares, dues-----	307,912 70	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	269,983 09
dues -----	38,300 00	Interest paid -----	822 02
Interest -----	43,253 88	Dues repaid, installment	
Fines -----	30 95	shares -----	265,337 51
Loans repaid -----	220,977 31	Profits repaid, installment	
Overdrafts and bills payable--	50,000 00	shares -----	12,597 14
Advances repaid, ledger ac-		Paid-up and prepaid shares,	
counts -----	630 68	capital -----	42,600 00
Real estate sold-----	185 33	Paid-up and prepaid shares,	
Rents, etc. -----	847 00	dividends -----	13,172 00
		Advances, ledger accounts---	1,733 08
		Salaries -----	2,400 00
		Taxes -----	224 58
		Other expenses-----	2,794 49
		All other disbursements-----	119 06
		Balance, cash in office and	
		bank -----	29,617 33
Total receipts-----	\$666,400 30	Total disbursements-----	\$666,400 30

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 13 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 5. BAKERSFIELD.

PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Rooms 4-5-6 First National Bank Building, Bakersfield.

(Incorporated January 27, 1892.)

L. S. ROBINSON, Secretary.

F. W. ROBINSON, President.

Fiscal year ended January 31, 1921.

No. of series, 14.

No. of members and investors, 102.

No. of shares, 2441.

Assets.		Liabilities.	
Loans, on mortgages-----	\$139,850 00	Installment shares, dues----	\$46,819 80
Arrearages, on shares, \$417.30; on interest, \$513.82-----	931 12	Installment shares, profits--	15,830 39
Cash, in bank-----	2,048 34	Paid-up and prepaid shares, capital-----	58,600 00
Furniture and fixtures-----	300 00	Advance payments-----	49 85
Bonds owned-----	1,000 00	Overdrafts and bills payable--	8,000 00
		Reserve and undivided profits	14,829 42
Total assets-----	\$144,129 46	Total liabilities-----	\$144,129 46

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,639 89	Overdrafts and bills payable--	\$6,000 00
Installment shares, dues-----	18,181 30	Loans on mortgages and shares-----	62,100 00
Paid-up and prepaid shares, dues-----	7,800 00	Interest paid-----	312 47
Interest-----	13,604 54	Dues repaid, installment shares-----	17,070 90
Fines-----	29 90	Profits repaid, installment shares-----	5,731 64
Fees-----	1 25	Paid-up and prepaid shares, capital-----	5,000 00
Loans repaid-----	47,325 00	Paid-up and prepaid shares, dividends-----	3,380 17
Overdrafts and bills payable--	14,000 00	Salaries-----	2,192 50
		Taxes-----	123 24
		Other expenses-----	554 62
		Office fixtures-----	68 00
		Balance, cash in office and bank-----	2,048 34
Total receipts-----	\$104,581 88	Total disbursements-----	\$104,581 88

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
26-----	96	\$57 60	\$98 92	\$98 00
28-----	84	50 40	80 84	80 00
30-----	72	43 20	64 66	63 00
32-----	60	36 00	50 34	49 00
34-----	48	28 80	37 66	36 00
36-----	36	21 60	26 44	25 00
38-----	24	14 40	16 52	15 52
40-----	12	7 20	7 74	7 50

No. 6. CORONA.

CORONA MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 520½ Main Street, Corona.

(Incorporated October 2, 1905.)

JOHN P. KEY, Secretary.

GEO. E. SNEDECOR, President.

Fiscal year ended, September 30, 1920.

No. of series, none.

No. of members and investors, 123.

No. of shares, 278.

Assets.		Liabilities.	
Loans, on definite contract, \$39,176.71; on shares and bonds, \$1,100-----	\$40,276 71	Guarantee stock, capital-----	\$5,000 00
Cash, in office, \$10; in bank, \$6,806.02-----	6,816 02	Guarantee stock, surplus-----	700 00
Real estate, owned-----	295 00	Installment shares, dues-----	1,153 71
Furniture and fixtures-----	80 00	Installment shares, profits----	233 19
Advances, ledger accounts----	327 86	Investment certificates, prin- cipal-----	38,779 92
Bonds owned-----	991 56	Investment certificates, divi- dends-----	2,510 93
Other assets-----	243 41	Reserve and undivided profits	215 67
		Sundry ledger accounts-----	37 14
		Dividends unpaid-----	400 00
Total assets-----	\$49,030 56	Total liabilities-----	\$49,030 56

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$392 85	Overdrafts and bills payable--	\$4,100 00
Installment shares, dues-----	823 01	Loans on mortgages and shares-----	12,985 34
Investment certificates-----	18,873 07	Interest paid-----	11 88
Interest-----	3,675 90	Dividends on guarantee stock	300 00
Fines and fees-----	197 33	Dues repaid, installment shares-----	787 86
Loans repaid-----	10,296 41	Profits repaid, installment shares-----	75 78
Overdrafts and bills payable--	2,600 00	Investment certificates, prin- cipal-----	7,966 89
Advances repaid, ledger ac- counts-----	28 53	Investment certificates, divi- dends-----	1,753 91
Real estate sold-----	25 09	Advances, ledger accounts----	25 04
All other receipts-----	50 18	Bonds purchased-----	991 56
		Salaries-----	611 62
		Taxes-----	49 29
		Other expenses-----	326 91
		All other disbursements-----	160 27
		Balance, cash in office and bank-----	6,816 02
Total receipts-----	\$36,962 37	Total disbursements----	\$36,962 37

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 7. CULVER CITY.

PACIFIC BUILDING AND LOAN ASSOCIATION.

P. O. address, Culver City.

(Incorporated June 2, 1919.)

CHAS. E. SHILLITO, Secretary.

HARRY H. CULVER, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 435.

No. of shares 5029.

Assets.		Liabilities.	
Loans, on definite contract---	\$75,244 02	Guarantee stock, capital----	\$10,000 00
Arrearages, on interest-----	390 44	Guarantee stock, surplus-----	231 12
Cash, in office, \$145; in bank,		Installment shares, dues-----	23,145 07
\$5,895.21 -----	6,040 21	Installment shares, profits---	1,155 47
Furniture and fixtures-----	809 06	Investment certificates, prin-	
Advances, ledger accounts---	760 95	cipal -----	23,565 00
Bonds owned -----	600 00	Investment certificates, divi-	
		dends -----	981 92
		Overdrafts and bills payable--	13,500 00
		Reserve and undivided profits	55 36
		Loans due and incomplete---	10,822 80
		Sundry ledger accounts-----	387 94
Total assets -----	\$83,844 68	Total liabilities -----	\$83,844 68

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$636 69	Overdrafts and bills payable--	\$7,500 00
Guarantee stock -----	5,500 00	Loans on mortgages and	
Installment shares, dues-----	20,937 52	shares -----	48,077 68
Investment certificates-----	15,340 00	Interest paid -----	609 15
Interest -----	4,632 56	Dividends on guarantee stock	202 42
Fines -----	7 80	Dues repaid, installment	
Fees -----	2,455 98	shares -----	1,599 10
Loans repaid -----	7,214 75	Profits repaid, installment	
Overdrafts and bills payable--	17,000 00	shares -----	27 87
Advances repaid, ledger ac-		Investment certificates, prin-	
counts -----	3,873 47	cipal -----	2,400 00
		Investment certificates, divi-	
		dends -----	552 73
		Advances, ledger accounts---	5,499 05
		Bonds purchased -----	300 00
		Salaries -----	1,450 00
		Taxes -----	46 30
		Other expenses -----	3,294 26
		Balance, cash in office and	
		bank -----	6,040 21
Total receipts-----	\$77,598 77	Total disbursements ----	\$77,598 77

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 8. ELSINORE.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care Consolidated Bank, Elsinore.

(Incorporated June 16, 1919.)

FRANCES L. LANSING, Secretary.

S. H. BURTON, President.

Fiscal year ended June 30, 1921.)

No. of series, none.

No. of members and investors, 60.

No. of shares, 926.

Assets.		Liabilities.	
Loans, on definite contract----	\$9,833 04	Installment shares, dues-----	\$7,799 50
Cash, in bank-----	721 66	Overdrafts and bills payable--	2,500 00
		Reserve and undivided profits	255 20
Total assets -----	\$10,554 70	Total liabilities -----	\$10,554 70
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$8,532 00	Overdrafts and bills payable--	\$5,200 00
Interest -----	971 60	Loans on mortgages and	
Fees -----	37 00	shares -----	9,833 04
Overdrafts and bills payable--	7,700 00	Interest paid -----	219 61
		Dues repaid, installment	
		shares -----	732 50
		Salaries -----	170 00
		Taxes -----	46 00
		Other expenses -----	317 79
		Balance, cash in office and	
		bank -----	721 66
Total receipts-----	\$17,240 60	Total disbursements ----	\$17,240 60

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, dues and profits as per by-laws.

No. 9. ESCONDIDO.

ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care City Clerk's office, Escondido.

(Re-incorporated December 20, 1913.)

H. L. GONGWER, Secretary.

H. T. LYON, President.

Fiscal year ended February 28, 1921.

No. of series, 13.

No. of members and investors, 73.

No. of shares, 673.

Assets.		Liabilities.	
Loans, on mortgages-----	\$24,025 00	Installment shares, dues-----	\$21,240 00
Arrearages, on shares, \$6; on interest, \$4.60-----	10 60	Installment shares, profits---	4,143 42
Cash, in bank-----	2,309 70	Overdrafts and bills payable--	500 00
Furniture and fixtures-----	80 56	Reserve and undivided profits	542 44
Total assets -----	\$26,425 86	Total liabilities -----	\$26,425 86

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,844 87	Overdrafts and bills payable--	\$510 00
Installment shares, dues-----	8,078 00	Loans on mortgages and shares -----	13,325 00
Interest -----	1,802 70	Interest paid -----	10 88
Premiums -----	278 00	Dues repaid, installment shares -----	6,461 00
Fines -----	8 60	Profits repaid, installment shares -----	1,497 40
Fees -----	6 00	Salaries -----	270 00
Loans repaid -----	9,450 00	Taxes -----	35 00
Overdrafts and bills payable--	1,010 00	Other expenses -----	59 19
		Balance, cash in office and bank -----	2,309 70
Total receipts-----	\$24,478 17	Total disbursements ----	\$24,478 17

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
38-----	78	\$78 00	\$101 61	\$101 61
39-----	72	72 00	91 71	82 80
41-----	60	60 00	73 52	67 50
43-----	48	48 00	56 68	52 80
45-----	36	36 00	40 91	38 70
47-----	24	24 00	26 17	25 20
49-----	12	12 00	12 56	12 30

No. 10. FORTUNA.

FORTUNA BUILDING AND LOAN ASSOCIATION.

P. O. address, care Friedenbach Bros., Fortuna.

(Incorporated May 31, 1889.)

C. A. FRIEDENBACH, Secretary.

H. T. NATWICK, President.

Fiscal year ended May 31, 1921.

No. of series, 13.

No. of members and investors, 73.

No. of shares, 587.

Assets.		Liabilities.	
Loans, on mortgages-----	\$26,250 00	Installment shares, dues----	\$22,554 00
Arrearages, on shares, \$27.50; on interest, \$70.50; on fines, \$2.33-----	100 33	Installment shares, profits---	3,553 29
Cash, in bank-----	288 59	Advance payments-----	32 00
Real estate, owned-----	825 29	Reserve and undivided profits	1,324 92
Total assets-----	\$27,464 21	Total liabilities-----	\$27,464 21

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8,996 91	Loans on mortgages and shares-----	\$11,350 00
Installment shares, dues----	6,957 50	Dues repaid, installment shares-----	7,900 00
Interest-----	2,188 10	Profits repaid, installment shares-----	1,746 94
Fines-----	5 00	Salaries-----	180 00
Fees-----	38 90	Other expenses-----	120 88
Loans repaid-----	3,400 00	Balance, cash in office and bank-----	288 59
Total receipts-----	\$21,586 41	Total disbursements----	\$21,586 41

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
52-----	72	\$72 00	\$86 96	\$85 09
54-----	60	60 00	70 08	68 82
56-----	48	48 00	54 33	52 75
58-----	36	36 00	39 62	38 26
60-----	24	24 00	25 70	24 85
62-----	12	12 00	12 48	12 20

No. 11. FRESNO.

FRESNO GUARANTEE BUILDING-LOAN ASSOCIATION.

P. O. address, 819-23 Mattei Building, Fresno.

(Incorporated December 23, 1919.)

A. W. BERNHAUER, Secretary.

WILLIAM GLASS, President.

Fiscal year ended March 1, 1921.

No. of series, none.

No. of members and investors, 33.

No. of shares, 667.

Assets.		Liabilities.	
Loans, on definite contract	\$19,276 91	Guarantee stock, capital	\$18,250 00
Cash, in bank	6,775 00	Installment shares, dues	4,826 46
Other assets	174 55	Paid-up and prepaid shares, capital	3,150 00
Total assets	\$26,226 46	Total liabilities	\$26,226 46

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock	\$18,250 00	Loans on mortgages and shares	\$20,250 00
Installment shares, dues	6,049 86	Dues repaid, installment shares	1,223 40
Paid-up and prepaid shares, dues	6,900 00	Paid-up and prepaid shares, capital	3,750 00
Interest	1,080 91	Paid-up and prepaid shares, dividends	98 12
Premiums, guarantee capital stock	500 00	Taxes	94 68
Loans repaid	973 09	Other expenses	1,562 66
Total receipts	\$33,753 86	Balance, cash in office and bank	6,775 00
		Total disbursements	\$33,753 86

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 12. FRESNO.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 1233 Broadway, Fresno.

(Incorporated March 19, 1892.)

HERBERT LEVY, Secretary.

LOUIS GUNDELFINGER, President.

Fiscal year ended February 28, 1921.)

No. of series, 17.

No. of members and investors, 207.

No. of shares, 2422.

Assets.		Liabilities.	
Loans, on mortgages-----	\$190,133 51	Installment shares, dues-----	\$93,474 60
Arrearages, on shares, \$45.40; on interest, \$457.39-----	502 79	Installment shares, profits----	40,464 86
Cash, in bank-----	4,526 44	Overdrafts and bills payable--	60,000 00
Bonds owned-----	3,000 00	Reserve and undivided profits	3,469 28
War Savings Stamps-----	846 00	Loans due and incomplete---	1,600 00
Total assets-----	\$199,008 74	Total liabilities-----	\$199,008 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8,048 10	Overdrafts and bills payable--	\$62,500 00
Installment shares, dues-----	16,862 70	Loans on mortgages and shares-----	99,481 56
Interest-----	16,509 56	Interest paid-----	4,268 37
Fines-----	66 14	Dues repaid, installment shares-----	14,546 70
Fees-----	11 50	Profits repaid, installment shares-----	8,668 28
Loans repaid-----	63,647 20	Salaries-----	320 00
Overdrafts and bills payable--	90,000 00	Taxes-----	135 40
Total receipts-----	\$195,145 20	Other expenses-----	698 45
		Balance, cash in office and bank-----	4,526 44
		Total disbursements-----	\$195,145 20

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
39-----	120	\$120 00	\$195 75	\$195 75
41-----	108	108 00	166 32	166 32
43-----	96	96 00	139 97	139 97
45-----	84	84 00	116 29	116 29
47-----	72	72 00	94 84	94 84
49-----	60	60 00	75 36	75 36
51-----	48	48 00	57 62	57 62
55-----	24	24 00	26 41	26 41
57-----	12	12 00	12 63	12 63

No. 13. HEMET.

HEMET HOME-BUILDERS ASSOCIATION.

P. O. address, care First National Bank, Hemet.

(Incorporated June 26, 1920.)

CHAS. P. CARL, Secretary.

E. J. CRANSTON, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 35.

No. of shares, 56.

Assets.		Liabilities.	
Loans, on mortgages, \$5,150; on definite contract, \$20,650.06 -----	\$25,800 06	Guarantee stock, capital -----	\$5,600 00
Cash, in office, \$234.15; in bank, \$3,419.29 -----	3,653 44	Installment shares, dues -----	4 00
Ledger accounts -----	884 05	Investment certificates, prin- cipal -----	24,725 43
		Reserve and undivided profits	8 12
Total assets -----	\$30,337 55	Total liabilities -----	\$30,337 55

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$5,600 00	Loans on mortgages and shares -----	\$29,210 59
Installment shares, dues -----	4 00	Investment certificates, prin- cipal -----	3,700 00
Investment certificates -----	28,425 43	Investment certificates, divi- dends, etc. -----	664 34
Interest -----	1,447 61	Ledger accounts -----	884 05
Fees -----	233 00	Salaries -----	850 00
Loans repaid -----	3,410 53	Other expenses -----	158 15
		Balance, cash in office and bank -----	3,653 44
Total receipts -----	\$39,120 57	Total disbursements -----	\$39,120 57

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 14. LIVERMORE.

LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care First National Bank, Livermore.

(Incorporated September 17, 1906.)

H. J. CALLAHAN, Secretary.

J. C. McKOWN, President.

Fiscal year ended September 30, 1920.

No. of series, 11.

No. of members and investors, 32.

No. of shares, 238.

Assets.		Liabilities.	
Loans, on mortgages -----	\$19,950 00	Installment shares, dues -----	\$11,688 00
Arrearages, on shares, \$124; on interest, \$28 -----	152 00	Installment shares, profits ---	2,268 71
Cash, in bank -----	1,682 99	Advance payments -----	10 00
		Overdrafts and bills payable ---	6,000 00
		Reserve and undivided profits	1,578 68
		Sundry ledger accounts -----	239 60
Total assets -----	\$21,784 99	Total liabilities -----	\$21,784 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$523 29	Overdrafts and bills payable ---	\$2,100 00
Installment shares, dues ---	2,941 00	Loans on mortgages and shares -----	2,000 00
Interest -----	1,442 88	Interest paid -----	346 74
Loans repaid -----	3,700 00	Dues repaid, installment shares -----	7,205 00
Overdrafts and bills payable ---	7,600 00	Profits repaid, installment shares -----	2,894 05
Advances repaid, ledger ac- counts -----	239 60	Salaries -----	150 00
All other receipts -----	4 28	Taxes -----	63 40
		Other expenses -----	8 87
		Balance, cash in office and bank -----	1,682 99
Total receipts -----	\$16,451 05	Total disbursements ----	\$16,451 05

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
6 -----	120	\$120 00	\$163 37	\$159 04
7 -----	114	114 00	152 68	148 81
8 -----	96	96 00	122 67	119 96
9 -----	84	84 00	103 98	100 98
10 -----	72	72 00	86 41	84 97
11 -----	60	60 00	69 84	68 86
13 -----	48	48 00	54 20	53 58
15 -----	36	36 00	39 44	39 10
16 -----	12	12 00	12 39	12 35

No. 15. LONG BEACH.

LONG BEACH BUILDING AND LOAN ASSOCIATION.

P. O. address, First and Locust Streets, Long Beach.

(Incorporated March 5, 1920.)

C. R. LOUGH, Secretary.

E. J. WIGHTMAN, President.

Fiscal year ended, June 30, 1921.

No. of series, none.

No. of members and investors, 354.

No. of shares, 271.

Assets.		Liabilities.	
Loans, on definite contract, \$243,894.73; on shares, \$2,500 -----	\$246,394 73	Guarantee stock, capital----	\$27,100 00
Cash, in bank-----	40,197 51	Guarantee stock, surplus----	1,915 56
Furniture and fixtures-----	2,634 95	Investment certificates, prin- cipal -----	224,298 38
		Investment certificates, divi- dends -----	3,414 24
		Reserve and undivided profits	2,794 92
		Loans due and incomplete---	27,472 59
		Sundry ledger accounts (escrows) -----	2,231 50
Total assets -----	\$289,227 19	Total liabilities -----	\$289,227 19

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$27,100 00	Loans on mortgages and shares -----	\$280,174 44
Investment certificates -----	284,724 70	Investment certificates, prin- cipal -----	60,544 30
Interest -----	13,280 46	Investment certificates, divi- dends -----	3,474 60
Premiums -----	3,067 52	Salaries -----	2,650 00
Fines -----	4 80	Taxes -----	103 83
Fees -----	6 00	Other expenses -----	5,019 40
Loans repaid -----	61,252 30	Office fixtures -----	2,634 95
Ledger accounts (escrows) --	2,231 50	Balance, cash in office and bank -----	40,197 51
Guarantee capital, surplus, etc. -----	3,131 75		
Total receipts -----	\$394,799 03	Total disbursements ----	\$394,799 03

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 16. LONG BEACH.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, N. E. corner First and Pacific Streets, Long Beach.

(Incorporated August 4, 1904.)

CHAS. H. TUCKER, Secretary.

W. S. STEVENS, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 1216.

No. of shares, 2013.

Assets.		Liabilities.	
Loans, on definite contract	\$1,568,718 56	Guarantee stock, capital	\$100,000 00
Arrearages, on interest	435 54	Guarantee stock, surplus	60,000 00
Cash, in office, \$1,959.29; in bank, \$57,195.56	59,154 85	Installment shares, dues	675 00
Furniture and fixtures	3,000 00	Installment shares, profits	3 70
Advances, ledger accounts	1,880 06	Paid-up and prepaid shares, capital	101,300 00
Bonds owned	80,000 00	Paid-up and prepaid shares, dividends	3,201 50
		Investment certificates, principal	1,327,787 38
		Investment certificates, dividends	77,331 36
		Advance payments	4,799 25
		Reserve and undivided profits	15,540 15
		Loans due and incomplete	22,550 67
Total assets	\$1,713,189 01	Total liabilities	\$1,713,189 01

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$126,862 38	Loans on mortgages and shares	\$1,360,994 33
Guarantee stock and surplus	49,750 00	Dividends on guarantee stock	6,600 00
Installment shares, dues	675 00	Paid-up and prepaid shares, capital	36,800 00
Paid-up and prepaid shares, dues	13,670 00	Paid-up and prepaid shares, dividends	7,200 94
Investment certificates	1,377,564 08	Investment certificates, principal	868,195 46
Interest	132,342 68	Investment certificates, dividends	55,777 12
Fees	12,499 03	Advances, ledger accounts	38,589 50
Loans repaid	699,096 00	Bonds purchased	1,100 00
Advances repaid, ledger accounts	39,478 32	Salaries	6,600 00
Bonds sold	732 64	Taxes	789 30
		Other expenses	10,868 63
		Balance, cash in office and bank	59,154 85
Total receipts	\$2,452,670 13	Total disbursements	\$2,452,670 13

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 9 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 17. LOS ANGELES.

BANKERS GUARANTY LOAN COMPANY.

P. O. address 601 S. Hill Street, Los Angeles.

(Incorporated August 17, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 103.

No. of shares, 861.

Assets.		Liabilities.	
Loans, on definite contract---	\$3,721 72	Guarantee stock, capital----	\$18,830 00
Cash, in office, \$250.42; in bank, \$24,064.67 -----	24,315 09	Paid-up and prepaid shares, capital -----	1,827 25
Real estate, owned-----	100 00	Paid-up and prepaid shares, dividends -----	1,175 43
Advances, ledger accounts---	30 00	Investment certificates, principal -----	3,579 63
		Investment certificates, dividends -----	312 26
		Reserve and undivided profits	2,426 91
		Sundry ledger accounts-----	15 33
Total assets -----	\$28,166 81	Total liabilities -----	\$28,166 81

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$17,535 22	Paid-up and prepaid shares, dividends -----	\$36 00
Investment certificates -----	60 00	Investment certificates, principal -----	5 76
Interest -----	1,381 84	Investment certificates, dividends -----	4 39
Loans repaid -----	3,264 93	Advances, ledger accounts---	11 00
Advances repaid, ledger accounts -----	11 00	Real estate acquired-----	244 25
Real estate sold-----	2,400 00	Other expenses -----	36 50
		Balance, cash in office and bank -----	24,315 09
Total receipts -----	\$24,652 99	Total disbursements -----	\$24,652 99

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 60 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 18. LOS ANGELES.

FIDELITY SAVINGS AND LOAN ASSOCIATION.

P. O. address, 601 S. Hill Street, Los Angeles.

(Incorporated January 31, 1891.)

G. H. WADLEIGH, Secretary.

C. C. BOYNTON, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 8988.

No. of shares, 69,905.

Assets.		Liabilities.	
Loans, on mortgages, \$51,- 200; on definite contract, \$9,818,322.08; on shares, \$141,505.25 -----	\$10,011,027 33	Guarantee stock, subscrip- tions -----	\$318,055 72
Cash, in office, \$17,703.52; in bank, \$217,251.49----	234,955 01	Installment shares, dues--	1,784,651 57
Real estate, owned-----	165,376 93	Installment shares, profits--	697,238 39
Advances, ledger accounts--	48,837 84	Paid-up and prepaid shares, capital -----	4,242,440 00
		Paid-up and prepaid shares, dividends -----	102,767 79
		Investment certificates, prin- cipal -----	1,832,506 00
		Investment certificates, divi- dends -----	54,487 49
		Overdrafts and bills payable	302 80
		Reserve and undivided profits -----	598,105 87
		Loans due and incomplete--	328,531 22
		Sundry ledger accounts---	501,110 26
Total assets -----	\$10,460,197 11	Total liabilities -----	\$10,460,197 11

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$319,188 12	Overdrafts and bills payable	\$102,488 80
Guarantee stock, subscrip- tions -----	18,371 41	Loans on mortgages and shares -----	4,297,551 35
Installment shares, dues--	2,108,259 17	Interest paid -----	6,888 09
Paid-up and prepaid shares, dues -----	1,140,990 00	Dividends on guarantee stock, subscriptions ----	18,558 42
Investment certificates ---	854,416 00	Dues repaid, installment shares -----	2,054,975 50
Interest -----	718,201 23	Profits repaid, installment shares -----	245,833 87
Premiums, insurance and loans -----	12,324 47	Paid-up and prepaid shares, capital -----	643,125 00
Fines -----	815 75	Paid-up and prepaid shares, dividends -----	249,590 02
Fees, etc. -----	1,392 64	Investment certificates, prin- cipal -----	690,036 64
Loans repaid -----	3,229,376 55	Investment certificates, divi- dends -----	105,114 47
Overdrafts and bills payable	101,154 97	Advances, ledger accounts--	5,340,219 53
Advances repaid, ledger ac- counts -----	5,212,340 60	Real estate acquired-----	309,370 17
Real estate sold-----	408,701 21	Bonds purchased -----	27,950 00
Bonds sold -----	277,950 00	Salaries -----	27,652 00
Rents, etc. -----	26,267 44	Taxes -----	486 85
		Other expenses -----	74,953 84
		Balance, cash in office and bank -----	234,955 01
Total receipts -----	\$14,429,749 56	Total disbursements --	\$14,429,749 56

Installment Shares, With Age, Value, and Withdrawal Value.					
	Age in months	Total dues per share	Loan fund dues per share	Book value per share	Withdrawal value
	96	\$67 20	\$58 68	\$98 31	\$98 31
	84	58 80	51 12	78 99	78 99
	72	50 40	43 46	62 29	62 29
Class B. 70 cents per share	60	42 00	36 00	47 91	47 91
per month	48	33 60	28 44	35 48	35 48
	36	25 20	20 88	24 52	24 52
	24	16 80	13 32	14 74	14 74
	12	8 40	5 76	6 01	6 01

No. 19. LOS ANGELES.

HOME INVESTMENT BUILDING AND LOAN ASSOCIATION.

P. O. address, care Commercial National Bank, Los Angeles.

(Incorporated August 21, 1889.)

W. A. BONYNGE, Secretary.

I. B. NEWTON, President.

Fiscal year ended September 30, 1920.

No. of series, 18.

No. of members and investors, 77.

No. of shares, 1201.

Assets.		Liabilities.	
Loans, on mortgages-----	\$87,600 00	Installment shares, dues-----	\$35,982 00
Arrearages, on shares, \$81; on interest, \$582.10-----	663 10	Installment shares, profits---	6,759 41
Cash, in bank-----	2,052 27	Advance payments -----	50 00
Furniture and fixtures-----	75 00	Overdrafts and bills payable--	41,950 00
Bonds owned -----	2,500 00	Reserve and undivided profits	1,168 96
		Loans due and incomplete---	6,980 00
Total assets -----	\$92,890 37	Total liabilities -----	\$92,890 37

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$667 99	Overdrafts and bills payable--	\$21,600 00
Installment shares, dues-----	13,552 00	Loans on mortgages and shares -----	41,420 00
Interest -----	5,339 37	Interest paid -----	1,864 46
Fines -----	35 99	Dues repaid, installment shares -----	6,386 00
Loans repaid -----	9,100 00	Profits repaid, installment shares -----	1,985 82
Overdrafts and bills payable--	47,600 00	Salaries -----	785 00
Withdrawals -----	74 03	Taxes -----	106 63
		Other expenses -----	169 20
		Balance, cash in office and bank -----	2,052 27
Total receipts -----	\$76,369 38	Total disbursements ----	\$76,369 38

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
43-----	120	\$120 00	\$167 52	\$167 52
44-----	114	114 00	156 35	154 35
47-----	96	96 00	124 74	121 84
49-----	84	84 00	105 49	102 28
53-----	60	60 00	70 68	68 01
55-----	48	48 00	54 77	53 08
57-----	36	36 00	39 84	38 80
59-----	24	24 00	25 70	25 27
61-----	12	12 00	12 45	12 34

No. 20. LOS ANGELES.

LOS ANGELES MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 1011 Washington Building, Los Angeles.

(Incorporated October 20, 1920.)

R. HOLTBY MYERS, Secretary.

WM. A. RYON, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 243.

No. of shares, 3666.

Assets.		Liabilities.	
Loans, on definite contract	\$37,436 25	Guarantee stock, capital	\$22,105 00
Cash, in bank	5,096 58	Installment shares, dues	6,370 00
Furniture and fixtures	1,285 46	Investment certificates, principal	14,251 72
Advances, ledger accounts	3,445 00	Reserve and undivided profits	556 16
		Loans due and incomplete	2,828 41
		Sundry ledger accounts	290 75
		Unearned fees	861 25
Total assets	\$47,263 29	Total liabilities	\$47,263 29

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock	\$22,105 00	Loans on mortgages and shares	\$35,621 59
Installment shares, dues	6,370 00	Investment certificates, principal	1,286 40
Investment certificates	15,538 12	Investment certificates, dividends	5 80
Interest	995 49	Advances, ledger accounts	3,445 00
Premiums on guarantee capital stock	1,268 75	Salaries	910 00
Fees	1,617 00	Other expenses	1,257 28
Loans repaid	1,013 75	Office fixtures, etc.	1,285 46
		Balance, cash in office and bank	5,096 58
Total receipts	\$48,908 11	Total disbursements	\$48,908 11

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues: A 50 cents, B \$1 per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 21. LOS ANGELES.

METROPOLITAN LOAN ASSOCIATION.

P. O. address, 431 W. Fifth Street, Los Angeles.

(Incorporated July 30, 1886.)

S. L. ROLAND, Secretary.

J. W. MONTGOMERY, President.

Fiscal year ended June 30, 1921.

No. of series, 17.

No. of members and investors, 395.

No. of shares, 7819.

Assets.		Liabilities.	
Loans, on mortgages, \$575,-		Guarantee stock, capital----	\$50,000 00
550; on shares, \$18,751----	\$594,301 00	Guarantee stock, surplus----	27,297 96
Cash, in bank-----	7,224 57	Installment shares, dues----	267,400 30
Furniture and fixtures-----	800 00	Installment shares, profits----	67,656 17
Advances, ledger accounts----	98 50	Paid-up and prepaid shares,	
Bonds owned -----	2,500 00	capital -----	21,300 00
		Investment certificates, prin-	
		cipal -----	69,699 47
		Advance payments -----	741 00
		Overdrafts and bills payable--	89,000 00
		Reserve and undivided profits	2,596 77
		Loans due and incomplete----	9,232 40
Total assets -----	\$604,924 07	Total liabilities -----	\$604,924 07

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$34,391 03	Overdrafts and bills payable--	\$16,000 00
Guarantee stock, surplus----	17,245 00	Loans on mortgages and	
Installment shares, dues----	97,498 50	shares -----	161,217 68
Investment certificates -----	53,489 00	Interest paid -----	4,817 97
Interest -----	48,231 53	Dividends on guarantee stock	5,000 00
Fines -----	6 50	Dues repaid, installment	
Fees -----	262 50	shares -----	47,108 00
Loans repaid -----	68,745 00	Profits repaid, installment	
Overdrafts and bills payable--	20,000 00	shares -----	15,676 73
Escrows, etc. -----	2,967 20	Paid-up and prepaid shares,	
		capital -----	2,000 00
		Paid-up and prepaid shares,	
		dividends -----	1,308 00
		Investment certificates, prin-	
		cipal -----	48,713 86
		Investment certificates, divi-	
		dends -----	4,974 11
		Advances, ledger accounts----	98 50
		Salaries -----	5,430 00
		Taxes -----	490 20
		Other expenses -----	5,569 38
		Escrows, etc. -----	17,207 26
		Balance, cash in office and	
		bank -----	7,224 57
Total receipts -----	\$342,836 26	Total disbursements ----	\$342,836 26

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
41-----	120	\$120 00	\$177 07	\$177 07
43-----	108	108 00	153 23	153 23
45-----	96	96 00	130 83	130 83
47-----	84	84 00	110 19	103 04
49-----	72	72 00	90 84	83 30
51-----	60	60 00	72 82	67 69
53-----	48	48 00	56 02	52 81
55-----	36	36 00	40 39	38 63
A. Dayton -----	24	24 00	25 81	24 90
A. Dayton -----	12	12 00	12 46	12 23

No. 22. LOS ANGELES.

SOUTHERN CALIFORNIA LOAN ASSOCIATION.

P. O. address, 431 W. Fifth Street, Los Angeles.

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.

C. E. DONNATIN, President.

Fiscal year ended June 30, 1921.

No. of series, 21.

No. of members and investors, 793.

No. of shares, 3819.

Assets.		Liabilities.	
Loans, on mortgages-----	\$1,516,462 00	Guarantee stock, capital----	\$75,000 00
Cash, in bank-----	5,046 05	Guarantee stock, surplus----	38,740 06
Furniture and fixtures-----	700 00	Installment shares, dues----	118,344 00
Bonds owned-----	11,000 00	Installment shares, profits--	33,139 45
		Investment certificates, prin-	
		cipal-----	1,180,771 80
		Advance payments-----	644 00
		Overdrafts and bills payable	40,000 00
		Reserve and undivided profits	21,102 30
		Loans due and incomplete--	25,403 09
		All other liabilities-----	63 35
Total assets-----	\$1,533,208 05	Total liabilities-----	\$1,533,208 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$27,141 66	Overdrafts and bills payable	\$105,000 00
Installment shares, dues----	33,465 00	Loans on mortgages and	
Investment certificates----	434,093 45	shares-----	450,065 97
Interest-----	120,086 29	Interest paid-----	3,894 55
Loans repaid-----	344,938 00	Dividends on guarantee stock	12,000 00
Overdrafts and bills payable	65,000 00	Dues repaid, installment	
Advances repaid, ledger ac-		shares-----	20,607 00
counts-----	4,114 06	Profits repaid, installment	
Suspense-----	63 35	shares-----	6,996 55
		Investment certificates, prin-	
		cipal-----	338,238 35
		Investment certificates, divi-	
		dends-----	67,543 77
		Advances, ledger accounts--	4,176 96
		Salaries-----	9,932 00
		Taxes-----	2,103 95
		Other expenses-----	3,896 66
		Balance, cash in office and	
		bank-----	5,046 05
Total receipts-----	\$1,028,901 81	Total disbursements---	\$1,028,901 81

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
45-----	120	\$120 00	\$189 64	\$189 64
47-----	108	108 00	153 23	153 23
49-----	96	96 00	130 83	130 83
51-----	84	84 00	110 19	103 64
53-----	72	72 00	90 84	83 30
55-----	60	60 00	72 82	67 69
57-----	48	48 00	56 02	52 81
59-----	36	36 00	40 39	38 63
61-----	24	24 00	25 91	25 15
63-----	12	12 00	12 48	12 29

No. 23. LOS ANGELES.

STATE MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 722 S. Spring Street, Los Angeles.
(Incorporated June 20, 1889.)

C. HOWARD WADE, Secretary.

C. J. WADE, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 2714.

No. of shares, 6792.

Assets.		Liabilities.	
Loans, on definite contract, \$5,275,014.30; on shares, \$24,231.75; on contract sales, \$45,820.65 -----	\$5,345,066 70	Guarantee stock, capital ----	\$200,000 00
Arrearages, on interest, \$8,652.21; on fines, \$923.60	9,585 81	Guarantee stock, surplus ----	186,603 60
Cash, in office, \$28,276.50; in bank, \$162,159.85 -----	190,430 35	Installment shares, dues ----	25,945 20
Furniture and fixtures -----	15,000 00	Installment shares, profits --	9,083 00
Advances, ledger accounts --	10,594 66	Paid-up and prepaid shares, capital -----	466,737 50
Bonds owned -----	100,000 00	Paid-up and prepaid shares, dividends -----	22,992 35
		Investment certificates, prin- cipal -----	4,505,831 55
		Investment certificates, divi- dends -----	135,455 25
		Advance payments -----	2,898 60
		Reserve and undivided profits	13,849 01
		Loans due and incomplete --	98,759 43
		Sundry ledger accounts ----	2,522 03
Total assets -----	\$5,670,677 52	Total liabilities -----	\$5,670,677 52
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$177,200 79	Overdrafts and bills payable	\$25,000 00
Installment shares, dues ----	6,766 00	Loans on mortgages and shares -----	2,819,190 07
Paid-up and prepaid shares, dues -----	17,700 00	Interest paid -----	65 70
Investment certificates ----	1,477,568 70	Dividends on guarantee stock	78,461 62
Interest -----	446,306 49	Dues repaid, installment shares -----	6,472 30
Fines -----	3,321 05	Profits repaid, installment shares -----	1,649 75
Fees -----	5,009 00	Paid-up and prepaid shares, capital -----	4,512 50
Loans repaid -----	1,913,814 72	Paid-up and prepaid shares, dividends -----	41,017 95
Overdrafts and bills payable	25,000 00	Investment certificates, prin- cipal -----	664,401 75
Advances repaid, ledger ac- counts -----	17,778 76	Investment certificates, divi- dends -----	233,103 50
Real estate sold -----	9,166 16	Advances, ledger accounts --	8,973 61
Bonds sold -----	50,000 00	Real estate acquired -----	7,436 10
Sundry profits -----	688 99	Salaries -----	18,000 00
		Taxes -----	5,387 59
		Other expenses -----	45,169 64
		Office fixtures -----	1,048 23
		Balance, cash in office and bank -----	190,430 35
Total receipts -----	\$4,150,320 66	Total disbursements --	\$4,150,320 66

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 60 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 24. MADERA.

MADERA MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care Madera Abstract Company, Madera.

(Incorporated October 26, 1912.)

E. M. MCCARDLE, Secretary.

J. B. HIGH, President.

Fiscal year ended October 31, 1920.

No. of series, none.

No. members and investors, 92.

No. of shares, 652.

Assets.		Liabilities.	
Loans, on definite contract---	\$55,392 87	Installment shares, dues----	\$41,854 25
Arrearages, on shares.		Installment shares, profits---	11,460 25
\$172.50; on interest, \$111.17	283 67	Advance payments -----	390 08
Cash, in office, \$78.50; in		Reserve and undivided profits	2,826 32
bank, \$1,444.86 -----	1,523 36	Loans due and incomplete---	869 00
Bonds owned -----	200 00		
Total assets -----	\$57,399 90	Total liabilities -----	\$57,399 90

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$129 49	Overdrafts and bills payable--	\$3,500 00
Installment shares, dues----	7,573 00	Loans on mortgages and	
Interest -----	4,882 05	shares -----	22,371 46
Fees -----	45 00	Interest paid -----	41 86
Loans repaid -----	16,533 96	Dues repaid, installment	
Overdrafts and bills payable--	3,500 00	shares -----	4,459 00
War savings stamps-----	836 00	Profits repaid, installment	
		shares -----	1,056 32
		Salaries -----	490 00
		Taxes -----	57 50
		Balance, cash in office and	
		bank -----	1,523 36
Total receipts -----	\$33,499 50	Total disbursements ----	\$33,499 50

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 25. MERCED.

MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 448 Seventeenth Street, Merced.

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

W. E. LANDRUM, President.

Fiscal year ended June 30, 1921.

No. of series, 11.

No. of members and investors, 378.

No. of shares, 3185.

Assets.		Liabilities.	
Loans, on mortgages, \$191,810 :		Installment shares, dues.....	\$144,756 00
on shares, \$1,100.....	\$192,910 00	Installment shares, profits....	40,703 27
Arrearages, on shares, \$431 ;		Advance payments	232 70
on interest, \$526.05; on		Overdrafts and bills payable..	6,000 00
finer, \$119.98	1,077 03	Reserve and undivided profits	6,070 94
Cash, in bank.....	313 33	Loans due and incomplete....	6,647 45
Furniture and fixtures.....	180 00	Sundry ledger accounts.....	70 00
Bonds owned	10,000 00		
Total assets	\$204,480 36	Total liabilities	\$204,480 36

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$1,876 42	Overdrafts and bills payable..	\$9,500 00
Installment shares, dues.....	38,454 00	Loans on mortgages and	
Interest	13,309 12	shares	30,602 55
Fines	116 08	Interest paid	776 95
Fees	99 60	Dues repaid, installment	
Loans repaid	14,800 00	shares	19,832 00
Overdrafts and bills payable..	4,000 00	Profits repaid, installment	
		shares	9,453 75
		Salaries	1,667 50
		Taxes	155 54
		Other expenses	353 60
		Balance, cash in office and	
		bank	313 33
Total receipts	\$72,655 22	Total disbursements	\$72,655 22

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
23.....	120	\$120 00	\$174 68	\$150 25
24.....	108	108 00	151 22	132 53
25.....	96	96 00	129 25	115 40
26.....	84	84 00	108 73	98 88
27.....	72	72 00	89 61	82 75
28.....	60	60 00	71 85	67 73
29.....	48	48 00	55 37	52 90
30.....	36	36 00	40 04	38 78
31.....	24	24 00	25 73	25 25
32.....	12	12 00	12 43	12 33

No. 26. MILL VALLEY.

TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Box 575, Mill Valley.

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

N. P. Yost, President.

Fiscal year ended April 30, 1921.

No. of series, 21.

No. of members and investors, 115.

No. of shares, 1491.

Assets.		Liabilities.	
Loans, on mortgages, \$2,800 ; on definite contract, \$43,- 695.64 ; on contract sales, \$768.11 -----	\$47,263 75	Installment shares, dues-----	\$16,378 60
Arrearages, on shares, \$341.85 ; on interest, \$519.33 ; on fines, \$91.09 -----	952 27	Installment shares, profits--	2,459 89
Cash, in office, \$80.95 ; in bank, \$1,398.80 -----	1,479 75	Paid-up and prepaid shares, capital -----	30,500 00
Real estate, owned-----	1,924 91	Advance payments -----	51 02
Furniture and fixtures-----	126 75	Overdrafts and bills payable--	2,000 00
Advances, ledger accounts---	86 37	Reserve and undivided profits	374 21
		Sundry ledger accounts-----	70 08
Total assets -----	\$51,833 80	Total liabilities -----	\$51,833 80

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$6,946 65	Overdrafts and bills payable--	\$3,105 97
Paid-up and prepaid shares, dues -----	8,200 00	Loans on mortgages and shares -----	13,035 22
Interest -----	3,839 44	Interest paid -----	160 66
Fines -----	109 50	Dues repaid, installment shares -----	9,233 50
Fees -----	23 00	Profits repaid, installment shares -----	1,656 14
Loans repaid -----	13,501 06	Paid-up and prepaid shares, capital -----	500 00
Advances repaid, ledger ac- counts -----	54 67	Paid-up and prepaid shares, dividends -----	1,766 50
All other receipts-----	210 35	Advances, ledger accounts---	931 97
		Real estate acquired-----	141 35
		Salaries -----	600 00
		Taxes -----	81 76
		Other expenses -----	191 85
		Balance, cash in office and bank -----	1,479 75
Total receipts -----	\$32,884 67	Total disbursements -----	\$32,884 67

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
59-----	78	\$78 00	\$95 13	Dues plus profits as per by- laws.
61-----	72	72 00	86 23	
65-----	60	60 00	69 38	
69-----	48	48 00	53 90	
73-----	36	36 00	39 33	
75-----	24	24 00	25 48	
79-----	12	12 00	12 39	

No. 27. NAPA.

NAPA BUILDING AND LOAN ASSOCIATION.

P. O. address, 112 First Street, Napa.

(Incorporated September 8, 1888.)

JOHN N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 28, 1921.

No. of series, 13.

No. of members and investors, 473.

No. of shares, 6073.

Assets.		Liabilities.	
Loans, on mortgages, \$387,- 220.38; on shares, \$14,930; on contract sales, \$672.32	\$402,822 70	Installment shares, dues-----	\$288,041 00
Arrearages, on shares, \$302; on interest, \$332.53; on fines, \$117.91	752 44	Installment shares, profits----	70,567 48
Cash, in bank-----	5,904 76	Paid-up and prepaid shares, capital-----	48,000 00
Furniture and fixtures-----	150 00	Paid-up and prepaid shares, dividends-----	1,200 00
Bonds owned-----	4,387 57	Advance payments-----	763 00
Total assets-----	\$414,017 47	Reserve and undivided profits	5,445 99
		Total liabilities-----	\$414,017 47

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$929 78	Overdrafts and bills payable_	\$71,500 00
Installment shares, dues----	68,739 00	Loans on mortgages and shares-----	52,263 83
Paid-up and prepaid shares, dues-----	57,000 00	Interest paid-----	3,512 92
Interest-----	27,598 04	Dues repaid, installment shares-----	40,377 00
Premiums-----	11 86	Profits repaid, installment shares-----	14,530 13
Fines-----	305 65	Paid-up and prepaid shares, capital-----	9,000 00
Fees-----	3 99	Advances, ledger accounts---	102 40
Loans repaid-----	41,230 96	Real estate acquired-----	250 60
Overdrafts and bills payable_	3,000 00	Bonds purchased-----	1,100 00
Advances repaid, ledger ac- counts-----	188 73	Salaries-----	2,985 50
Real estate sold-----	3,500 00	Taxes-----	311 80
Rents, etc.-----	163 68	Other expenses-----	832 75
		Balance, cash in office and bank-----	5,904 76
Total receipts-----	\$202,671 69	Total disbursements-----	\$202,671 69

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
26-----	125	\$125 00	\$176 25	\$157 55
27-----	113	113 00	152 88	139 59
28-----	101	101 00	132 88	122 25
29-----	89	89 00	113 13	105 50
30-----	77	77 00	94 66	89 35
31-----	65	65 00	77 30	73 80
32-----	53	53 00	61 02	58 85
33-----	41	41 00	45 70	44 50
34-----	29	29 00	31 29	30 75
35-----	17	17 00	17 77	17 60
36-----	11	11 00	11 35	11 00

No. 28. NEWCASTLE.

NEWCASTLE BUILDING AND LOAN ASSOCIATION.

P. O. address, Newcastle.

(Incorporated May 20, 1889.)

JOHN WALLACE, Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1921.

No. of series, 11.

No. of members and investors, 89.

No. of shares, 682.

Assets.		Liabilities.	
Loans, on mortgages, \$60,600; on shares, \$1,125-----	\$61,725 00	Installment shares, dues-----	\$49,267 00
Arrearages, on shares, \$160; on interest, \$208.68; on fines, \$13.61-----	382 29	Installment shares, profits---	16,409 25
Cash, in office, \$64.70; in bank, \$4,484.74-----	4,549 44	Advance payments-----	66 67
Real estate, owned-----	1,473 53	Overdrafts and bills payable--	18 85
Furniture and fixtures-----	50 00	Reserve and undivided profits	2,694 99
Bonds owned-----	350 00	Sundry ledger accounts-----	73 50
Total assets-----	\$68,530 26	Total liabilities-----	\$68,530 26

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8,040 97	Overdrafts and bills payable--	\$3,604 67
Installment shares, dues----	8,494 00	Loans on mortgages and shares-----	14,700 00
Interest-----	4,822 26	Interest paid-----	70 90
Fines-----	66 65	Dues repaid, installment shares-----	8,798 00
Fees-----	5 00	Profits repaid, installment shares-----	3,504 17
Loans repaid-----	10,750 00	Salaries-----	433 50
Overdrafts and bills payable--	3,623 52	Taxes-----	83 40
		Other expenses-----	58 32
		Balance, cash in office and bank-----	4,549 44
Total receipts-----	\$35,802 40	Total disbursements-----	\$35,802 40

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
23-----	120	\$120 00	\$169 08	Dues plus
24-----	108	108 00	147 21	profits as
25-----	96	96 00	126 60	per by-
26-----	84	84 00	107 14	laws.
27-----	72	72 00	88 78	
28-----	60	60 00	71 52	
29-----	48	48 00	55 30	
30-----	36	36 00	40 09	
31-----	24	24 00	25 84	
32-----	12	12 00	12 48	

No. 29. OAKLAND.

ALAMEDA COUNTY LOAN ASSOCIATION.

P. O. address, 563 Sixteenth Street, Oakland.

(Incorporated July 20, 1875.)

CHAS. P. HOAG, Secretary.

J. B. RICHARDSON, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 748.

No. of shares, 4816.

Assets.		Liabilities.	
Loans, on definite contract, \$602,052.36; on shares, \$975; on contract sales, \$17,510.99	\$620,538 35	Installment shares, dues	\$281,255 16
Arrearages, on interest	536 29	Installment shares, profits	59,728 57
Cash, in office, \$200; in bank, \$8,612.99	8,812 99	Paid-up and prepaid shares, capital	42,351 36
Real estate owned (office building, \$57,396.82)	63,167 31	Paid-up and prepaid shares, dividends	12,905 26
Furniture and fixtures	300 00	Investment certificates, prin- cipal	172,223 57
Advances, ledger accounts	131 01	Investment certificates, divi- dends	14,662 50
Bonds owned	5,500 00	Advance payments	235 80
Prepaid insurance	95 55	Overdrafts and bills payable	25,000 00
		Reserve and undivided profits	35,159 37
		Loans due and incomplete	53,381 61
		Sundry ledger accounts	1,069 00
		Suspense, etc.	1,109 30
Total assets	\$699,081 50	Total liabilities	\$699,081 50

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,801 69	Overdrafts and bills payable	\$92,500 00
Installment shares, dues	133,615 22	Loans on mortgages and shares	264,058 89
Paid-up and prepaid shares, dues	7,053 24	Interest paid	10,334 28
Investment certificates	76,308 02	Dues repaid, installment shares	57,865 40
Interest	39,490 07	Profits repaid, installment shares	14,475 13
Loans repaid	193,071 66	Paid-up and prepaid shares, capital	18,300 00
Overdrafts and bills payable	87,500 00	Paid-up and prepaid shares, dividends	2,366 15
Advances repaid, ledger ac- counts	2,942 90	Investment certificates, prin- cipal	55,979 82
Rents	2,960 00	Investment certificates, divi- dends	6,794 55
		Advances, ledger accounts	1,201 45
		Real estate acquired	4,304 51
		Salaries	5,030 00
		Taxes	460 09
		Other expenses	2,837 58
		Advertising, etc.	2,421 96
		Balance, cash in office and bank	8,812 99
Total receipts	\$547,742 80	Total disbursements	\$547,742 80

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 30. OAKLAND.

CALIFORNIA HOME INVESTMENT ASSOCIATION.

P. O. address, 214 Federal Realty Building, Oakland.
(Incorporated December 7, 1908.)

FREDERICK H. CLARK, Secretary.

A. E. SHAW, President.

Fiscal year ended March 31, 1921.

No. of series, none.

No. of members and investors, 588.

No. of shares, 15,662.

Assets.		Liabilities.	
Loans, on definite contract, \$328,801.92; on shares, \$4,550; on contract sales, \$2,927.85	\$366,279 77	Guarantee stock, capital and subscriptions	\$41,515 96
Arrearages, on interest	1,802 27	Guarantee stock, surplus	4,045 00
Cash, in office, \$500; in bank, \$11,168.37	11,668 37	Installment shares, dues	44,678 81
Real estate, owned	12,469 30	Installment shares, profits	3,166 73
Furniture and fixtures	693 71	Paid-up and prepaid shares, capital	193,200 00
Advances, ledger accounts	254 00	Paid-up and prepaid shares, dividends	2,869 38
Bonds owned and war sav- ings stamps	3,760 76	Investment certificates, prin- cipal	10,000 00
Agency equipment	633 98	Investment certificates, divi- dends	150 00
		Advance payments	71 67
		Overdrafts and bills payable	25,000 00
		Reserve and undivided profits	96 46
		Loans due and incomplete	40,641 42
		Unpaid dividends	707 87
		Unearned premiums, etc.	1,418 86
Total assets	\$367,562 16	Total liabilities	\$367,562 16
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$18,244 97	Overdrafts and bills payable	\$87,500 00
Guarantee stock and bonus	4,400 00	Loans on mortgages and shares	227,913 21
Installment shares, dues	40,182 28	Interest paid	1,066 07
Paid-up and prepaid shares, dues	42,550 00	Dividends on guarantee stock	2,637 61
Investment certificates	40,758 84	Dues repaid, installment shares	9,495 43
Interest	18,960 69	Profits repaid, installment shares	914 37
Premiums	1,821 74	Paid-up and prepaid shares, capital	4,150 00
Fees	9,960 25	Paid-up and prepaid shares, dividends	9,803 47
Loans repaid	113,902 01	Investment certificates, prin- cipal	30,758 84
Overdrafts and bills payable	112,500 00	Investment certificates, divi- dends	377 49
Real estate sold	650 00	Advances, ledger accounts	254 00
Bonds sold	173 28	Real estate expenses	270 37
All other receipts	972 97	Bonds purchased	121 82
		Salaries	5,160 00
		Taxes	164 90
		Other expenses and agent's commission	11,733 17
		Agency equipment, etc.	1,087 91
		Balance, cash in office and bank	11,668 37
Total receipts	\$405,077 03	Total disbursements	\$405,077 03

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 31. OAKLAND.

COSMOPOLITAN MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 355 Twelfth Street, Oakland.

(Incorporated August 4, 1879.)

W. S. GOULD, Secretary.

R. C. BITTERMAN, President.

Fiscal year ended July 31, 1920.

No. of series, 19.

No. of members and investors, 186

No. of shares, 2975.

Assets.		Liabilities.	
Loans, on definite contract, \$220,108.54; on shares, \$11,708.14 -----	\$231,816 68	Installment shares, dues ----	\$87,507 59
Arrearages, on interest -----	1,787 27	Installment shares, profits ---	14,829 35
Cash, in office, \$1,573.31; in bank, \$4,167.57 -----	5,740 88	Paid-up and prepaid shares, capital -----	34,600 00
Furniture and fixtures -----	1,100 00	Investment certificates, prin- cipal -----	27,522 42
Advances, ledger accounts ---	989 78	Overdrafts and bills payable --	75,000 00
Bonds owned -----	8,389 57	Reserve and undivided profits	5,501 00
		Loans due and incomplete ---	4,394 41
		Sundry ledger accounts -----	469 41
Total assets -----	\$249,824 18	Total liabilities -----	\$249,824 18

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$7,502 70	Overdrafts and bills payable --	\$21,500 00
Installment shares, dues -----	29,106 70	Loans on mortgages and shares -----	157,596 97
Paid-up and prepaid shares, dues -----	17,550 00	Interest paid -----	3,704 65
Investment certificates -----	9,225 50	Dues repaid, installment shares -----	24,606 84
Interest -----	14,821 02	Profits repaid, installment shares -----	4,061 95
Fines -----	178 37	Paid-up and prepaid shares, capital -----	1,475 00
Loans repaid -----	99,217 46	Paid-up and prepaid shares, dividends -----	1,135 08
Overdrafts and bills payable --	56,500 00	Investment certificates, prin- cipal -----	12,034 08
Advances repaid, ledger ac- counts -----	11,265 95	Investment certificates, divi- dends -----	898 46
Real estate sold -----	17,656 44	Advances, ledger accounts ---	11,978 43
Bonds sold -----	4,019 00	Real estate acquired -----	14,428 69
All other receipts -----	1,768 18	Bonds purchased -----	5,199 88
		Salaries -----	2,032 50
		Taxes -----	524 59
		Other expenses -----	1,833 86
		All other disbursements -----	59 46
		Balance, cash in office and bank -----	5,740 88
Total receipts -----	\$268,811 32	Total disbursements -----	\$268,811 32

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
64 -----	120	\$120 00	\$156 66	\$154 78
66 -----	108	108 00	136 73	132 32
68 -----	96	96 00	117 64	114 27
70 -----	84	84 00	100 41	98 87
72 -----	72	72 00	83 79	82 75
74 -----	60	60 00	67 88	67 36
76 -----	48	48 00	53 00	52 82
78 -----	36	36 00	38 68	38 66

Also Dayton plan for past two years—dividend 5 per cent.

No. 32. OCEANSIDE.

OCEANSIDE BUILDING AND LOAN ASSOCIATION.

P. O. address, care C. R. McCormick & Co., Oceanside.

(Incorporated April 9, 1920.)

MALON LITTLEFIELD, Secretary.

R. S. REID, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 100.

No. of shares, 1834.

Assets.		Liabilities.	
Loans, on mortgages, \$500; on definite contract, \$10,- 013.32 -----	\$10,513 32	Installment shares, dues ----	\$11,314 00
Cash, in office, \$51.07; in bank, \$1,954.30 -----	2,005 37	Paid-up and prepaid shares, capital -----	800 00
Advances, ledger accounts ---	191 80	Reserve and undivided profits	196 49
		Loans due and incomplete ---	400 00
Total assets -----	\$12,710 49	Total liabilities -----	\$12,710 49

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$1,336 56	Loans on mortgages and shares -----	\$5,400 00
Installment shares, dues ----	5,214 85	Dues repaid, installment shares -----	846 85
Paid-up and prepaid shares, dues -----	700 00	Paid up and prepaid shares, dividends -----	24 41
Interest -----	336 96	Ledger accounts -----	60 25
Fines -----	24 64	Salaries -----	150 00
Loans repaid -----	859 17	Taxes -----	20 00
Ledger accounts -----	60 68	Other expenses -----	25 98
		Balance, cash in office and bank -----	2,005 37
Total receipts -----	\$8,532 86	Total disbursements ----	\$8,532 86

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 33. ONTARIO.

PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 235 N. Euclid Avenue, Ontario.

(Incorporated June 24, 1891.)

J. O. HENDERSON, Secretary.

A. P. HARWOOD, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 770.

No. of shares, 14,210.

Assets.		Liabilities.	
Loans, on mortgages, \$672,-		Installment shares, dues----	\$203,436 00
000; on shares, \$3,328.20--	\$675,328 20	Installment shares, profits----	59,123 46
Arrearages, on interest, \$3,-		Paid-up and prepaid shares,	
019.21; on fines and fees,		capital -----	416,175 00
\$325.40 -----	3,344 61	Paid-up and prepaid shares,	
Cash, in bank-----	13,239 76	dividends -----	11,810 05
Real estate owned (office		Reserve and undivided profits	18,576 25
building, \$8,732.17) -----	36,401 19	Loans due and incomplete----	33,049 37
Furniture and fixtures-----	1,780 40	Sundry ledger accounts-----	988 92
Advances, ledger accounts----	3,014 89		
Bonds owned -----	10,050 00		
Total assets -----	\$743,159 05	Total liabilities -----	\$743,159 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$22,465 81	Loans on mortgages and	
Installment shares, dues----	246,197 72	shares -----	\$632,710 66
Paid-up and prepaid shares,		Dues repaid, installment	
dues -----	137,750 00	shares -----	227,475 17
Interest -----	43,707 73	Profits repaid, installment	
Fines -----	290 90	shares -----	15,534 89
Fees -----	387 00	Paid-up and prepaid shares,	
Loans repaid -----	518,972 46	capital -----	59,000 00
Advances repaid, ledger ac-		Paid-up and prepaid shares,	
counts -----	2,846 96	dividends -----	20,497 40
Real estate sold-----	6,774 69	Advances, ledger accounts----	3,228 80
Rents -----	354 00	Real estate acquired-----	1,526 67
		Salaries -----	4,500 00
		Taxes -----	620 57
		Other expenses -----	1,399 95
		All other disbursements-----	13 40
		Balance, cash in office and	
		bank -----	13,239 76
Total receipts -----	\$979,747 27	Total disbursements ----	\$979,747 27

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 60 cents per share per month.

Dividend, last fiscal year, 7½ per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 34. ORANGE.

ORANGE BUILDING AND LOAN ASSOCIATION.

P. O. address, Orange.

(Incorporated September 21, 1887.)

OSMAN PIXLEY, Secretary.

D. F. CAMPBELL, President.

Fiscal year ended October 31, 1920.

No. of series, 15.

No. of members and investors, 465.

No. of shares, 4324.

Assets.		Liabilities.	
Loans, on mortgages, \$239,- 400; on definite contract, \$469,624.51; on shares, \$3,- 810; on contract sales, \$18,614.05 -----	\$731,448 56	Guarantee stock, capital ----	\$50,000 00
Arrearages, on shares, \$733; on interest, \$5,572.63; on fines, \$189.58 -----	6,495 21	Guarantee stock, surplus ----	17,500 00
Cash, in office, \$1,241.52; in bank, \$20,422.12 -----	21,663 64	Installment shares, dues ----	163,436 25
Furniture and fixtures -----	623 65	Installment shares, profits ----	61,476 90
Advances, ledger accounts ----	98 64	Paid-up and prepaid shares, capital -----	414,100 00
		Paid-up and prepaid shares, dividends -----	8,133 60
		Advance payments -----	444 57
		Overdrafts and bills payable --	10,000 00
		Reserve and undivided profits --	3,917 49
		Loans due and incomplete ----	27,016 78
		Sundry ledger accounts -----	602 00
		Dividends unpaid, etc. -----	3,702 11
Total assets -----	\$760,329 70	Total liabilities -----	\$760,329 70

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$6,696 41	Overdrafts and bills payable --	\$17,000 00
Guarantee stock -----	12,500 00	Loans on mortgages and shares -----	293,084 68
Installment shares, dues ----	26,283 50	Dividends on guarantee stock --	5,500 00
Paid-up and prepaid shares, dues -----	285,700 00	Dues repaid, installment shares -----	41,432 25
Interest -----	55,191 59	Profits repaid, installment shares -----	17,387 57
Fines -----	1,216 23	Paid-up and prepaid shares, capital -----	171,750 00
Loans repaid -----	193,361 94	Paid-up and prepaid shares, dividends -----	18,425 89
Overdrafts and bills payable --	6,000 00	Advances, ledger accounts ----	1,704 10
Advances repaid, ledger ac- counts -----	1,621 29	Salaries -----	3,159 00
Real estate sold -----	2,923 17	Taxes -----	594 63
Bonds sold -----	500 00	Other expenses -----	866 41
Insurance, etc. -----	1,220 92	Profit and loss -----	646 88
		Balance, cash in office and bank -----	21,663 64
Total receipts -----	\$593,215 05	Total disbursements -----	\$593,215 05

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
22 -----	120	\$120 00	\$186 16	\$186 16
24 -----	108	108 00	160 01	160 01
26 -----	96	96 00	135 91	135 91
28 -----	84	84 00	113 69	113 69
30 -----	72	72 00	93 25	87 94
32 -----	60	60 00	74 38	70 78
34 -----	48	48 00	56 99	54 70

No. 35. PALO ALTO.

PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 259 University Avenue, Palo Alto.

(Incorporated November 14, 1892.)

EDWARD JESURUN, Secretary.

A. B. CLARK, President.

Fiscal year ended September 30, 1920.

No. of series, none.

No. of members and investors, 620

No. of shares, 1439.

Assets.		Liabilities.	
Loans, on definite contract, \$677,145.51; on shares, \$3,- 295 -----	\$680,440 51	Guarantee stock, capital ----	\$39,400 00
Cash, in office, \$200; in bank, \$15,780.30 -----	15,980 30	Guarantee stock, surplus ----	2,370 00
Real estate, owned -----	56,805 04	Installment shares, dues ----	57,660 65
Furniture and fixtures -----	2,117 21	Installment shares, profits ---	21,855 66
Advances, ledger accounts ---	319 35	Paid-up and prepaid shares, capital -----	22,259 77
		Investment certificates, prin- cipal -----	534,972 92
		Investment certificates, divi- dends -----	713 20
		Overdrafts and bills payable	35,000 00
		Reserve and undivided profits	12,566 40
		Loans due and incomplete ---	23,227 39
		Sundry ledger accounts -----	5,636 42
Total assets -----	\$755,662 41	Total liabilities -----	\$755,662 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$21,274 45	Loans on mortgages and shares -----	\$418,307 14
Guarantee stock -----	8,400 00	Interest paid -----	1,035 10
Installment shares, dues ----	13,958 00	Dividends on guarantee stock	2,480 00
Paid-up and prepaid shares, dues -----	2,034 64	Dues repaid, installment shares -----	9,365 76
Investment certificates ----	394,475 57	Profits repaid, installment shares -----	2,941 96
Interest -----	49,411 38	Paid-up and prepaid shares, capital -----	3,850 00
Loans repaid -----	259,182 17	Paid-up and prepaid shares, dividends -----	1,579 06
Overdrafts and bills payable	35,000 00	Investment certificates, prin- cipal -----	228,688 06
Advances repaid, ledger ac- counts -----	9,970 27	Investment certificates, divi- dends -----	28,476 93
Real estate sold -----	19,056 96	Advances, ledger accounts ---	9,652 60
Safe deposit rental, etc. ---	552 88	Real estate acquired -----	49,493 44
		Salaries -----	4,740 00
		Taxes -----	515 93
		Other expenses -----	2,647 68
		Sundries -----	3,562 36
		Balance, cash in office and bank -----	15,980 30
Total receipts -----	\$783,316 32	Total disbursements -----	\$783,316 32

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividends, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 36. PASADENA.

CALIFORNIA SECURITY LOAN CORPORATION.

P. O. address, 170 E. Colorado Street, Pasadena.

(Incorporated March 22, 1909.)

A. J. MORRIS, Secretary.

A. W. BYRNE, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 1367.

No. of shares, 1000.

Assets.		Liabilities.	
Loans, on mortgages, \$218,- 906.58; on definite con- tract, \$954,248.87; on shares, \$6,263.48; on con- tract sales, \$43,401.39-----	\$1,222,820 32	Guarantee stock, capital-----	\$100,000 00
Arrearages, on interest-----	1,671 02	Guarantee stock, surplus-----	25,000 00
Cash, in office, \$6,973.54; in bank, \$26,629.80-----	33,603 34	Investment certificates, prin- cipal-----	1,141,503 69
Real estate owned (office building, \$45,161.13)-----	58,136 05	Investment certificates, divi- dends-----	2,304 66
Furniture and fixtures-----	1,940 66	Overdrafts and bills payable	25,000 00
Advances, ledger accounts--	2,112 47	Reserve and undivided profits	3,437 38
Bonds owned-----	43,047 20	Loans due and incomplete--	51,634 90
		Sundry ledger accounts-----	10,620 85
		Reserve for loans-----	3,829 58
Total assets-----	\$1,363,331 06	Total liabilities-----	\$1,363,331 06

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$44,752 81	Overdrafts and bills payable	\$65,000 00
Investment certificates-----	783,359 29	Loans on mortgages and shares-----	912,323 36
Interest-----	97,679 34	Interest paid-----	319 31
Premiums-----	6,488 78	Dividends on guarantee stock	4,000 00
Fines-----	104 08	Investment certificates, prin- cipal-----	594,831 71
Loans repaid-----	741,204 93	Investment certificates, divi- dends-----	60,124 41
Overdrafts and bills payable	40,000 00	Advances, ledger accounts--	116,768 28
Advances repaid, ledger ac- counts-----	112,837 82	Real estate acquired-----	25,224 41
Real estate sold-----	24,572 07	Bonds purchased-----	176,605 66
Bonds sold-----	155,132 83	Salaries-----	12,796 75
Rents, etc.-----	2,859 21	Taxes-----	1,676 06
		Other expenses-----	4,251 23
		Office fixtures, etc.-----	1,466 64
		Balance, cash in office and bank-----	33,603 34
Total receipts-----	\$2,008,991 16	Total disbursements--	\$2,008,991 16

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 37. PASADENA.

PASADENA BUILDING AND LOAN ASSOCIATION.

P. O. address, 18 N. Marengo Avenue, Pasadena.

(Incorporated February 16, 1899.)

EVERETT D. HILL, Secretary.

SOLON BRIGGS, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 606.

No. of shares 1183.

Assets.		Liabilities.	
Loans, on mortgages, \$73,- 131.31; on definite contract, \$245,088.88; on shares, \$1,550 -----	\$319,770 19	Guarantee stock, capital----	\$18,000 00
Arrearages, on interest-----	3,795 45	Guarantee stock, surplus----	3,221 83
Cash, in office, \$1,467.57; in bank, \$22,795.63 -----	24,263 20	Installment shares, dues----	18,545 54
Advances, ledger accounts----	243 93	Installment shares, profits----	26,486 65
Bonds owned -----	7,100 00	Paid-up and prepaid shares, capital -----	75,750 00
		Paid-up and prepaid shares, dividends -----	1,794 41
		Investment certificates, prin- cipal -----	173,400 73
		Investment certificates, divi- dends -----	11,336 76
		Advance payments -----	379 71
		Reserve and undivided profits	6,553 96
		Loans due and incomplete----	18,383 42
		Sundry ledger accounts----	59 76
		Guarantee dividends unpaid--	1,260 00
Total assets -----	\$355,172 77	Total liabilities -----	\$355,172 77

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$31,548 10	Loans on mortgages and shares -----	\$189,972 67
Installment shares, dues----	8,326 06	Dividends on guarantee stock	1,980 00
Paid-up and prepaid shares, dues -----	70,550 00	Dues repaid, installment shares -----	10,466 94
Investment certificates -----	112,510 45	Profits repaid, installment shares -----	1,873 30
Interest -----	24,115 88	Paid-up and prepaid shares, capital -----	8,900 00
Fines -----	85 91	Paid-up and prepaid shares, dividends -----	1,208 04
Loans repaid -----	104,052 26	Investment certificates, prin- cipal -----	114,659 74
Advances repaid, ledger ac- counts -----	123,049 23	Investment certificates, divi- dends -----	6,868 36
Bonds sold -----	675 00	Advances, ledger accounts----	109,053 54
		Salaries -----	3,188 50
		Taxes -----	253 96
		Other expenses -----	1,056 59
		Office fixtures, etc.-----	1,168 05
		Balance, cash in office and bank -----	24,263 20
Total receipts -----	\$474,912 89	Total disbursements ----	\$474,912 89

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 38. PASO ROBLES.

PASO ROBLES MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care First National Bank, Paso Robles.

(Incorporated September 2, 1905.)

F. G. WETZEL, Secretary.

B. J. DOUGHERTY, President.

Fiscal year ended August 31, 1920.

No. of series, 9.

No. of members and investors, 45.

No. of shares, 170.

Assets.		Liabilities.	
Loans, on mortgages, \$1,000:		Installment shares, dues-----	\$8,092 40
on definite contract, \$22,-		Installment shares, profits---	3,174 45
258.45; on shares, \$3,350--	\$26,608 45	Paid-up and prepaid shares,	
Arrearages, on shares, \$65:		capital -----	1,500 00
on interest, \$11.30-----	76 30	Investment certificates, prin-	
Cash, in bank-----	1,077 09	cipal -----	9,750 00
Furniture and fixtures-----	156 55	Reserve and undivided profits	4,220 64
		Sundry ledger accounts-----	1,180 90
Total assets -----	\$27,918 39	Total liabilities -----	\$27,918 39

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,784 83	Overdrafts and bills payable--	\$750 00
Installment shares, dues-----	1,772 05	Loans on mortgages and	
Investment certificates -----	7,350 00	shares -----	13,850 00
Interest -----	1,813 66	Interest paid -----	4 16
Fees -----	2 95	Dues repaid, installment	
Loans repaid -----	8,710 16	shares -----	1,186 80
Overdrafts and bills payable--	750 00	Profits repaid, installment	
Advances repaid, ledger ac-		shares -----	497 25
counts -----	60 00	Paid-up and prepaid shares,	
		dividends -----	83 00
		Investment certificates, prin-	
		cipal -----	4,700 00
		Investment certificates, divi-	
		dends -----	519 95
		Salaries -----	503 50
		Taxes -----	35 00
		Other expenses -----	36 90
		Balance, cash in office and	
		bank -----	1,077 09
Total receipts -----	\$23,243 65	Total disbursements ----	\$23,243 65

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
18-----	84	\$84 00	\$116 33	\$113 09
19-----	81	81 00	111 14	108 12
22-----	48	48 00	58 62	55 96
23-----	36	36 00	40 21	37 16
24-----	30	30 00	33 28	32 46
25-----	29	29 00	32 02	31 26
26-----	9	9 00	9 65	9 49

No. 39. PETALUMA.

PETALUMA MUTUAL LOAN ASSOCIATION.

P. O. address, 103 Main Street, Petaluma.

(Incorporated September 27, 1889.)

F. A. CROMWELL, Secretary.

FRANK H. DENMAN, President.

Fiscal year ended September 30, 1920.

No. of series, 12.

No. of members and investors, 65.

No. of shares, 612.

Assets.		Liabilities.	
Loans, on mortgages, \$30,- 144.28; on shares, \$1,050--	\$31,194 28	Installment shares, dues----	\$33,732 00
Arrearages, on shares, \$270; on interest, \$314.55; on fines, \$28.65-----	613 20	Installment shares, profits---	5,846 60
Cash, in office, \$150; in bank, \$6,916.48-----	7,066 48	Advance payments-----	15 00
Real estate, owned-----	1,039 03	Reserve and undivided profits	349 39
Furniture and fixtures-----	30 00		
Total assets-----	\$39,942 99	Total liabilities-----	\$39,942 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,326 41	Overdrafts and bills payable--	\$600 00
Installment shares, dues-----	8,072 00	Loans on mortgages and shares-----	2,350 00
Interest-----	2,555 68	Interest paid-----	134 32
Fines-----	34 80	Dues repaid, installment shares-----	12,219 00
Fees-----	31 15	Profits repaid, installment shares-----	3,112 83
Loans repaid-----	9,600 00	Salaries-----	420 00
Overdrafts and bills payable--	600 00	Taxes-----	195 06
		Other expenses-----	62 00
		Profit and loss-----	60 35
		Balance, cash in office and bank-----	7,066 48
Total receipts-----	\$26,220 04	Total disbursements-----	\$26,220 04

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
23-----	120	\$120 00	\$154 30	\$154 30
24-----	108	108 00	135 06	135 06
25-----	96	96 00	116 84	116 32
26-----	84	84 00	99 57	98 79
27-----	72	72 00	83 20	82 36
28-----	60	60 00	67 64	66 88
29-----	48	48 00	52 86	52 13
30-----	36	36 00	38 70	38 16
31-----	24	24 00	25 15	24 86
32-----	12	12 00	12 26	12 18

No. 40. PLEASANTON.

PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care Bank of Pleasanton, Pleasanton.

(Incorporated March 1, 1895.)

T. H. SILVER, Secretary.

C. LETHAM, President.

Fiscal year ended March 30, 1921.

No. of series, 21.

No. of members and investors, 39.

No. of shares, 262.

Assets.		Liabilities.	
Loans, on mortgages-----	\$15,400 00	Installment shares, dues-----	\$13,356 00
Cash, in bank-----	3,572 37	Installment shares, profits---	3,203 75
		Reserve and undivided profits	2,412 62
Total assets -----	\$18,972 37	Total liabilities -----	\$18,972 37

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$970 47	Loans on mortgages and	
Installment shares, dues-----	3,206 00	shares -----	\$4,650 00
Interest -----	1,186 25	Dues repaid, installment	
Fees -----	27 50	shares -----	2,498 00
Loans repaid -----	6,110 00	Profits repaid, installment	
		shares -----	559 95
		Salaries -----	150 00
		Taxes -----	32 00
		Other expenses -----	37 90
		Balance, cash in office and	
		bank -----	3,572 37
Total receipts -----	\$11,500 22	Total disbursements ----	\$11,500 22

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
32-----	120	\$120 00	\$165 35	
33-----	114	114 00	154 50	Dues plus profits as per by-laws.
36-----	96	96 00	123 90	
38-----	84	84 00	104 80	
40-----	72	72 00	86 90	
42-----	60	60 00	70 15	
44-----	48	48 00	54 40	
46-----	36	36 00	39 60	
48-----	24	24 00	25 60	
50-----	12	12 00	12 40	

No. 41. POMONA.

HOME BUILDERS LOAN ASSOCIATION.

P. O. address, 261 S. Thomas Street, Pomona.

(Incorporated March 16, 1908.)

PAUL ENDICOTT, Secretary.

J. W. FULTON, President.

Fiscal year ended March 31, 1921.

No. of series, none.

No. of members and investors, 1304.

No. of shares, 2859.

Assets.		Liabilities.	
Loans, on definite contract, \$1,330,124.98; on shares, \$9,345; on collateral, \$2,- 469.94 -----	\$1,341,939 92	Guarantee stock, capital ----	\$100,000 00
Cash, in office, \$1,078.30; in bank, \$64,466.05 -----	65,544 35	Guarantee stock, surplus ----	35,000 00
Real estate owned (office building, \$15,000) -----	26,035 42	Installment shares, dues ----	55,175 75
Furniture and fixtures -----	1,528 69	Installment shares, profits --	19,300 21
Advances, ledger accounts --	293 15	Investment certificates, prin- cipal -----	1,160,426 16
Bonds owned -----	17,600 00	Investment certificates, divi- dends -----	16,856 86
Total assets -----	\$1,452,941 53	Reserve and undivided profits	17,319 57
		Loans due and incomplete --	32,140 28
		Unpaid dividends -----	8,000 00
		Unearned bonus, etc. -----	8,722 70
		Total liabilities -----	\$1,452,941 53

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$20,624 84	Overdrafts and bills payable	\$93,500 00
Installment shares, dues ---	13,149 50	Loans on mortgages and shares -----	546,624 72
Investment certificates ----	687,230 67	Interest paid -----	2,224 07
Interest -----	120,763 65	Dividends on guarantee stock	13,000 00
Premiums, bonus -----	1,400 00	Dues repaid, installment shares -----	9,574 50
Fines -----	568 77	Profits repaid, installment shares -----	4,498 84
Fees -----	9,895 88	Investment certificates, prin- cipal -----	389,753 71
Loans repaid -----	293,728 45	Investment certificates, divi- dends -----	55,937 75
Overdrafts and bills payable	38,500 00	Advances, ledger accounts --	13,097 72
Advances repaid, ledger ac- counts -----	16,383 01	Real estate acquired -----	12,695 04
Real estate sold -----	27,415 91	Bonds purchased -----	7,500 00
Bonds sold -----	7,750 00	Salaries -----	8,185 00
All other receipts -----	4,923 25	Taxes -----	1,708 91
		Other expenses, including commissions -----	12,875 41
		Office fixtures, etc. -----	5,613 91
		Balance, cash in office and bank -----	65,544 35
Total receipts -----	\$1,242,333 93	Total disbursements ---	\$1,242,333 93

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 9 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 42. POMONA.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 260 S. Thomas Street, Pomona.

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

HENRY HANSON, Vice President.

Fiscal year ended December 31, 1920.

No. of series, 21.

No. of members and investors, 2060.

No. of shares, 33,100.

Assets.		Liabilities.	
Loans, on mortgages, \$2,-		Guarantee stock, capital----	\$204,000 00
581,291.87; on shares,		Guarantee stock, surplus----	40,400 00
\$9,458.30 -----	\$2,590,750 17	Installment shares, dues-----	290,955 00
Arrearages, on shares-----	8,030 50	Installment shares, profits----	65,378 65
Cash, in office, \$5,829.31; in		Paid-up and prepaid shares,	
bank, \$92,635.81 -----	98,465 12	capital -----	1,142,600 00
Real estate owned (office		Paid-up and prepaid shares,	
building) -----	15,000 00	dividends -----	19,900 00
Furniture and fixtures-----	1 00	Investment certificates, prin-	
Bonds owned -----	2,795 00	cipal -----	846,188 82
		Investment certificates, divi-	
		dends -----	6,900 00
		Advance payments -----	9,999 50
		Reserve and undivided profits	13,867 25
		Loans due and incomplete--	22,000 00
		Sundry ledger accounts----	7,119 82
		Unearned bonus -----	45,732 75
Total assets -----	\$2,715,041 79	Total liabilities -----	\$2,715,041 79
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$45,718 16	Overdrafts and bills payable	\$77,000 00
Guarantee stock -----	104,000 00	Loans on mortgages and	
Installment shares, dues----	122,950 00	shares -----	1,376,703 91
Paid-up and prepaid shares,		Dues repaid, installment	
dues -----	490,100 00	shares -----	96,872 50
Investment certificates ----	694,961 81	Profits repaid, installment	
Interest -----	203,114 64	shares -----	23,092 05
Fines -----	829 45	Paid-up and prepaid shares,	
Fees -----	325 48	capital -----	307,900 00
Loans repaid -----	720,532 71	Paid-up and prepaid shares,	
Overdrafts and bills payable	77,000 00	dividends -----	119,100 69
Real estate sold-----	4,300 00	Investment certificates, prin-	
Bonds sold -----	81,911 00	cipal -----	377,840 56
Unearned bonus, etc.-----	41,819 15	Bonds purchased -----	81,830 00
		Salaries -----	14,474 80
		Taxes -----	2,516 45
		Other expenses -----	10,459 21
		Real estate expense, etc.---	1,307 11
		Balance, cash in office and	
		bank -----	98,465 12
Total receipts -----	\$2,587,562 40	Total disbursements ---	\$2,587,562 40

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
37-----	120	\$60 00	\$87 62	\$87 62
39-----	108	54 00	76 25	73 06
41-----	96	48 00	65 24	61 16
43-----	84	42 00	54 96	51 87
45-----	72	36 00	45 36	43 11
47-----	60	30 00	36 40	34 84
49-----	48	24 00	28 06	27 04
51-----	36	18 00	20 28	19 67
53-----	24	12 00	13 02	12 73
55-----	12	6 00	6 25	6 18

No. 43. PORTERVILLE.

PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Rooms 9-10 Baker Block, Porterville.

(Incorporated September 29, 1905.)

C. O. PREMO, Secretary.

H. C. CARR, President.

Fiscal year ended October 31, 1920.

No. of series, none.

No. of members and investors, 140.

No. of shares, 3072.

Assets.		Liabilities.	
Loans, on mortgages-----	\$91,075 00	Installment shares, dues----	\$45,532 45
Arrearages, on interest-----	164 70	Installment shares, profits---	20,163 52
Cash, in office, \$201.10; in bank, \$553.66 -----	754 76	Paid-up and prepaid shares, capital -----	8,950 00
Bonds owned -----	1,100 00	Paid-up and prepaid shares, dividends -----	44 75
		Advance payments -----	88 19
		Overdrafts and bills payable--	12,500 00
		Reserve and undivided profits	3,455 55
		Loans due and incomplete---	2,000 00
		Sundry ledger accounts-----	360 00
Total assets -----	\$93,094 46	Total liabilities -----	\$93,094 46

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,309 79	Overdrafts and bills payable--	\$13,500 00
Installment shares, dues-----	11,541 13	Loans on mortgages and shares -----	44,414 25
Paid-up and prepaid shares, dues -----	10,500 00	Interest paid -----	706 38
Interest -----	7,549 37	Dues repaid, installment shares -----	11,380 36
Fees -----	109 90	Profits repaid, installment shares -----	4,896 61
Loans repaid -----	24,974 62	Paid-up and prepaid shares, capital -----	4,200 00
Overdrafts and bills payable--	25,000 00	Paid-up and prepaid shares, dividends -----	358 25
Advances repaid, ledger ac- counts -----	443 98	Advances, ledger accounts---	183 98
		Salaries -----	720 00
		Taxes -----	161 79
		Other expenses -----	152 41
		Balance, cash in office and bank -----	754 76
Total receipts -----	\$81,428 79	Total disbursements ----	\$81,428 79

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 9.24 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 44. REDLANDS.

HOME INVESTMENT ASSOCIATION.

P. O. address, Fifth and Citrus Streets, Redlands.
(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 1111.

No. of shares, 5271.

Assets.		Liabilities.	
Loans, on mortgages, \$53,000; on definite contract, \$934,590.65; on shares, etc., \$2,490; on contract sales, \$10,565.89	\$1,000,646 54	Guarantee stock, capital---	\$100,000 00
Cash, in office, \$6,578.75; in bank, \$13,794.65	20,373 40	Guarantee stock, surplus---	25,000 00
Real estate, owned	9,405 30	Installment shares, dues----	55,705 50
Furniture and fixtures	2,207 44	Installment shares, profits--	13,476 93
Advances, ledger accounts--	8,162 33	Paid-up and prepaid shares, capital -----	178,196 00
Bonds owned	8,543 24	Paid-up and prepaid shares, dividends -----	6,068 53
		Investment certificates, principal -----	544,877 00
		Overdrafts and bills payable	55,000 00
		Reserve and undivided profits	31,500 83
		Loans due and incomplete--	39,502 11
		Sundry ledger accounts----	11 35
Total assets -----	\$1,049,338 25	Total liabilities -----	\$1,049,338 25

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$46,794 19	Overdrafts and bills payable	\$60,000 00
Installment shares, dues----	19,667 50	Loans on mortgages and shares -----	548,622 45
Paid-up and prepaid shares, dues -----	19,400 00	Interest paid -----	2,119 14
Investment certificates	557,670 27	Dividends on guarantee stock	12,000 00
Interest -----	87,302 36	Dues repaid, installment shares -----	17,451 00
Fines -----	305 41	Profits repaid, installment shares -----	6,162 78
Fees -----	5,884 00	Paid-up and prepaid shares, capital -----	25,250 00
Loans repaid -----	338,455 88	Paid-up and prepaid shares, dividends -----	12,165 38
Overdrafts and bills payable	95,000 00	Investment certificates, principal -----	434,432 56
Advances repaid, ledger accounts -----	14,589 78	Investment certificates, dividends -----	20,337 97
Real estate sold-----	10,569 29	Advances, ledger accounts--	8,467 86
		Real estate acquired-----	7,253 39
		Bonds purchased -----	1,200 00
		Salaries -----	4,667 00
		Taxes -----	583 30
		Other expenses -----	13,067 42
		Office fixtures, etc.-----	1,485 03
		Balance, cash in office and bank -----	20,373 40
Total receipts -----	\$1,195,638 68	Total disbursements ---	\$1,195,638 68

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 45. REDWOOD CITY.

SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION.

P. O. address, 90 Broadway, Redwood City.
(Incorporated May 8, 1890.)

H. W. SCHABERG, Secretary.

P. P. CHAMBERLAIN, President.

Fiscal year ended May 31, 1921.

No. of series, 45.

No. of members and investors, 655.

No. of shares, 4301.

Assets.		Liabilities.	
Loans, on mortgages, \$28,- 000; on definite contract, \$373,199.14; on shares, \$18,264; on contract sales, \$10,277.47 -----	\$429,740 61	Installment shares, dues-----	\$238,710 50
Arrearages, on shares, \$775.50; on interest, \$3,- 482.26 -----	4,257 76	Installment shares, profits---	63,917 67
Cash, in office, \$948.22; in bank, \$1,192.37 -----	2,140 59	Investment certificates, prin- cipal -----	118,650 00
Real estate, owned-----	18,532 11	Advance payments -----	594 13
Furniture and fixtures-----	600 00	Overdrafts and bills payable--	19,000 00
Advances, ledger accounts---	570 26	Reserve and undivided profits	16,099 66
Bonds owned -----	10,200 00	Loans due and incomplete---	9,487 37
War savings stamps-----	418 00		
Total assets -----	\$466,459 33	Total liabilities -----	\$466,459 33

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,556 60	Overdrafts and bills payable--	\$31,219 73
Installment shares, dues----	46,677 80	Loans on mortgages and shares -----	178,077 19
Investment certificates -----	43,600 00	Interest paid -----	2,099 43
Interest -----	33,507 92	Dues repaid, installment shares -----	32,643 70
Fines -----	10 75	Profits repaid, installment shares -----	15,224 16
Fees -----	235 50	Investment certificates, prin- cipal -----	12,900 00
Loans repaid -----	106,515 86	Investment certificates, divi- dends -----	5,395 05
Overdrafts and bills payable--	30,000 00	Advances, ledger accounts---	1,026 37
Advances repaid, ledger ac- counts -----	2,281 71	Real estate acquired-----	6,075 00
Real estate sold-----	16,709 92	Salaries -----	3,525 00
Bonds sold -----	10,000 00	Taxes -----	860 07
Rents and commissions-----	1,653 78	Other expenses -----	1,516 55
		All other disbursements-----	47 00
		Balance, cash in office and bank -----	2,140 59
Total receipts -----	\$292,749 84	Total disbursements -----	\$292,749 84

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
75-----	120	\$120 00	\$166 10	\$158 20
79-----	108	108 00	143 39	136 14
83-----	96	96 00	122 31	117 32
87-----	84	84 00	103 06	99 18
91-----	72	72 00	85 27	82 69
95-----	60	60 00	68 78	67 15
99-----	48	48 00	53 32	52 36
103-----	36	36 00	38 79	38 31
107-----	24	24 00	25 09	24 91
111-----	12	12 00	12 18	12 15

No. 46. RIVERSIDE.

**RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN
ASSOCIATION.**

P. O. address, 668, Main Street, Riverside.

(Incorporated April 5, 1901.)

FREDERICK SMITH, Secretary.

W. B. CLANCY, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 329.

No. of shares, 3963.

Assets.		Liabilities.	
Loans, on mortgages, \$163,- 860; on government bonds, \$16,855; on contract sales, \$3,533.12 -----	\$184,248 12	Installment shares, dues-----	\$57,489 24
Cash, in office, \$1,137; in bank, \$12,006.09 -----	13,143 09	Installment shares, profits----	9,132 19
Bonds owned -----	1,780 00	Paid-up and prepaid shares, capital -----	127,100 00
Total assets -----	\$199,171 21	Reserve and undivided profits	4,335 78
		Loans due and incomplete---	1,114 00
		Total liabilities -----	\$199,171 21

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$18,917 77	Loans on mortgages and shares -----	\$91,314 92
Installment shares, dues-----	41,236 45	Interest paid -----	16 80
Paid-up and prepaid shares, dues -----	41,600 00	Dues repaid, installment shares -----	30,769 46
Interest -----	16,201 67	Profits repaid, installment shares -----	2,695 17
Fees -----	397 00	Paid-up and prepaid shares, capital -----	17,100 00
Loans repaid -----	39,232 28	Paid-up and prepaid shares, dividends -----	9,071 74
Bonds sold -----	10,000 00	Salaries -----	1,336 53
		Taxes -----	106 00
		Other expenses -----	2,031 46
		Balance, cash in office and bank -----	13,143 09
Total receipts -----	\$167,585 17	Total disbursements ----	\$167,585 17

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 47. SACRAMENTO.

SACRAMENTO BUILDING AND LOAN ASSOCIATION.

P. O. address, 724 J Street, Sacramento.

(Incorporated August 26, 1874.)

FRANK HICKMAN, Secretary.

A. A. JOST, President.

Fiscal year ended February 28, 1921.

No. of series, none.

No. of members and investors, 519.

No. of shares, 7547.

Assets.		Liabilities.	
Loans, on mortgages, \$566,-		Installment shares, dues-----	\$173,930 00
105.36; on shares, \$5,900--	\$572,005 36	Installment shares, profits---	41,729 41
Arrearages, on interest-----	451 45	Paid-up and prepaid shares,	
Cash, in bank-----	25,476 82	capital -----	340,170 00
Real estate, owned-----	7,372 55	Paid-up and prepaid shares,	
		dividends -----	10,128 79
		Advance payments -----	194 70
		Reserve and undivided profits	39,153 28
Total assets -----	\$605,306 18	Total liabilities -----	\$605,306 18

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$9,641 56	Loans on mortgages and	
Installment shares, dues-----	65,918 00	shares -----	\$166,400 00
Paid-up and prepaid shares,		Interest paid -----	22 16
dues -----	27,000 00	Dues repaid, installment	
Interest -----	35,654 65	shares -----	43,640 00
Loans repaid -----	178,170 00	Profits repaid, installment	
Rents, etc. -----	592 58	shares -----	8,283 78
		Paid-up and prepaid shares,	
		capital -----	47,850 00
		Paid-up and prepaid shares,	
		dividends -----	20,669 79
		Salaries -----	3,536 00
		Taxes -----	19 90
		Other expenses -----	1,000 82
		All other disbursements-----	77 52
		Balance, cash in office and	
		bank -----	25,476 82
Total receipts -----	\$316,976 79	Total disbursements ----	\$316,976 79

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 48. SAN BERNARDINO.

SANTA FE BUILDING AND LOAN ASSOCIATION.

P. O. address, 367 E Street, San Bernardino.

(Incorporated January 8, 1890.)

O. C. ROGERS, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 1650.

No. of shares, 14,870.

Assets.		Liabilities.	
Loans, on mortgages, \$314,-		Installment shares, dues----	\$658,851 90
709.21; on definite contract, \$664,675; on shares, \$27,201; on contract sales.		Installment shares, profits--	238,902 92
\$31,521.25 -----	\$1,038,106 46	Investment certificates, principal -----	186,455 00
Arrearages, on shares, \$1,-		Advance payments -----	441 50
158.70; on interest, \$1,267.58; on fines, \$76.90;	2,503 18	Reserve and undivided profits	25,816 41
Cash, in office, \$4,910.22; in bank, \$20,648.09 -----	25,604 31	Loans due and incomplete--	7,602 16
Real estate, owned-----	1,605 94		
Bonds owned -----	50,250 00		
Total assets -----	\$1,118,069 89	Total liabilities -----	\$1,118,069 89

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$57,746 02	Overdrafts and bills payable	\$35,000 00
Installment shares, dues----	138,805 73	Loans on mortgages and shares -----	403,125 19
Paid-up and prepaid shares, dues -----	699 61	Interest paid -----	595 50
Investment certificates ----	110,435 00	Dues repaid, installment shares -----	160,821 40
Interest -----	86,415 64	Profits repaid, installment shares -----	77,414 21
Fines -----	707 91	Paid-up and prepaid shares, capital -----	650 00
Loans repaid -----	359,954 33	Investment certificates, principal -----	50,935 00
Overdrafts and bills payable	35,000 00	Investment certificates, dividends -----	7,435 16
Rents -----	305 78	Advances, ledger accounts--	699 61
		Real estate acquired-----	836 71
		Salaries -----	4,323 89
		Taxes -----	1,075 10
		Other expenses -----	1,553 94
		Balance, cash in office and bank -----	25,604 31
Total receipts -----	\$770,070 02	Total disbursements ---	\$770,070 02

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 49. SAN DIEGO.

COMMUNITY BUILDING AND LOAN ASSOCIATION.

P. O. address, 419 Owl Drug Building, San Diego.

(Incorporated March 25, 1920.)

JAMES G. CASH, Secretary.

JESSE H. SHREVE, Vice President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 81.

No. of shares, 679.

Assets.		Liabilities.	
Loans, on definite contract, \$36,827; on shares, \$50----	\$36,877 00	Guarantee stock, capital----	\$13,400 00
Cash, in office, \$335; in bank, \$589.23 -----	924 23	Guarantee stock, surplus----	213 56
		Installment shares, dues-----	3,512 15
		Installment shares, profits----	119 08
		Paid-up and prepaid shares, capital -----	3,600 00
		Overdrafts and bills payable--	10,500 00
		Reserve and undivided profits	174 54
		Loans due and incomplete----	6,146 03
		Interest on bills payable----	135 87
Total assets -----	\$37,801 22	Total liabilities -----	\$37,801 23

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$13,400 00	Loans on mortgages and shares -----	\$32,240 16
Installment shares, dues-----	5,224 15	Dividends on guarantee stock	652 97
Paid-up and prepaid shares, dues -----	3,600 00	Dues repaid, installment shares -----	1,712 00
Interest -----	1,376 02	Profits repaid, installment shares -----	2 21
Premiums on guarantee capi- tal stock -----	1,000 00	Paid-up and prepaid shares, dividends -----	113 50
Fees -----	130 00	Advances, ledger accounts---	4,162 42
Loans repaid -----	1,500 00	Taxes -----	29 00
Overdrafts and bills payable--	10,500 00	Other expenses -----	1,110 27
Advances repaid, ledger ac- counts -----	4,201 59	Balance, cash in office and bank -----	924 23
All other receipts-----	15 00		
Total receipts -----	\$40,946 76	Total disbursements ----	\$40,946 76

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, -- per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 6 per cent for average time.

No. 50. SAN DIEGO.

SAN DIEGO BUILDING AND LOAN ASSOCIATION.

P. O. address, 940 Third Street, San Diego.

(Incorporated July 14, 1885.)

J. R. BEARDSLEY, Secretary.

A. P. JOHNSON, JR., President.

Fiscal year ended June 30, 1921.

No. of series, 24.

No. of members and investors, 523.

No. of shares, 4672.

Assets.		Liabilities.	
Loans, on mortgages, \$304,- 850; on shares, \$9,125-----	\$313,975 00	Installment shares, dues-----	\$183,185 00
Arrearages, on shares, \$1,478; on interest, \$659.70-----	2,137 70	Installment shares, profits----	41,829 11
Cash, in office, \$2,475.96; in bank, \$5,954.16-----	8,430 12	Investment certificates, prin- cipal-----	85,000 00
Real estate, owned-----	3,796 52	Investment certificates, divi- dends-----	2,504 70
Furniture and fixtures-----	100 00	Advance payments-----	605 40
		Reserve and undivided profits	11,565 13
		Sundry ledger accounts-----	3,050 00
		Tax reserve-----	700 00
Total assets-----	\$328,439 34	Total liabilities-----	\$328,439 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$7,517 29	Overdrafts and bills payable--	\$1,000 00
Installment shares, dues-----	53,115 00	Loans on mortgages and shares-----	104,200 00
Investment certificates-----	20,100 00	Interest paid-----	8 45
Interest-----	21,241 63	Dues repaid, installment shares-----	35,954 00
Fines-----	71 25	Profits repaid, installment shares-----	11,258 05
Fees-----	155 20	Investment certificates, prin- cipal-----	20,300 00
Loans repaid-----	84,450 00	Investment certificates, divi- dends-----	5,053 75
Overdrafts and bills payable--	1,000 00	Real estate acquired-----	319 84
Real estate sold-----	2,082 14	Salaries-----	2,265 00
Rents-----	70 00	Taxes-----	272 57
		Other expenses-----	740 73
		Balance, cash in office and bank-----	8,430 12
Total receipts-----	\$189,802 51	Total disbursements-----	\$189,802 51

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
35-----	120	\$120 00	\$181 27	\$158 81
37-----	108	108 00	147 02	132 07
39-----	96	96 00	126 06	115 00
41-----	84	84 00	160 49	98 52
43-----	72	72 00	88 14	82 65
45-----	60	60 00	70 95	67 37
47-----	48	48 00	54 84	52 70
49-----	36	36 00	39 76	38 62
51-----	24	24 00	25 62	25 15
53-----	12	12 00	12 38	12 27

No. 51. SAN DIEGO.

SILVER GATE BUILDING AND LOAN ASSOCIATION.

P. O. address, 411 E Street, San Diego.

(Incorporated May 22, 1890.)

HERBERT A. CROGHAN, Secretary.

M. A. GRAHAM, President.

Fiscal year ended May 31, 1921.

No. of series, 22.

No. of members and investors, 327.

No. of shares, 4331.

Assets.		Liabilities.	
Loans, on mortgages, \$224,- 271.58; on shares, \$17,- 004.80 -----	\$241,276 38	Installment shares, dues----	\$196,956 00
Cash, in office, \$5,805.73; in bank, \$3,724.90 -----	9,530 63	Installment shares, profits---	50,606 29
Bonds owned -----	11,300 00	Overdrafts and bills payable--	7,000 00
War savings stamps-----	300 24	Reserve and undivided profits	1,790 63
		Loans due and incomplete---	6,054 33
Total assets -----	\$262,407 25	Total liabilities -----	\$262,407 25

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$10,449 75	Overdrafts and bills payable--	\$12,000 00
Installment shares, dues-----	51,409 00	Loans on mortgages and shares -----	83,205 29
Interest -----	18,048 79	Interest paid -----	553 77
Fees -----	216 90	Dues repaid, installment shares -----	28,711 00
Loans repaid -----	45,589 82	Profits repaid, installment shares -----	10,285 46
Overdrafts and bills payable--	19,000 00	Real estate acquired-----	87 87
Real estate sold-----	1,203 09	Salaries -----	900 00
		Taxes -----	522 71
		Other expenses -----	120 62
		Balance, cash in office and bank -----	9,530 63
Total receipts -----	\$145,917 35	Total disbursements ----	\$145,917 35

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
33-----	120	\$120 00	\$167 03	\$150 00
35-----	108	108 00	145 23	132 30
37-----	96	96 00	124 86	115 20
39-----	84	84 00	107 73	98 70
41-----	72	72 00	87 72	82 70
43-----	60	60 00	70 82	67 50
45-----	48	48 00	54 86	52 80
47-----	36	36 00	39 87	38 70
49-----	24	24 00	25 74	25 20
51-----	12	12 00	12 46	12 30

No. 52. SAN FRANCISCO.

BAY VIEW BUILDING AND LOAN ASSOCIATION.

P. O. address, 1217 Railroad Avenue, San Francisco.

(Incorporated November 18, 1911.)

D. A. STEINBAUGH, Secretary.

JAMES ALLAN, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 115.

No. of shares, 1131.

Assets.		Liabilities.	
Loans, on definite contract---	\$126,811 50	Installment shares, dues-----	\$63,888 62
Cash, in office, \$324.48; in bank, \$1,196.66 -----	1,521 14	Installment shares, profits---	16,936 68
Advances, ledger accounts---	9,872 23	Investment certificates, prin- cipal -----	77,293 13
Bonds owned -----	31,374 34	Investment certificates, divi- dends -----	5,052 77
		Reserve and undivided profits	6,301 24
		Sundry ledger accounts-----	106 77
Total assets -----	\$169,579 21	Total liabilities -----	\$169,579 21

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$477 53	Loans on mortgages and shares -----	\$83,674 55
Installment shares, dues-----	22,993 69	Interest paid -----	141 24
Investment certificates -----	89,505 85	Dues repaid, installment shares -----	25,073 76
Interest -----	10,410 64	Profits repaid, installment shares -----	2,271 33
Fines -----	43 58	Investment certificates, prin- cipal -----	53,093 24
Fees -----	130 0	Investment certificates, divi- dends -----	1,041 77
Loans repaid -----	43,942 50	Advances, ledger accounts---	14,365 85
Advances repaid, ledger ac- counts -----	14,512 95	Bonds purchased -----	13,188 28
Bonds sold -----	15,475 86	Salaries -----	2,475 00
Suspense, etc. -----	296 67	Taxes -----	105 08
		Other expenses -----	558 87
		Suspense -----	279 17
		Balance, cash in office and bank -----	1,521 14
Total receipts -----	\$197,789 31	Total disbursements ----	\$197,789 31

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 53. SAN FRANCISCO.

CALIFORNIA HOME BUILDING-LOAN ASSOCIATION.

P. O. address, 206-8 Hearst Building, San Francisco.

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 668.

No. of shares, 1414.

Assets.		Liabilities.	
Loans, on definite contract, \$609,378.05; on shares, \$11,370; on contract sales, \$113,872.92 -----	\$734,620 97	Guarantee stock, capital-----	\$39,790 00
Arrearages, on interest-----	429 97	Guarantee stock, surplus-----	11,400 00
Cash, in office, \$1,476.87; in bank, \$3,872.19 -----	5,349 06	Installment shares, dues-----	13,306 00
Real estate, owned-----	6,279 25	Installment shares, profits---	3,578 52
Furniture and fixtures-----	1,800 00	Paid-up and prepaid shares, capital -----	21,450 00
Advances, ledger accounts---	7,768 16	Paid-up and prepaid shares, dividends -----	1,185 45
Bonds owned -----	6,000 00	Investment certificates, prin- cipal -----	510,248 28
		Investment certificates, divi- dends -----	26,980 89
		Overdrafts and bills payable	107,294 08
		Reserve and undivided profits	1,343 27
		Loans due and incomplete---	21,488 13
		Dividends unpaid, etc.-----	4,182 79
Total assets -----	\$762,247 41	Total liabilities -----	\$762,247 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,998 06	Overdrafts and bills payable	\$43,125 00
Guarantee stock -----	2,290 00	Loans on mortgages and shares -----	336,731 24
Installment shares, dues-----	5,054 00	Interest paid -----	7,838 07
Paid-up and prepaid shares, dues -----	15,600 00	Dividends on guarantee stock	3,775 13
Investment certificates -----	287,294 02	Dues repaid, installment shares -----	8,617 00
Interest -----	61,760 88	Profits repaid, installment shares -----	3,754 14
Premiums, expense fund-----	984 11	Paid-up and prepaid shares, capital -----	6,800 00
Fines -----	201 08	Paid-up and prepaid shares, dividends -----	1,769 66
Loans repaid -----	277,075 21	Investment certificates, prin- cipal -----	277,182 32
Overdrafts and bills payable	48,493 45	Investment certificates, divi- dends -----	23,435 40
Advances repaid, ledger ac- counts -----	28,119 06	Advances, ledger accounts---	25,987 37
Real estate sold-----	35,009 37	Real estate acquired-----	8,330 05
Trustee fees, etc.-----	465 00	Salaries -----	9,780 00
		Taxes -----	825 30
		Other expenses -----	5,414 50
		Trustee fees, etc.-----	630 00
		Balance, cash in office and bank -----	5,349 06
Total receipts -----	\$769,344 24	Total disbursements -----	\$769,344 24

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 60 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 54. SAN FRANCISCO.

CALIFORNIA MUTUAL SAVINGS FUND LOAN AND BUILDING ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated March 26, 1887.)

WM. E. BOUTON, Secretary.

RICHARD I. WHELAN, President.

Fiscal year ended March 31, 1921.

No. of series, 34.

No. of members and investors, 240.

No. of shares, 2111.

Assets.		Liabilities.	
Loans, on mortgages, \$30,300 ;		Installment shares, dues-----	\$72,949 70
on definite contract, \$96,-		Installment shares, profits---	17,003 17
723.81; on shares, \$5,555 ;		Paid-up and prepaid shares,	
on contract sales, \$2,447.93	\$135,026 74	capital -----	19,400 00
Arrearages, on shares, \$211 ;		Paid-up and prepaid shares,	
on interest, \$869.47-----	1,080 47	dividends -----	467 30
Cash, in office, \$64.27; in		Advance payments -----	407 58
bank, \$3,289.96 -----	3,354 23	Overdrafts and bills payable--	24,100 00
Real estate, owned-----	80 00	Reserve and undivided profits	8,020 22
Advances, ledger accounts---	338 53	Loans due and incomplete---	450 00
Bonds owned -----	3,000 00	Sundry ledger accounts-----	82 00
Total assets -----	\$142,879 97	Total liabilities -----	\$142,879 97
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$577 26	Overdrafts and bills payable--	\$7,500 00
Installment shares, dues-----	16,931 84	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	45,630 00
dues -----	6,400 00	Interest paid -----	1,465 74
Interest -----	9,848 05	Dues repaid, installment	
Fines -----	6 47	shares -----	9,286 84
Fees -----	47 10	Profits repaid, installment	
Loans repaid -----	26,155 70	shares -----	3,520 00
Overdrafts and bills payable--	21,400 00	Paid-up and prepaid shares,	
Advances repaid, ledger ac-		capital -----	7,400 00
counts -----	617 27	Paid-up and prepaid shares,	
		dividends -----	946 14
		Advances, ledger accounts---	945 60
		Salaries -----	1,402 50
		Taxes -----	117 00
		Other expenses -----	308 13
		Suspense, etc. -----	107 51
		Balance, cash in office and	
		bank -----	3,354 23
Total receipts -----	\$81,983 69	Total disbursements ----	\$81,983 69

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
49-----	120	\$120 00	\$169 94	Dues plus profits as per by-laws.
50-----	108	108 00	147 19	
55-----	96	96 00	126 17	
59-----	84	84 00	106 76	
63-----	72	72 00	88 41	
67-----	60	60 00	71 08	
71-----	48	48 00	54 95	
75-----	36	36 00	39 92	
79-----	24	24 00	25 81	
83-----	12	12 00	12 45	

No. 55. SAN FRANCISCO.

CITIZENS BUILDING AND LOAN ASSOCIATION.

P. O. address, 405 Pine Street, San Francisco.

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOMAS M. GARDINER, President.

Fiscal year ended February 8, 1921.

No. of series, 45.

No. of members and investors, 775.

No. of shares, 7315.

Assets.		Liabilities.	
Loans, on mortgages, \$96,950 ;		Installment shares, dues-----	\$274,843 80
on definite contract, \$332,-		Installment shares, profits---	76,540 59
431.12; on shares, \$3,875 ;		Advance payments -----	627 73
on contract sales, \$10,-		Overdrafts and bills payable--	100,733 81
838.60 -----	\$444,094 72	Reserve and undivided profits	19,764 99
Arrearages, on shares, \$1,-		Loans due and incomplete---	23,407 20
020.50; on interest, \$3,-		Sundry ledger accounts-----	1,982 96
910.40; on fines, \$2,374.56	7,305 46	All other liabilities-----	55 10
Cash, in office, \$1,000; in			
bank, \$1,748.20 -----	2,748 20		
Real estate, owned-----	11,405 22		
Furniture and fixtures-----	870 75		
Advances, ledger accounts---	1,041 44		
Bonds owned -----	30,490 39		
Total assets -----	\$497,956 18	Total liabilities -----	\$497,956 18

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8,935 38	Overdrafts and bills payable--	\$86,658 35
Installment shares, due-----	61,175 60	Loans on mortgages and	
Interest -----	32,814 47	shares -----	162,675 45
Fines -----	625 12	Interest paid -----	5,229 10
Fees -----	1 98	Dues repaid, installment	
Loans repaid -----	140,639 42	shares -----	74,564 08
Overdrafts and bills payable--	123,920 34	Profits repaid, installment	
Advances repaid, ledger ac-		shares -----	28,047 53
counts -----	2,454 18	Advances, ledger accounts---	3,384 88
Suspense, etc. -----	683 52	Real estate acquired-----	936 37
		Salaries -----	4,589 40
		Taxes -----	231 00
		Other expenses -----	2,109 90
		Office fixtures -----	75 75
		Balance, cash in office and	
		bank -----	2,748 20
Total receipts -----	\$371,250 01	Total disbursements ----	\$371,250 01

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
104-----	120	\$120 00	\$169 99	\$164 99
108-----	108	108 00	147 22	143 30
112-----	96	96 00	126 65	122 05
116-----	84	84 00	106 83	103 41
120-----	72	72 00	88 47	85 78
124-----	60	60 00	71 03	68 82
128-----	48	48 00	54 90	53 52
132-----	36	36 00	39 81	38 84
136-----	24	24 00	25 70	25 27
140-----	12	12 00	12 46	12 35

No. 56. SAN FRANCISCO.

EMPIRE BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated August 24, 1889.)

W. E. BOUTON, Secretary.

LOUIS MULLER, President.

Fiscal year ended August 31, 1920.

No. of series, 25.

No. of members and investors, 66.

No. of shares, 1051.

Assets.		Liabilities.	
Loans, on mortgages, \$42,150 ; on definite contract, \$43,- 490.97 -----	\$85,640 97	Installment shares, dues ----	\$38,831 77
Arrearages, on interest -----	146 46	Installment shares, profits ---	6,511 70
Cash, in office, \$411.43 ; in bank, \$35.50 -----	446 93	Paid-up and prepaid shares, capital -----	5,600 00
Real estate, owned -----	6,929 37	Paid-up and prepaid shares, dividends -----	161 86
Advances, ledger accounts ---	79 15	Advance payments -----	288 09
Bonds owned -----	500 00	Overdrafts and bills payable --	36,250 00
		Reserve and undivided profits	6,014 34
		All other liabilities -----	85 12
Total assets -----	\$93,742 88	Total liabilities -----	\$93,742 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$198 29	Overdrafts and bills payable --	\$18,100 00
Installment shares, dues ----	7,948 25	Loans on mortgages and shares -----	46,100 00
Paid-up and prepaid shares, dues -----	3,400 00	Interest paid -----	1,553 34
Interest -----	5,179 38	Dues repaid, installment shares -----	4,191 49
Fines -----	6 25	Profits repaid, installment shares -----	849 60
Fees -----	40 80	Paid-up and prepaid shares, dividends -----	92 03
Loans repaid -----	11,813 73	Advances, ledger accounts ---	256 91
Overdrafts and bills payable --	39,700 00	Salaries -----	1,102 50
Advances repaid, ledger ac- counts -----	199 81	Taxes -----	40 43
Real estate sold -----	4,415 70	Other expenses -----	332 76
Rents -----	743 00	Real estate expense -----	579 22
		Balance, cash in office and bank -----	446 93
Total receipts -----	\$73,645 21	Total disbursements ----	\$73,645 21

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Loan fund dues per share	Book value per share
21 -----	132	\$132 00	\$178 78	Dues plus profits as per by- laws.
26 -----	114	114 00	148 93	
34 -----	90	90 00	111 82	
41 -----	69	69 00	81 87	
44 -----	60	60 00	69 75	
49 -----	45	45 00	50 51	
52 -----	36	36 00	39 55	
57 -----	21	21 00	22 23	
60 -----	12	12 00	12 38	

No. 57. SAN FRANCISCO.

EUREKA BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated November 3, 1890.)

W. E. BOUTON, Secretary.

ARNOLD FOSTER, President.

Fiscal year ended October 30, 1920.

No. of series, 16.

No. of members and investors, 156.

No. of shares, 1128.

Assets.		Liabilities.	
Loans, on mortgages, \$2,500;		Installment shares, dues-----	\$28,221 00
on definite contract, \$62,-		Installment shares, profits---	6,336 25
\$90.52; on shares, \$1,770;		Paid-up and prepaid shares,	
on contract sales, \$2,373.75	\$69,534 27	capital -----	19,000 00
Arrearages, on shares, \$37;		Paid-up and prepaid shares,	
on interest, \$120-----	157 00	dividends -----	488 65
Cash, in office, \$129.56; in		Advance payments -----	158 71
bank, \$535.35-----	664 91	Overdrafts and bills payable--	11,300 00
Real estate, owned-----	2,213 58	Reserve and undivided profits	3,192 61
Advances, ledger accounts---	22 04	Loans due and incomplete---	4,850 00
Bonds owned -----	1,048 00	Interest accrued -----	92 58
Total assets -----	\$73,639 80	Total liabilities -----	\$73,639 80

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$753 05	Overdrafts and bills payable--	\$8,250 00
Installment shares, dues-----	6,927 82	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	32,000 00
dues -----	15,200 00	Interest paid -----	457 90
Interest -----	4,229 41	Dues repaid, installment	
Fines -----	96 76	shares -----	3,692 10
Fees -----	56 10	Profits repaid, installment	
Loans repaid -----	7,812 02	shares -----	1,209 60
Overdrafts and bills payable--	13,850 00	Paid-up and prepaid shares,	
Advances repaid, ledger ac-		capital -----	1,200 00
counts -----	306 08	Paid-up and prepaid shares,	
Rents -----	187 00	dividends -----	423 85
Total receipts -----	\$49,418 24	Advances, ledger accounts---	230 32
		Real estate -----	321 85
		Salaries -----	744 00
		Taxes -----	33 38
		Other expenses -----	190 33
		Balance, cash in office and	
		bank -----	664 91
		Total disbursements -----	\$49,418 24

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
38-----	120	\$120 00	\$163 03	Dues plus profits as per by-laws.
39-----	108	108 00	142 40	
40-----	96	96 00	122 87	
42-----	84	84 00	104 32	
44-----	72	72 00	86 83	
46-----	60	60 00	70 39	
48-----	48	48 00	54 77	
52-----	24	24 00	25 68	
54-----	12	12 00	12 45	

No. 58. SAN FRANCISCO.

FIDELITY BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated March 19, 1887.)

WM. E. BOUTON, Secretary.

WM. A. BARLAGE, President.

Fiscal year ended March 31, 1921.

No. of series, 43.

No. of members and investors, 272.

No. of shares, 3686.

Assets.		Liabilities.	
Loans, on mortgages, \$85,900 ;		Installment shares, dues-----	\$125,828 78
on definite contract, \$160,-		Installment shares, profits----	35,645 31
380.99; on shares, \$13,400 ;		Paid-up and prepaid shares,	
on contract sales, \$15,838.07	\$275,519 06	capital -----	24,700 00
Arrearages, on shares, \$285 ;		Paid-up and prepaid shares,	
on interest, \$2,475.24-----	2,760 24	dividends -----	741 00
Cash, in office, \$336.73; in		Advance payments -----	897 00
bank, \$3,950.87 -----	4,287 60	Overdrafts and bills payable--	60,000 00
Real estate, owned-----	10,653 47	Reserve and undivided profits	23,051 94
Advances, ledger accounts----	1,738 31	Loans due and incomplete----	26,750 00
Bonds owned -----	5,000 00	Sundry ledger accounts-----	2,067 66
		Interest on bills payable-----	276 99
Total assets -----	\$299,958 68	Total liabilities -----	\$299,958 68
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,696 34	Overdrafts and bills payable--	\$41,350 00
Installment shares, dues-----	32,148 14	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	69,125 00
dues -----	5,000 00	Interest paid -----	4,761 31
Interest -----	18,802 32	Dues repaid, installment	
Fines -----	163 27	shares -----	18,616 20
Fees -----	84 70	Profits repaid, installment	
Loans repaid -----	57,436 59	shares -----	5,769 86
Overdrafts and bills payable--	36,500 00	Paid-up and prepaid shares,	
Advances repaid, ledger ac-		capital -----	4,000 00
counts -----	3,122 65	Paid-up and prepaid shares,	
Rents -----	708 00	dividends -----	1,331 56
		Advances, ledger accounts----	1,814 72
		Real estate acquired-----	1,550 69
		Salaries -----	2,812 50
		Taxes -----	177 98
		Other expenses -----	422 98
		Property expense, etc.-----	641 61
		Balance, cash in office and	
		bank -----	4,287 60
Total receipts -----	\$156,662 01	Total disbursements -----	\$156,662 01

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
43-----	120	\$120 00	\$178 08	
47-----	108	108 00	155 08	
51-----	96	96 00	133 24	
55-----	84	84 00	112 56	
59-----	72	72 00	93 02	
63-----	60	60 00	74 64	
67-----	48	48 00	57 40	
71-----	36	36 00	41 32	
75-----	24	24 00	26 40	
79-----	12	12 00	12 57	

No. 59. SAN FRANCISCO.

FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Room 416, 995 Market Street, San Francisco.

(Incorporated October 23, 1906.)

B. FEDDE, Secretary.

OTTO F. E. BURMEISTER, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 284.

No. of shares, 4614.

Assets.		Liabilities.	
Loans, on mortgages, \$75,- 220.34; on definite contract, \$173,795.70; on shares, \$4,000 -----	\$253,016 04	Installment shares, dues-----	\$211,726 63
Arrearages, on interest-----	1,218 45	Installment shares, profits---	24,081 86
Cash, in office, \$3,006.30; in bank, \$5,137.01 -----	8,143 31	Paid-up and prepaid shares, capital -----	35,700 00
Real estate, owned-----	15,000 00	Advance payments -----	39 05
Furniture and fixtures-----	1 00	Reserve and undivided profits	11,272 42
Advances, ledger accounts---	47 72	Loans due and incomplete---	1,741 00
Bonds owned -----	7,156 44	Sundry ledger accounts-----	22 00
Total assets -----	\$284,582 96	Total liabilities -----	\$284,582 96

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,364 85	Overdrafts and bills payable--	\$3,000 00
Installment shares, dues-----	74,761 49	Loans on mortgages and shares -----	82,309 85
Paid-up and prepaid shares, dues -----	15,600 00	Interest paid -----	22 00
Interest -----	17,179 37	Dues repaid, installment shares -----	55,558 40
Fees -----	270 80	Profits repaid, installment shares -----	11,280 02
Loans repaid -----	62,824 36	Paid-up and prepaid shares, capital -----	6,200 00
Advances repaid, ledger ac- counts -----	2,748 04	Paid-up and prepaid shares, dividends -----	1,615 55
Rents -----	2,053 25	Advances, ledger accounts---	2,667 42
Total receipts -----	\$179,802 16	Bonds purchased -----	3,000 00
		Salaries -----	3,434 50
		Taxes -----	234 39
		Other expenses -----	1,630 56
		Real estate expense-----	706 16
		Balance, cash in office and bank -----	8,143 31
		Total disbursements ----	\$179,802 16

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 60. SAN FRANCISCO.

GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 1202 Merchants Exchange Building, San Francisco.

(Incorporated March 30, 1898.)

R. F. CASSIDY, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1921.

No. of series, 19.

No. of members and investors, 99.

No. of shares, 3322.

Assets.		Liabilities.	
Loans on mortgages, \$135,-		Installment shares, dues----	\$34,071 60
586.14; on shares, \$400----	\$135,986 14	Installment shares, profits---	12,019 25
Arrearages, on shares,		Paid-up and prepaid shares,	
\$125.35; on interest, \$547.50	672 85	capital -----	64,100 00
Bonds owned -----	2,100 00	Paid-up and prepaid shares,	
		dividends -----	2,403 75
		Advance payments -----	217 05
		Overdrafts and bills payable--	1,908 72
		Reserve and undivided profits	12,707 93
		Loans due and incomplete---	10,783 19
		Accrued interest -----	547 50
Total assets -----	\$138,758 99	Total liabilities -----	\$138,758 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$537 15	Overdrafts and bills payable--	\$4,500 00
Installment shares, dues----	5,939 10	Loans on mortgages and	
Investment certificates -----	6,000 00	shares -----	39,326 96
Interest -----	10,811 07	Interest paid -----	58 59
Fines -----	101 89	Dues repaid, installment	
Fees -----	18 75	shares -----	10,713 25
Loans repaid -----	46,760 62	Profits repaid, installment	
Overdrafts and bills payable--	6,408 72	shares -----	5,928 74
Advances repaid, ledger ac-		Paid-up and prepaid shares,	
counts -----	276 35	dividends -----	4,807 50
Bonus -----	417 55	Investment certificates, prin-	
		cipal -----	9,000 00
		Investment certificates, divi-	
		dends -----	143 46
		Advances, ledger accounts---	164 33
		Salaries -----	1,725 00
		Other expenses -----	903 37
Total receipts -----	\$77,271 20	Total disbursements -----	\$77,271 20

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
39-----	120	\$60 00	\$91 14	\$85 67
41-----	108	54 00	78 44	73 73
45-----	84	42 00	55 92	52 56
47-----	72	36 00	45 91	43 16
49-----	60	30 00	36 64	34 44
53-----	36	18 00	20 21	19 20
55-----	24	12 00	12 96	12 70
57-----	12	6 00	6 25	6 12

No. 61. SAN FRANCISCO.

HOME MUTUAL DEPOSIT LOAN COMPANY.

P. O. address, Arcade, Mills Building, San Francisco.

(Incorporated November 30, 1885.)

A. R. KNOLL, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 120.

No. of shares, 1212.

Assets.		Liabilities.	
Loans, on definite contract, \$269,963.07; on shares, \$678.45; on contract sales, \$3,426.76 -----	\$274,068 28	Guarantee stock, capital-----	\$50,000 00
Arrearages, on interest-----	1,844 74	Guarantee stock, surplus-----	1,643 75
Cash, in office, \$443.08; in bank, \$407.59 -----	850 67	Installment shares, dues-----	51,544 85
Real estate, owned-----	548 21	Installment shares, profits---	10,798 74
Furniture and fixtures-----	100 00	Paid-up and prepaid shares, capital -----	46,024 75
Advances, ledger accounts---	613 48	Paid-up and prepaid shares, dividends -----	1,236 90
Bonds owned -----	4,350 00	Investment certificates, prin- cipal -----	76,324 38
		Investment certificates, divi- dends -----	1,321 72
		Overdrafts and bills payable---	14,250 00
		Reserve and undivided profits	22,853 71
		Loans due and incomplete---	1,878 35
		Sundry ledger accounts-----	699 83
		Unpaid dividends, etc.-----	3,798 40
Total assets -----	\$282,375 38	Total liabilities -----	\$282,375 38
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$672 09	Overdrafts and bills payable---	\$69,750 00
Guarantee stock -----	12,500 00	Loans on mortgages and shares -----	129,584 57
Installment shares, dues-----	30,861 40	Interest paid -----	1,157 99
Paid-up and prepaid shares, dues -----	11,200 00	Dividends on guarantee stock	5,480 00
Investment certificates -----	18,674 76	Dues repaid, installment shares -----	12,268 75
Interest -----	21,464 43	Profits repaid, installment shares -----	3,280 40
Fines -----	212 93	Paid-up and prepaid shares, capital -----	6,200 00
Loans repaid -----	89,716 04	Paid-up and prepaid shares, dividends -----	2,462 75
Overdrafts and bills payable---	84,000 00	Investment certificates, prin- cipal -----	35,080 85
Advances repaid, ledger ac- counts -----	3,080 05	Investment certificates, divi- dends -----	2,052 50
Real estate sold-----	6,212 50	Advances, ledger accounts---	2,442 69
Fire loss, etc.-----	1,871 90	Real estate acquired-----	4,644 70
		Salaries -----	2,285 00
		Taxes -----	227 09
		Other expenses -----	934 66
		Fire loss, etc.-----	1,763 48
		Balance, cash in office and bank -----	850 67
Total receipts -----	\$280,466 10	Total disbursements ----	\$280,466 10

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

No. 62. SAN FRANCISCO.

MECHANICS BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated January 6, 1891.)

WILLIAM E. BOUTON, Secretary.

FREDERICK FILLMORE, President.

Fiscal year ended December 31, 1920.

No. of series, 30.

No. of members and investors, 68.

No. of shares, 1107.

Assets.		Liabilities.	
Loans, on mortgages, \$74,- 750; on definite contract, \$18,795.81; on shares, \$3,- 455 -----	\$97,000 81	Installment shares, dues -----	\$48,489 62
Arrearages, on interest -----	28 00	Installment shares, profits ---	8,992 75
Cash, in office, \$139.26; in bank \$1,485.54 -----	1,624 80	Paid-up and prepaid shares, capital -----	12,100 00
Advances, ledger accounts ---	70 04	Paid-up and prepaid shares, dividends -----	402 99
Bonds owned -----	1,500 00	Advance payments -----	45 00
		Overdrafts and bills payable ---	22,500 00
		Reserve and undivided profits	7,617 96
		Accrued interest -----	75 33
Total assets -----	\$100,223 65	Total liabilities -----	\$100,223 65

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$487 22	Overdrafts and bills payable ---	\$6,500 00
Installment shares, dues ----	8,837 50	Loans on mortgages and shares -----	14,134 75
Paid-up and prepaid shares, dues -----	3,600 00	Interest paid -----	1,418 75
Interest -----	7,053 61	Dues repaid, installment shares -----	2,970 00
Fees -----	16 00	Profits repaid, installment shares -----	946 38
Loans repaid -----	3,771 70	Paid-up and prepaid shares, capital -----	2,500 00
Overdrafts and bills payable ---	9,300 00	Paid-up and prepaid shares, dividends -----	707 33
Advances repaid, ledger ac- counts -----	288 52	Advances, ledger accounts ---	1,008 28
		Salaries -----	1,238 00
		Taxes -----	56 85
		Other expenses -----	249 41
		Balance, cash in office and bank -----	1,624 80
Total receipts -----	\$33,354 55	Total disbursements ----	\$33,354 55

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
36 -----	120	\$120 00	\$167 19	
40 -----	108	108 00	146 25	Dues plus profits as per by- laws.
44 -----	96	96 00	126 26	
49 -----	81	81 00	102 58	
52 -----	72	72 00	89 08	
56 -----	60	60 00	71 89	
60 -----	48	48 00	55 64	
64 -----	36	36 00	40 32	
68 -----	24	24 00	25 95	
72 -----	12	12 00	12 46	

No. 63. SAN FRANCISCO.

NORTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated October 2, 1911.)

WM. E. BOUTON, Secretary.

F. W. BLANCHARD, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 85.

No. of shares, 250.

Assets.		Liabilities.	
Loans, on definite contract---	\$85,682 40	Guarantee stock, capital----	\$25,000 00
Cash, in office, \$507.39; in bank, \$10,125.44 -----	10,632 83	Guarantee stock, surplus----	2,500 00
Furniture and fixtures-----	285 80	Investment certificates, prin- cipal -----	31,859 50
		Investment certificates, divi- dends -----	1,333 92
		Overdrafts and bills payable--	29,000 00
		Reserve and undivided profits	472 13
		Loans due and incomplete---	5,825 00
		Sundry ledger accounts-----	610 48
Total assets -----	\$96,601 03	Total liabilities -----	\$96,601 03

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,798 46	Overdrafts and bills payable--	\$1,000 00
Guarantee stock -----	5,000 00	Loans on mortgages and shares -----	74,540 00
Investment certificates -----	14,564 00	Interest paid -----	505 68
Interest -----	7,410 43	Investment certificates, prin- cipal -----	1,371 00
Fees -----	113 80	Investment certificates, divi- dends -----	1,145 91
Loans repaid -----	32,542 28	Real estate acquired-----	1,508 15
Overdrafts and bills payable--	30,000 00	Salaries -----	1,387 50
Real estate sold-----	1,600 00	Taxes -----	75 08
Office fixtures, etc.-----	95 08	Other expenses -----	1,797 10
		Office fixtures, etc.-----	160 80
		Balance, cash in office and bank -----	10,632 83
Total receipts -----	\$94,124 05	Total disbursements -----	\$94,124 05

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 64. SAN FRANCISCO.

OCCIDENTAL LOAN ASSOCIATION.

P. O. address, 1933 Ellis Street, San Francisco.

(Incorporated August 26, 1885.)

BENJ. M. STICH, Secretary.

S. CAMPBELL, President.

Fiscal year ended September 7, 1920.

No. of series, 27.

No. of members and investors, 171.

No. of shares, 828.

Assets.		Liabilities.	
Loans, on mortgages, \$64,- 480; on definite contract, \$25,702.56; on shares, \$5,- 000; on contract sales, \$10,851.83 -----	\$106,034 39	Guarantee stock, capital-----	\$20,000 00
Arrearages, on shares, \$2,632; on interest, \$4,946.15-----	7,578 15	Installment shares, dues-----	60,224 00
Cash, in office, \$1,842.46; in bank, \$20,097.41 -----	21,939 87	Installment shares, profits---	18,262 72
Real estate, owned-----	14,299 90	Matured shares, capital-----	36,650 00
Advances, ledger accounts---	1,646 86	Overdrafts and bills payable--	1,500 00
Total assets -----	\$151,499 17	Reserve and undivided profits	14,519 53
		Sundry ledger accounts-----	342 92
		Total liabilities -----	\$151,499 17

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$13,738 37	Overdrafts and bills payable--	\$13,314 91
Guarantee stock -----	20,000 00	Loans on mortgages and shares -----	4,565 95
Installment shares, dues-----	7,736 00	Interest paid -----	1,624 00
Interest -----	6,491 60	Dues repaid, installment shares -----	4,176 00
Premiums -----	1,712 25	Profits repaid, installment shares -----	2,402 11
Fees -----	1 00	Advances, ledger accounts---	174 39
Loans repaid -----	9,518 31	Real estate acquired-----	1,015 94
Overdrafts and bills payable--	10,600 00	Salaries -----	2,545 00
Advances repaid, ledger ac- counts -----	487 77	Taxes -----	619 20
Real estate sold-----	8,790 43	Other expenses -----	550 70
All other receipts-----	317 14	Reserve, divided -----	26,464 80
Total receipts -----	\$79,392 87	Balance, cash in office and bank -----	21,939 87
		Total disbursements ----	\$79,392 87

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
26-----	120	\$120 00	\$173 21	\$159 90
27-----	108	108 00	149 13	136 79
28-----	96	96 00	126 92	116 10
29-----	84	84 00	106 54	97 52
30-----	72	72 00	87 84	80 71
31-----	60	60 00	70 62	65 31
32-----	48	48 00	54 61	51 30
33-----	36	36 00	39 65	37 82
34-----	24	24 00	25 60	24 80

No. 65. SAN FRANCISCO.

PACIFIC STATES SAVINGS AND LOAN COMPANY.

P. O. address, 550 California Street, San Francisco.

(Incorporated June 14, 1889.)

W. S. PARDY, Secretary.

FERD REIS, JR., President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 2991.

No. of shares, 3703.

Assets.		Liabilities.	
Loans, on mortgages, \$154,- 126.21; on definite con- tract, \$1,475,992.66; on shares, \$2,050 -----	\$1,632,168 87	Paid-up and prepaid shares, capital -----	\$264,614 00
Arrearages, on shares, \$4,- 496; on interest, \$4,051.33	8,547 33	Paid-up and prepaid shares, dividends -----	12,059 87
Cash in office, \$2,244.83; in bank, \$76,875.32 -----	79,120 15	Investment certificates, prin- cipal -----	1,105,954 65
Real estate, owned -----	42,871 46	Investment certificates, divi- dends -----	203,922 48
Furniture and fixtures -----	300 00	Advance payments -----	13,084 00
Advances, ledger accounts --	1,017 65	Reserve and undivided profits	223,820 87
Bonds owned -----	104,512 50	Loans due and incomplete --	19,964 03
		Sundry ledger accounts ----	12,200 97
		Tax reserve, etc. -----	12,917 09
Total assets -----	\$1,868,537 96	Total liabilities -----	\$1,868,537 96

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$17,480 07	Overdrafts and bills payable	\$60,000 00
Investment certificates ----	389,253 40	Loans on mortgages and shares -----	951,429 02
Interest -----	152,537 88	Interest paid -----	579 14
Fees -----	1,025 00	Paid-up and prepaid shares, capital -----	840 00
Loans repaid -----	823,243 27	Paid-up and prepaid shares, dividends -----	22,276 86
Overdrafts and bills payable	25,000 00	Investment certificates, prin- cipal -----	255,994 48
Advances repaid, ledger ac- counts -----	39,716 18	Investment certificates, divi- dends -----	58,718 55
Real estate sold -----	47,956 90	Advances, ledger accounts --	37,913 96
Bonds sold -----	28,013 96	Repairs, etc. -----	5,557 87
All other receipts -----	8,642 58	Bonds purchased -----	20,063 96
		Salaries -----	12,000 00
		Taxes -----	2,113 66
		Other expenses -----	24,830 89
		All other disbursements ----	1,430 70
		Balance, cash in office and bank -----	79,120 15
Total receipts -----	\$1,532,869 24	Total disbursements ---	\$1,532,869 24

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 60 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 66. SAN FRANCISCO.

PROGRESS MUTUAL LOAN ASSOCIATION.

P. O. address, 715 Clunie Building, San Francisco.

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

JAMES A. WHITE, President.

Fiscal year ended December 31, 1920.

No. of series, 10.

No. of members and investors, 121.

No. of shares, 890.

Assets.		Liabilities.	
Loans on definite contract, \$42,033.40; on shares, \$1,- 400 -----	\$43,433 40	Installment shares, dues-----	\$32,766 00
Arrearages, on shares, \$14.70; on interest, \$70.80-----	85 50	Installment shares, profits---	7,133 57
Cash in bank-----	268 67	Overdrafts and bills payable--	2,000 00
Real estate, owned-----	1,129 65	Reserve and undivided profits	1,699 90
Advances, ledger accounts---	32 25	Loans due and incomplete---	1,350 00
Total assets -----	\$44,949 47	Total liabilities -----	\$44,949 47

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$595 74	Overdrafts and bills payable--	\$7,500 00
Installment shares, dues-----	7,241 90	Loans on mortgages and shares -----	16,450 00
Interest -----	3,203 57	Interest paid -----	41 85
Fines -----	8 54	Dues repaid, installment shares -----	3,886 00
Fees -----	22 80	Profits repaid, installment shares -----	756 79
Loans repaid -----	10,750 21	Advances, ledger accounts---	84 77
Overdrafts and bills payable--	7,500 00	Salaries -----	1,009 00
Advances repaid, ledger ac- counts -----	51 26	Taxes -----	44 49
Real estate sold-----	1,149 11	Other expenses -----	427 99
Total receipts -----	\$30,523 13	Sundries -----	53 57
		Balance, cash in office and bank -----	268 67
		Total disbursements ---	\$30,523 13

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
17-----	120	\$120 00	\$159 45	\$157 50
18-----	108	108 00	139 01	137 50
19-----	96	96 00	119 85	118 00
20-----	84	84 00	101 81	100 00
21-----	72	72 00	84 77	83 50
22-----	60	60 00	68 65	67 50
23-----	48	48 00	53 42	52 75
24-----	36	36 00	39 00	38 50
25-----	24	24 00	25 30	25 00
26-----	12	12 00	12 32	12 25

No. 67. SAN FRANCISCO.

PROVIDENT MUTUAL LOAN ASSOCIATION.

P. O. address, 715 Clunie Building, San Francisco.

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

I. F. MOULTON, President.

Fiscal year ended September 30, 1920.

No. of series, 11.

No. of members and investors, 256.

No. of shares, 3049.

Assets.		Liabilities.	
Loans, on definite contract, \$183,330.53; on shares, \$1,- 900 -----	\$185,230 53	Installment shares, dues ----	\$119,426 40
Arrearages, on shares, \$24.20; on interest, \$211.66 -----	235 86	Installment shares, profits ---	30,381 11
Cash, in bank -----	1,670 03	Paid-up and prepaid shares, capital -----	200 00
Real estate, owned -----	1,946 62	Overdrafts and bills payable --	20,500 00
Furniture and fixtures -----	200 00	Reserve and undivided profits	8,844 58
Advances, ledger accounts ---	286 60	Loans due and incomplete ---	13,217 55
Bonds owned -----	3,000 00		
Total assets -----	\$192,569 64	Total liabilities -----	\$192,569 64

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$1,475 46	Overdrafts and bills payable --	\$57,500 00
Installment shares, dues ---	24,556 20	Loans on mortgages and shares -----	92,682 45
Paid-up and prepaid shares, dues -----	200 00	Interest paid -----	870 57
Interest -----	13,230 46	Dues repaid, installment shares -----	14,059 60
Fines -----	46 42	Profits repaid, installment shares -----	4,753 35
Fees -----	80 40	Advances, ledger accounts ---	3,534 13
Loans repaid -----	57,258 12	Real estate acquired -----	4,402 45
Overdrafts and bills payable --	78,000 00	Salaries -----	2,677 50
Advances repaid, ledger ac- counts -----	3,749 08	Taxes -----	173 44
Real estate sold -----	4,402 45	Other expenses -----	751 57
Rents -----	144 00	Office fixtures -----	67 50
		Balance, cash in office and bank -----	1,670 03
Total receipts -----	\$183,142 59	Total disbursements ---	\$183,142 59

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
26 -----	120	\$120 00	\$168 00	\$168 00
27 -----	108	108 00	146 64	145 00
28 -----	96	96 00	125 79	122 50
29 -----	84	84 00	106 25	101 60
30 -----	72	72 00	87 93	83 75
31 -----	60	60 00	70 80	67 50
32 -----	48	48 00	54 75	52 80
33 -----	36	36 00	39 72	38 70
34 -----	24	24 00	25 63	25 20
35 -----	12	12 00	12 42	12 25

No. 68. SAN FRANCISCO.

WESTERN LOAN ASSOCIATION.

P. O. address, 1933 Ellis Street, San Francisco.

(Incorporated November 12, 1886.)

B. M. GUNZBURGER, Secretary.

FRANK R. DANN, President.

Fiscal year ended March 21, 1921.

No. of series, 32.

No. of members and investors, 235.

No. of shares, 1051.

Assets.		Liabilities.	
Loans, on mortgages, \$104,- 616.25; on shares, \$700; on contract sales, \$20,048.63--	\$125,364 88	Guarantee stock, capital----	\$30,000 00
Arrearages, on shares, \$1,750; on interest, \$4,567-----	6,317 17	Installment shares, dues----	65,224 00
Cash, in office, \$727.38; in bank, \$13,996.13 -----	14,723 51	Installment shares, profits---	19,536 77
Real estate, owned-----	22,793 47	Paid-up, matured shares, capital -----	31,505 00
Advances, ledger accounts---	1,663 38	Overdrafts and bills payable--	9,000 00
Total assets -----	\$170,862 41	Reserve and undivided profits	13,787 87
		Sundry ledger accounts-----	289 18
		Real estate suspense-----	1,519 59
		Total liabilities -----	\$170,862 41

Receipts for Fiscal Year (16 Months).		Disbursements for Fiscal Year.	
Balance from last report----	\$14,970 76	Overdrafts and bills payable--	\$20,500 00
Guarantee stock -----	30,000 00	Loans on mortgages and shares -----	31,817 75
Installment shares, dues----	12,428 00	Interest paid -----	2,354 14
Interest -----	10,740 69	Dues repaid, installment shares -----	15,661 00
Premiums -----	2,234 70	Profits repaid, installment shares -----	5,557 84
Fees -----	12 00	Advances, ledger accounts---	7,689 53
Loans repaid -----	25,080 96	Real estate acquired-----	3,070 57
Overdrafts and bills payable--	30,000 00	Salaries -----	3,725 00
Advances repaid, ledger ac- counts -----	4,991 10	Taxes -----	1,066 22
Real estate sold-----	7,212 09	Other expenses -----	878 82
Rents, etc. -----	2,938 33	Reserve, etc. -----	33,564 25
Total receipts -----	\$140,608 63	Balance, cash in office and bank -----	14,723 51
		Total disbursements -----	\$140,608 63

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
26-----	112	\$112 00	\$153 62	\$141 13
27-----	100	100 00	131 73	120 62
28-----	88	88 00	111 55	102 13
29-----	76	76 00	92 93	85 31
30-----	64	64 00	75 62	69 81
31-----	52	52 00	59 44	55 72
32-----	40	40 00	44 33	42 16
33-----	28	28 00	30 13	29 06
34-----	16	16 00	16 74	16 37
35-----	4	4 00	4 10	4 05

No. 69. SAN JOSE.

GUARANTY BUILDING AND LOAN ASSOCIATION.

P. O. address, 94 N. First Street, San Jose.

(Incorporated June 3, 1919.)

H. S. KITTRIDGE, Secretary.

W. M. SONTHEIMER, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 592.

No. of shares, 1000.

Assets.		Liabilities.	
Loans, on definite contract---	\$856,139 03	Guarantee stock, capital----	\$100,000 00
Arrearages, on interest-----	1,600 53	Investment certificates, principal -----	658,747 43
Cash, in office, \$752.22; in bank, \$2,275.88 -----	3,028 10	Investment certificates, dividends -----	22,295 71
Furniture and fixtures-----	2,641 53	Advance payments -----	173 27
Advances, ledger accounts---	251 08	Overdrafts and bills payable--	65,000 00
		Loans due and incomplete---	17,443 86
Total assets -----	\$863,660 27	Total liabilities -----	\$863,660 27

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,799 61	Overdrafts and bills payable--	\$90,000 00
Guarantee stock -----	50,000 00	Loans on mortgages and shares -----	445,141 86
Investment certificates -----	560,956 25	Interest paid -----	1,014 69
Interest -----	60,796 54	Dividends on guarantee stock	13,200 56
Premiums -----	11 06	Investment certificates, principal -----	344,416 80
Loans repaid -----	121,313 18	Investment certificates, dividends -----	16,863 86
Overdrafts and bills payable--	130,000 00	Advances, ledger accounts---	6,700 80
Advances repaid, ledger accounts -----	6,530 79	Salaries -----	6,510 00
Rents -----	185 00	Other expenses -----	7,116 88
		Office fixtures -----	598 88
		Balance, cash in office and bank -----	3,028 10
Total receipts -----	\$934,592 43	Total disbursements -----	\$934,592 43

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 70. SAN JOSE.

HOME OWNERS BUILDING AND LOAN ASSOCIATION.

P. O. address, care Builders Exchange Building, San Jose.

(Incorporated August 21, 1919.)

ROLEY S. KOOSER, Secretary.

R. O. SUMMERS, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 34.

No. of shares, 90.

Assets.		Liabilities.	
Loans, on definite contract--	\$16,994 36	Guarantee stock, capital----	\$9,000 00
Cash, in office, \$79.67; in bank, \$1,810.51 -----	1,890 18	Guarantee stock, surplus----	300 00
Advances, ledger accounts---	6 00	Investment certificates, prin- cipal -----	7,685 84
		Overdrafts and bills payable--	1,500 00
		Reserve and undivided profits	107 18
		Sundry ledger accounts-----	57 52
		Dividends unpaid -----	240 00
Total assets -----	\$18,890 54	Total liabilities -----	\$18,890 54

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$9,000 00	Overdrafts and bills payable--	\$2,000 00
Investment certificates -----	7,690 84	Loans on mortgages and shares -----	20,077 70
Interest -----	1,171 63	Interest paid -----	38 49
Loans repaid -----	3,083 34	Investment certificates, prin- cipal -----	5 00
Overdrafts and bills payable--	3,500 00	Investment certificates, divi- dends -----	335 19
Advances repaid, ledger ac- counts -----	226 00	Advances, ledger accounts---	174 48
Stock bonus -----	456 25	Taxes -----	20 00
		Other expenses -----	587 02
		Balance, cash in office and bank -----	1,890 18
Total receipts -----	\$25,128 06	Total disbursements -----	\$25,128 06

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 71. SAN JOSE.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 34 E. San Antonio Avenue, San Jose.

(Incorporated March 12, 1889.)

WILLARD B. RICE, Secretary.

GEO. E. GRAFT, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 1200.

No. of shares, 9006

Assets.		Liabilities.	
Loans, on definite contract, \$2,008,787.06; on shares, \$18,600.19 -----	\$2,027,387 25	Installment shares, dues---	\$334,021 64
Arrearages, on interest----	977 60	Installment shares, profits--	26,234 23
Cash, in office, \$85; in bank, \$9,549.89 -----	9,634 89	Paid-up and prepaid shares, capital -----	1,467,425 00
Furniture and fixtures-----	3,169 50	Paid-up and prepaid shares, dividends -----	60,678 57
Advances, ledger accounts--	49 90	Investment certificates, prin- cipal -----	3,846 25
Bonds owned -----	56,068 25	Overdrafts and bills payable	45,000 00
Automobile -----	3,032 14	Reserve and undivided profits	51,870 34
		Loans due and incomplete--	110,480 00
		Sundry ledger accounts----	763 50
Total assets -----	\$2,100,319 53	Total liabilities -----	\$2,100,319 53

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$66,210 54	Overdrafts and bills payable	\$177,500 00
Installment shares, dues----	280,164 91	Loans on mortgages and shares -----	1,274,468 34
Paid-up and prepaid shares, dues -----	824,980 99	Interest paid -----	2,386 44
Investment certificates ----	4,446 25	D u e s repaid, installment shares -----	143,468 01
Interest -----	142,328 58	Profits repaid, installment shares -----	2,780 82
Fines -----	402 30	Paid-up and prepaid shares, capital -----	444,255 99
Loans repaid -----	606,687 46	Paid-up and prepaid shares, dividends -----	63,460 25
Overdrafts and bills payable	222,500 00	Investment certificates, prin- cipal -----	1,500 00
Advances repaid, ledger ac- counts -----	23,119 65	Advances, ledger accounts--	20,307 99
Real estate sold-----	17,296 30	Real estate acquired-----	17,295 70
Bonds sold -----	200,000 00	Bonds purchased -----	201,000 00
		Salaries -----	17,907 26
		Taxes -----	1,019 37
		Other expenses -----	5,654 51
		Profits and loss, etc.-----	5,497 41
		Balance, cash in office and bank -----	9,634 89
Total receipts -----	\$2,388,136 98	Total disbursements ---	\$2,388,136 98

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 72. SAN JOSE.

NUCLEUS BUILDING AND LOAN ASSOCIATION.

P. O. address, 12 N. First Street, San Jose.

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

GEO. B. MCKEE, President.

Fiscal year ended April 5, 1921.

No. of series, none.

No. of members and investors, 504.

No. of shares, 8030.

Assets.		Liabilities.	
Loans, on definite contract---	\$598,563 16	Installment shares, dues----	\$478,661 81
Arrearages, on interest-----	608 54	Installment shares, profits----	70,914 63
Cash, in office, \$4,475.15; in bank, \$7,435.52 -----	11,910 67	Paid-up and prepaid shares, capital -----	19,400 00
Furniture and fixtures-----	200 00	Reserve and undivided profits	11,027 67
Advances, ledger accounts---	79 15	Loans due and incomplete---	34,322 41
Bonds owned -----	3,000 00	Sundry ledger accounts-----	35 00
Total assets -----	\$614,361 52	Total liabilities -----	\$614,361 52

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,682 37	Overdrafts and bills payable--	\$10,000 00
Installment shares, dues----	313,863 55	Loans on mortgages and shares -----	281,091 17
Paid-up and prepaid shares, dues -----	1,400 00	Interest paid -----	55 00
Interest -----	35,831 13	Dues repaid, installment shares -----	161,690 50
Loans repaid -----	126,995 71	Profits repaid, installment shares -----	10,088 98
Overdrafts and bills payable--	10,000 00	Paid-up and prepaid shares, capital -----	9,500 00
Advances repaid, ledger ac- counts -----	35 00	Paid-up and prepaid shares, dividends -----	1,847 50
		Advances, ledger accounts---	79 15
		Salaries -----	3,075 00
		Taxes -----	369 80
		Other expenses -----	1,099 99
		Balance, cash in office and bank -----	11,910 67
Total receipts -----	\$490,807 76	Total disbursements ----	\$490,807 76

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 73. SAN JOSE.

SAN JOSE BUILDING AND LOAN ASSOCIATION.

P. O. address, 81 W. Santa Clara Street, San Jose.

(Incorporated January 30, 1885.)

ALLEN RUDOLPH, Secretary.

V. KOCH, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 1356.

No. of shares, 21,982.

Assets.		Liabilities.	
Loans, on mortgages, \$594,- 791.75; on definite con- tract, \$608,835.71; on con- tract sales, \$10,258.10	\$1,213,885 56	Installment shares, dues	\$1,035,562 74
Arrearages, on interest, \$1,- 849.57; on fines, \$27.90	1,877 47	Installment shares, profits	96,723 54
Cash, in office, \$1,529.38; in bank, \$20,288.93	21,818 31	Investment certificates, prin- cipal	65,122 45
Real estate, owned (office building)	17,838 72	Investment certificates, divi- dends	1,064 19
Furniture and fixtures	2,486 56	Reserve and undivided profits	36,171 52
Advances, ledger accounts	873 07	Loans due and incomplete	43,190 94
Bonds owned	20,000 00	Sundry ledger accounts	968 87
Other assets	24 56		
Total assets	\$1,278,804 25	Total liabilities	\$1,278,804 25

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$13,488 47	Overdrafts and bills payable	\$131,000 00
Installment shares, dues	812,715 47	Loans on mortgages and shares	752,735 23
Investment certificates	226,850 13	Interest paid	3,530 11
Interest	85,642 87	Dues repaid, installment shares	413,070 03
Fines	117 45	Profits repaid, installment shares	28,407 16
Loans repaid	318,517 16	Investment certificates, prin- cipal	200,666 08
Overdrafts and bills payable	111,000 00	Investment certificates, divi- dends	4,054 13
Advances repaid, ledger ac- counts	16,352 08	Advances, ledger accounts	15,788 22
Bonds sold	60,000 00	Bonds purchased	60,000 00
Rents, etc.	1,515 00	Salaries	8,080 00
		Taxes	1,027 68
		Other expenses	4,031 63
		All other disbursements	1,990 05
		Balance, cash in office and bank	21,818 31
Total receipts	\$1,646,198 63	Total disbursements	\$1,646,198 63

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 74. SAN LUIS OBISPO.

SAN LUIS BUILDING AND LOAN ASSOCIATION.

P. O. address, 792 Monterey Street, San Luis Obispo.

(Incorporated March 1, 1888.)

M. LEWIN, Secretary.

BENJ. BROOKS, President.

Fiscal year ended March 1, 1921.

No. of series, 19.

No. of members and investors, 386.

No. of shares, 4547.

Assets.		Liabilities.	
Loans, on mortgages, \$286,-		Installment shares, dues	\$192,972 00
775; on shares, \$1,140	\$287,915 00	Installment shares, profits	45,657 56
Arrearages, on shares, \$185;		Paid-up and prepaid shares,	
on interest, \$180.90; on		capital	45,800 00
finer, \$92.18	458 08	Paid-up and prepaid shares,	
Cash, in bank	6,696 00	dividends	952 81
Advances, ledger accounts	18 00	Advance payments	6,358 60
Bonds owned	5,000 00	Reserve and undivided profits	5,410 28
		Loans due and incomplete	2,840 58
		Sundry ledger accounts	95 25
Total assets	\$300,087 08	Total liabilities	\$300,087 08

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,671 94	Overdrafts and bills payable	\$27,900 00
Installment shares, dues	50,576 00	Loans on mortgages and	
Paid-up and prepaid shares,		shares	134,974 42
dues	44,800 00	Interest paid	363 40
Interest	20,198 13	Dues repaid, installment	
Fines	137 67	shares	12,944 00
Fees	150 76	Profits repaid, installment	
Loans repaid	44,808 55	shares	4,113 06
Overdrafts and bills payable	27,900 00	Advances, ledger accounts	82 63
Advances repaid, ledger ac-		Salaries	3,516 57
counts	87 79	Taxes	211 80
		Other expenses	528 96
		Balance, cash in office and	
		bank	6,696 00
Total receipts	\$191,330 84	Total disbursements	\$191,330 84

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
22	120	\$120 00	\$170 81	\$170 81
23	108	108 00	148 65	143 60
25	96	96 00	127 45	121 18
27	84	84 00	107 79	101 26
29	72	72 00	89 20	83 19
31	60	60 00	71 75	66 77
33	48	48 00	55 42	51 72
35	36	36 00	40 09	38 06
37	24	24 00	25 74	24 88
39	12	12 00	12 46	12 23

No. 75. SAN MATEO.

SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 318 B Street, San Mateo.

(Incorporated June 2, 1896.)

J. B. GORDON, Secretary.

WM. F. TURNBULL, President.

Fiscal year ended December 31, 1920.

No. of series, 39.

No. of members and investors, 192.

No. of shares, 1813.

Assets.		Liabilities.	
Loans, on mortgages, \$121,-055; on shares, \$465; on contract sales, \$4,476-----	\$125,996 00	Installment shares, dues-----	\$53,229 00
Arrearages, on shares, \$841; on interest, \$687.52; on fines, \$74.60-----	1,603 12	Installment shares, profits---	11,702 95
Cash, in bank-----	1,665 85	Paid-up and prepaid shares, capital-----	30,600 00
Real estate, owned-----	386 54	Paid-up and prepaid shares, dividends-----	904 50
Furniture and fixtures-----	308 25	Advance payments-----	234 47
Advances, ledger accounts---	661 97	Overdrafts and bills payable---	26,695 00
Bonds owned-----	2,500 00	Reserve and undivided profits	4,757 33
War savings stamps-----	268 80	Loans due and incomplete---	4,974 28
		Sundry ledger accounts-----	293 00
Total assets-----	\$133,390 53	Total liabilities-----	\$133,390 53

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,543 90	Overdrafts and bills payable---	\$35,125 00
Installment shares, dues----	18,410 00	Loans on mortgages and shares-----	65,927 96
Paid-up and prepaid shares, dues-----	5,400 00	Interest paid-----	1,366 39
Interest-----	9,458 45	Dues repaid, installment shares-----	19,879 00
Premiums-----	610 29	Profits repaid, installment shares-----	5,997 39
Fines-----	124 05	Paid-up and prepaid shares, capital-----	3,400 00
Fees-----	195 05	Paid-up and prepaid shares, dividends-----	1,657 61
Loans repaid-----	40,644 75	Advances, ledger accounts---	127 73
Overdrafts and bills payable---	60,720 00	Salaries-----	1,964 50
Advances repaid, ledger accounts-----	52 06	Taxes-----	229 96
Real estate sold-----	916 00	Other expenses-----	458 23
		Office fixtures, etc.-----	274 93
		Balance, cash in office and bank-----	1,665 85
Total receipts-----	\$138,074 55	Total disbursements-----	\$138,074 55

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
59-----	120	\$120 00	\$170 72	\$167 31
63-----	108	108 00	148 03	145 07
67-----	96	96 00	126 83	124 29
71-----	84	84 00	107 01	104 87
75-----	72	72 00	88 50	87 73
79-----	60	60 00	71 20	69 78
83-----	48	48 00	55 02	52 87
87-----	36	36 00	39 90	39 10
91-----	24	24 00	25 74	25 23
95-----	12	12 00	12 45	12 20

No. 76. SAN PEDRO.

HARBOR MUTUAL LOAN ASSOCIATION.

P. O. address, 615 Palos Verdes Street, San Pedro.

(Incorporated July 26, 1920.)

JOHN S. REARDON, Secretary.

EDWARD C. ENGLISH, Vice President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 30

No. of shares, 615.

Assets.		Liabilities.	
Loans, on mortgages, \$13,400; on shares, \$1,250-----	\$14,650 00	Guarantee stock, capital----	\$9,334 60
Cash, in bank-----	945 92	Installment shares, dues----	1,806 00
Furniture and fixtures-----	1,228 90	Paid-up and prepaid shares, capital -----	500 00
Ledger accounts -----	1,065 78	Overdrafts and bills payable--	2,000 00
		Loans due and incomplete---	3,050 00
		Sundry ledger accounts-----	1,200 00
Total assets -----	\$17,890 60	Total liabilities -----	\$17,890 60

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$9,334 60	Loans on mortgages and shares -----	\$11,600 00
Installment shares, dues----	1,806 00	Salaries -----	75 00
Paid-up and prepaid shares, dues -----	500 00	Other expenses -----	203 94
Interest -----	105 73	Fixtures, etc. -----	2,147 00
Fees -----	8 00	Balance, cash in office and bank -----	945 92
Overdrafts and bills payable--	2,000 00		
Ledger accounts -----	1,200 00		
All other receipts-----	17 53		
Total receipts -----	\$14,971 86	Total disbursements ----	\$14,971 86

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, -- per cent.

Book value, dues plus dividend.

Withdrawal value, as per by-laws.

No. 77. SAN RAFAEL.

**MARIN COUNTY MUTUAL BUILDING AND LOAN
ASSOCIATION.**

P. O. address, 713 Fourth Street, San Rafael.

(Incorporated July 19, 1886.)

L. A. LANCEL, Secretary.

GEO. M. DODGE, President

Fiscal year ended July 31, 1921.

No. of series, 18.

No. of members and investors, 231.

No. of shares, 3514

Assets.		Liabilities.	
Loans, on mortgages-----	\$127,300 00	Installment shares, dues----	\$115,170 00
Arrearages, on shares, \$119; on interest, \$178.50; on fines, \$14.80-----	312 30	Installment shares, profits---	24,577 89
Cash, in bank-----	11,459 40	Advance payments-----	80 00
Real estate, owned-----	7,995 46	Reserve and undivided profits	6,978 47
Advances, ledger accounts---	39 20	Loans due and incomplete---	300 00
Total assets-----	\$147,106 36	Total liabilities-----	\$147,106 36

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$739 09	Loans on mortgages and shares-----	\$21,800 00
Installment shares, dues-----	40,629 00	Dues repaid, installment shares-----	21,119 00
Interest-----	11,255 36	Profits repaid, installment shares-----	5,721 74
Fines-----	76 32	Investment certificates, prin- cipal-----	10,083 35
Fees-----	115 20	Investment certificates, divi- dends-----	216 70
Loans repaid-----	18,200 00	Real estate acquired-----	2,066 68
Real estate sold-----	2,969 03	Salaries-----	1,560 00
Rents-----	573 67	Taxes-----	126 75
Total receipts-----	\$74,557 67	Other expenses-----	404 05
		Balance, cash in office and bank-----	11,459 40
		Total disbursements-----	\$74,557 67

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
35-----	114	\$114 00	\$184 04	\$180 54
37-----	102	102 00	151 46	148 99
40-----	84	84 00	115 98	109 58
42-----	72	72 00	94 50	87 75
44-----	60	60 00	75 12	69 07
46-----	48	48 00	57 38	52 69
48-----	36	36 00	41 08	38 54
50-----	24	24 00	26 20	25 10
52-----	12	12 00	12 60	12 30

No. 78. SANTA ANA.

HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 115 W. Fourth Street, Santa Ana.

(Incorporated April 1, 1893.)

O. M. ROBBINS, Secretary.

P. G. BEISSEL, President.

Fiscal year ended December 31, 1920.

No. of series, 21.

No. of members and investors, 971.

No. of shares, 6479.

Assets.		Liabilities.	
Loans, on mortgages, \$170,- 240; on definite contract, \$706,693.91; on shares, \$5,- 640; on contract sales, \$2,- 693.50 -----	\$885,267 41	Installment shares, dues-----	\$270,480 00
Arrearages, on shares, \$182.50; on interest, \$4,- 781.20 -----	4,963 70	Installment shares, profits----	67,407 24
Cash, in bank-----	7,618 39	Investment notes, principal--	469,333 00
Real estate, owned (office building)-----	19,772 66	Investment notes, dividends -	8,800 00
Furniture and fixtures-----	1 00	Advance payments -----	845 70
Bonds owned -----	5,000 00	Overdrafts and bills payable--	50,000 00
		Reserve and undivided profits	30,973 77
		Loans due and incomplete---	24,783 45
Total assets -----	\$922,623 16	Total liabilities -----	\$922,623 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8,002 59	Overdrafts and bills payable--	\$10,000 00
Installment shares, dues----	78,314 00	Loans on mortgages and shares -----	492,179 76
Investment notes -----	230,238 00	Interest paid -----	3,565 05
Interest -----	64,381 01	Dues repaid, installment shares -----	70,672 50
Fines -----	7 00	Profits repaid, installment shares -----	26,225 44
Fees -----	210 55	Investment notes, principal--	85,570 00
Loans repaid -----	302,035 86	Investment notes, dividends--	19,068 37
Overdrafts and bills payable--	40,000 00	Advances, ledger accounts---	3 80
Advances repaid, ledger ac- counts -----	9 05	Salaries -----	5,574 15
Rents, etc. -----	1,639 00	Taxes -----	679 77
		Other expenses -----	3,286 09
		Office fixtures, etc.-----	393 74
		Balance, cash in office and bank -----	7,618 39
Total receipts -----	\$724,837 06	Total disbursements -----	\$724,837 06

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
28-----	120	\$120 00	\$176 09	\$176 09
30-----	108	108 00	152 20	152 20
32-----	96	96 00	129 95	129 95
34-----	84	84 00	108 63	108 63
36-----	72	72 00	89 68	88 68
38-----	60	60 00	72 01	70 11
40-----	48	48 00	55 53	53 23
42-----	36	36 00	40 16	38 08
44-----	24	24 00	25 83	24 92
46-----	12	12 00	12 46	12 23

No. 79. SANTA BARBARA.

LOAN AND BUILDING ASSOCIATION.

P. O. address, 1016 State Street, Santa Barbara.

(Incorporated May 23, 1887.)

J. M. ABBOTT, Secretary.

HENRY L. STAMBACH, President.

Fiscal year ended June 30, 1921.

No. of series, 25.

No. of members and investors, 689.

No. of shares, 6735.

Assets.		Liabilities.	
Loans, on mortgages, \$704,-		Installment shares, dues.....	\$190,989 00
338.75; on definite con-		Installment shares, profits....	39,007 64
tract, \$1,448.95; on shares,		Paid-up and prepaid shares,	
\$9,270; on contract sales,		capital	216,500 00
\$433.47	\$715,491 17	Paid-up and prepaid shares,	
Arrearages, on shares, \$738;		dividends	1,303 40
on interest, \$675.09.....	1,413 09	Investment certificates, prin-	
Cash, in office, \$1,387.28; in		cipal	249,500 00
bank, \$7,309.28	8,696 56	Investment certificates, divi-	
Furniture and fixtures.....	200 00	dends	761 83
Advances, ledger accounts....	136 58	Advance payments	1,087 52
Bonds owned	957 50	Reserve and undivided profits	14,758 39
		Loans due and incomplete....	12,810 80
		Sundry ledger accounts.....	176 32
Total assets	\$726,894 90	Total liabilities	\$726,894 90

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$8,184 08	Loans on mortgages and	
Installment shares, dues.....	66,932 00	shares	\$256,914 20
Paid-up and prepaid shares,		Interest paid	13 71
dues	123,900 00	Dues repaid, installment	
Investment certificates	80,400 00	shares	57,933 00
Interest	45,472 50	Profits repaid, installment	
Premiums	15 00	shares	13,806 43
Fines	92 47	Paid-up and prepaid shares,	
Loans repaid	153,876 23	capital	10,000 00
Advances repaid, ledger ac-		Paid-up and prepaid shares,	
counts	2,666 59	dividends	9,326 05
Bonds sold	42 50	Investment certificates, prin-	
Rents, etc.	166 86	cipal	107,900 00
		Investment certificates, divi-	
		dends	15,644 43
		Advances, ledger accounts....	2,554 60
		Salaries	2,100 00
		Taxes	527 34
		Other expenses	1,331 91
		Balance, cash in office and	
		bank	8,696 56
Total receipts	\$486,748 23	Total disbursements	\$486,748 23

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
34.....	120	\$120 00	\$163 46	\$163 46
36.....	108	108 00	142 54	142 54
38.....	96	96 00	122 76	122 76
40.....	84	84 00	104 10	104 10
42.....	72	72 00	86 60	86 60
44.....	60	60 00	70 10	70 10
46.....	48	48 00	54 38	54 38
48.....	36	36 00	39 54	39 54
50.....	24	24 00	25 46	25 46
52.....	12	12 00	12 39	12 39

No. 80. SANTA BARBARA.

**SANTA BARBARA MUTUAL BUILDING AND LOAN
ASSOCIATION.**

P. O. address, care Santa Barbara County National Bank, Santa Barbara.

(Incorporated May 1, 1901.)

LLOYD I. TILTON, Secretary.

JAMES M. WARREN, President.

Fiscal year ended February 28, 1921.

No. of series, none.

No. of members and investors, 1300.

No. of shares, 24,981.

Assets.		Liabilities.	
Loans, on mortgages, \$981,- 744.08; on contract sales, \$3,054.34 -----	\$984,798 42	Guarantee stock, capital-----	\$59,100 00
Arrearages, on interest-----	3,918 17	Guarantee stock, surplus----	15,483 00
Cash, in office, \$25; in bank, \$41,974.48 -----	41,999 48	Installment shares, dues-----	885,755 41
Furniture and fixtures-----	378 50	Installment shares, profits--	142,767 61
Advances, ledger accounts--	2,159 11	Reserve and undivided profits	5,700 30
Bonds owned -----	75,552 64		
Total assets -----	\$1,108,806 32	Total liabilities -----	\$1,108,806 32

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$52,226 98	Overdrafts and bills payable	\$47,500 00
Guarantee stock and bonus--	59,640 00	Loans on mortgages and shares -----	611,508 97
Installment shares, dues---	707,227 44	Interest paid -----	822 21
Interest -----	75,903 23	Dues repaid, installment shares -----	577,810 47
Fines -----	50 00	Profits repaid, installment shares -----	59,060 83
Fees -----	49 00	Advances, ledger accounts--	2,798 67
Loans repaid -----	366,473 22	Bonds purchased -----	5,164 32
Overdrafts and bills payable	47,500 00	Salaries -----	3,663 06
Advances repaid, ledger ac- counts -----	3,331 56	Taxes -----	757 32
Real estate sold-----	5,825 00	Other expenses -----	1,973 15
Bonds sold -----	35,000 00	Office fixtures -----	276 00
Rents -----	108 05	Balance, cash in office and bank -----	41,999 48
Total receipts -----	\$1,353,334 48	Total disbursements ---	\$1,353,334 48

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 81. SANTA CLARA.

SANTA CLARA BUILDING AND LOAN ASSOCIATION.

P. O. address, 1129 Franklin Street, Santa Clara.

(Incorporated March 19, 1889.)

F. O. ROLL, Secretary.

J. B. O'BRIEN, President.

Fiscal year ended March 31, 1921.

No. of series, 21.

No. of members and investors, 242.

No. of shares, 2116.

Assets.		Liabilities.	
Loans, on mortgages, \$100,- 150; on definite contract, \$150,066.70; on shares, \$400; on contract sales, \$9,115.92 -----	\$259,732 62	Installment shares, dues ----	\$133,329 50
Arrearages, on shares, \$2,- 589.50; on interest, \$3,- 698.92; on fines, \$116.60 --	6,405 02	Installment shares, profits ---	40,045 74
		Paid-up and prepaid shares, capital -----	30,900 00
		Paid-up and prepaid shares, dividends -----	224 35
		Advance payments -----	201 29
		Overdrafts and bills payable --	39,650 61
		Reserve and undivided profits	17,477 71
		Loans due and incomplete ---	2,250 00
		Sundry ledger accounts -----	1,240 00
		Real estate reserve -----	818 44
Total assets -----	\$266,137 64	Total liabilities -----	\$266,137 64

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ----	\$26,124 25	Overdrafts and bills payable --	\$20 42
Paid-up and prepaid shares, dues -----	10,000 00	Loans on mortgages and shares -----	61,042 52
Interest -----	20,575 15	Interest paid -----	1,629 10
Fines and fees -----	145 16	Dues repaid, installment shares -----	28,331 50
Loans repaid -----	55,873 06	Profits repaid, installment shares -----	12,419 00
Overdrafts and bills payable --	14,650 61	Paid-up and prepaid shares, capital -----	22,400 00
Advances repaid, ledger ac- counts -----	38 80	Paid-up and prepaid shares, dividends -----	1,224 80
Real estate sold -----	3,250 00	Advances, ledger accounts ---	58 00
Rents -----	118 60	Real estate repairs -----	264 10
		Salaries -----	1,920 00
		Taxes -----	978 57
		Other expenses -----	487 62
Total receipts -----	\$130,775 63	Total disbursements -----	\$130,775 63

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
29 -----	120	\$120 00	\$174 18	\$174 18
31 -----	108	108 00	150 46	150 46
33 -----	96	96 00	128 44	127 50
35 -----	84	84 00	108 01	107 00
37 -----	72	72 00	89 04	88 00
39 -----	60	60 00	71 46	70 00
41 -----	48	48 00	55 13	52 50
43 -----	36	36 00	39 92	38 00
45 -----	24	24 00	25 70	25 00
46 -----	12	12 00	12 42	12 25

No. 82. SANTA CRUZ.

SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION.

P. O. address, 8 Cooper Street, Santa Cruz.

(Incorporated May 20, 1908.)

GEO. W. WOOD, Secretary.

GEO. W. STONE, President.

Fiscal year ended April 20, 1921.

No. of series, none.

No. of members and investors, 16.

No. of shares, 218.

Assets.		Liabilities.	
Loans, on definite contract----	\$25,691 99	Guarantee stock, capital----	\$21,700 00
Cash, in office, \$49.91; in bank, \$1,533.39 -----	1,583 30	Guarantee stock, surplus----	1,167 09
Furniture and fixtures-----	100 00	Paid-up and prepaid shares, capital -----	100 00
Advances, ledger accounts----	8 07	Reserve and undivided profits	1,893 89
Bonds owned -----	150 00	Sundry ledger accounts-----	693 13
		Unearned premiums, etc.----	1,979 25
Total assets -----	\$27,533 36	Total liabilities -----	\$27,533 36

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,004 82	Overdrafts and bills payable--	\$5,000 00
Installment shares, dues----	215 00	Loans on mortgages and shares -----	7,625 92
Paid-up and prepaid shares, dues -----	100 00	Interest paid -----	36 62
Interest -----	3,165 42	Dividends on guarantee stock	2,604 00
Premiums -----	417 22	Dues repaid, installment shares -----	2,937 30
Fines -----	12 00	Profits repaid, installment shares -----	1,371 23
Loans repaid -----	14,598 62	Paid-up and prepaid shares, capital -----	2,100 00
Overdrafts and bills payable--	5,000 00	Paid-up and prepaid shares, dividends -----	45 00
Advances repaid, ledger ac- counts -----	334 01	Investment certificates, prin- cipal -----	569 27
Sundry items -----	466 06	Investment certificates, divi- dends -----	327 20
		Advances, ledger accounts----	198 04
		Salaries -----	480 00
		Taxes -----	92 08
		Other expenses -----	680 26
		Unearned premiums, etc.----	662 93
		Balance, cash in office and bank -----	1,583 30
Total receipts -----	\$26,313 15	Total disbursements ----	\$26,313 15

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 83. SANTA PAULA.

SANTA PAULA BUILDING AND LOAN ASSOCIATION.

P. O. address, 109 S. Mill Street, Santa Paula.

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended May 14, 1921.

No. of series, 14.

No. of members and investors, 482.

No. of shares, 10,720.

Assets.		Liabilities.	
Loans, on mortgages, \$781,- 900; on shares, \$6,500	\$788,400 00	Installment shares, dues	\$262,874 10
Arrearages, on shares, \$1,- 530.25; on interest, \$1,- 147.35; on fines, \$90.02	2,767 62	Installment shares, profits	41,996 63
Cash, in bank	13,009 62	Investment notes, principal	405,505 00
Furniture and fixtures	3,122 99	Investment notes, dividends	5,400 00
Advances, ledger accounts	1,251 41	Advance payments	1,388 95
Bonds owned	3,383 63	Overdrafts and bills payable	43,000 00
Other assets	233 72	Reserve and undivided profits	17,800 00
		Loans due and incomplete	31,858 80
		Escrows	2,345 51
Total assets	\$812,168 99	Total liabilities	\$812,168 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,414 99	Overdrafts and bills payable	\$57,000 00
Installment shares, dues	108,066 05	Loans on mortgages and shares	227,835 69
Investment notes	127,030 00	Interest paid	2,839 17
Interest	64,066 24	Dues repaid, installment shares	82,254 45
Fines	227 07	Profits repaid, installment shares	21,266 39
Fees	334 20	Investment notes, principal	90,430 00
Loans repaid	164,000 00	Investment notes, dividends	22,910 20
Overdrafts and bills payable	64,000 00	Advances, ledger accounts	2,466 80
Advances repaid, ledger ac- counts	2,198 48	Salaries	6,173 83
Bonds sold	943 79	Taxes	389 78
		Other expenses	4,229 11
		Escrows, etc.	2,475 78
		Balance, cash in office and bank	13,009 62
Total receipts	\$533,280 82	Total disbursements	\$533,280 82

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
B. 25	84	\$58 80	\$78 17	\$77 20
C. 26	72	72 00	91 84	90 85
C. 27	60	60 00	73 42	72 08
C. 28	48	48 00	56 40	54 70
C. 29	36	36 00	40 64	39 34
C. 30	24	24 00	26 04	25 50
C. 31	12	12 00	12 52	12 38

No. 84. SANTA ROSA.

SANTA ROSA BUILDING AND LOAN ASSOCIATION.

P. O. address, 629 Fourth Street, Santa Rosa.

(Incorporated October 3, 1888.)

C. D. BARNETT, Secretary.

D. P. ANDERSON, President.

Fiscal year ended October 31, 1920.

No. of series, 11.

No. of members and investors, 225.

No. of shares, 1891.

Assets.		Liabilities.	
Loans, on definite contract, \$120,329.26 ; on shares, \$2,- 600 -----	\$122,929 26	Installment shares, dues----	\$85,038 00
Arrearages, on shares, \$214.20 ; on interest, \$163.28-----	317 48	Installment shares, profits---	25,291 90
Cash, in bank-----	4,340 16	Investment certificates, prin- cipal -----	15,035 00
Advances, ledger accounts---	6 09	Advance payments -----	102 30
Bonds owned -----	4,050 00	Reserve and undivided profits	5,042 53
		Loans due and incomplete---	1,133 26
Total assets -----	\$131,642 99	Total liabilities -----	\$131,642 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$14,713 13	Overdrafts and bills payable--	\$6,000 00
Installment shares, dues----	14,709 30	Loans on mortgages and shares -----	67,139 50
Investment certificates -----	3,200 00	Interest paid -----	130 06
Interest -----	8,938 24	Dues repaid, installment shares -----	13,849 00
Fees -----	42 00	Profits repaid, installment shares -----	4,334 91
Loans repaid -----	55,846 14	Investment certificates, prin- cipal -----	5,740 00
Overdrafts and bills payable--	6,000 00	Investment certificates, divi- dends -----	664 49
Advances repaid, ledger ac- counts -----	157 00	Advances, ledger accounts---	130 00
Dividend Santa Rosa Na- tion Bank -----	255 04	Salaries -----	1,000 00
		Taxes -----	172 31
		Other expenses -----	360 42
		Balance, cash in office and bank -----	4,340 16
Total receipts -----	\$103,860 85	Total disbursements ----	\$103,860 85

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
23-----	120	\$120 00	\$167 50	\$160 50
24-----	108	108 00	145 72	139 58
25-----	96	96 00	125 16	120 00
26-----	84	84 00	105 86	101 64
27-----	72	72 00	87 74	84 42
28-----	60	60 00	70 72	68 25
29-----	48	48 00	54 74	53 04
30-----	36	36 00	39 74	38 70
31-----	24	24 00	25 65	25 14
32-----	12	12 00	12 42	12 30

No. 85. SAUSALITO.

SAUSALITO MUTUAL LOAN ASSOCIATION.

P. O. address, Sausalito.

(Incorporated December 1, 1887.)

J. J. Ross, Secretary.

C. O. SHARPE, President.

Fiscal year ended October 31, 1920.

No. of series, 11.

No. of members and investors, 69.

No. of shares, 740.

Assets.		Liabilities.	
Loans, on mortgages, \$25,400 ; on definite contract, \$11,- 733.01 ; on contract sales, \$1,197.57 -----	\$38,330 58	Installment shares, dues ----	\$30,162 60
Arrearages, on shares, \$23 ; on interest, \$71.94 -----	94 94	Installment shares, profits ----	5,928 13
Cash, in bank -----	1,475 77	Overdrafts and bills payable --	4,000 00
Real estate, owned -----	3,373 14	Reserve and undivided profits	3,111 76
		Interest delinquent -----	71 94
Total assets -----	\$43,274 43	Total liabilities -----	\$43,274 43

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$2,880 46	Overdrafts and bills payable --	\$4,500 00
Installment shares, dues ----	9,592 95	Loans on mortgages and shares -----	15,207 40
Interest -----	3,033 77	Interest paid -----	283 52
Fines -----	24 60	Dues repaid, installment shares -----	11,377 35
Fees -----	12 00	Profits repaid, installment shares -----	2,153 04
Loans repaid -----	11,273 41	Advances, ledger accounts --	19 95
Overdrafts and bills payable --	8,500 00	Salaries -----	540 00
Advances repaid, ledger ac- counts -----	12 50	Taxes -----	57 64
Real estate sold -----	100 00	Other expenses -----	115 02
Rents -----	300 00	Balance, cash in office and bank -----	1,475 77
Total receipts -----	\$35,729 69	Total disbursements -----	\$35,729 69

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
28 -----	72	\$72 00	\$92 07	
29 -----	60	60 00	73 74	Dues plus
31 -----	48	48 00	56 77	profits as
33 -----	36	36 00	41 00	per by-
35 -----	24	24 00	26 41	laws.
37 -----	12	12 00	12 65	

No. 86. STOCKTON.

SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION.

P. O. address, 11 S. Hunter Street, Stockton.

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. Cross, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 2919.

No. of shares, 27,529.

Assets.		Liabilities.	
Loans, on mortgages-----	\$1,235,833 04	Installment shares, dues---	\$570,253 99
Cash, in bank-----	37,109 39	Installment shares, profits--	136,166 46
Advances, ledger accounts--	648 68	Paid-up and prepaid shares,	
Bonds owned-----	8,085 00	capital-----	423,926 85
		Paid-up and prepaid shares,	
		dividends-----	80,190 40
		Reserve and undivided profits	64,834 31
		Loans due and incomplete--	6,304 10
Total assets-----	\$1,281,676 11	Total liabilities-----	\$1,281,676 11

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$34,605 89	Overdrafts and bills payable	\$60,000 00
Installment shares, dues---	281,612 44	Loans on mortgages and	
Paid-up and prepaid shares,		shares-----	525,102 43
dues-----	168,398 50	Interest paid-----	1,007 93
Interest-----	95,240 52	Dues repaid, installment	
Loans repaid-----	348,093 24	shares-----	191,409 90
Overdrafts and bills payable	60,000 00	Profits repaid, installment	
Advances repaid, ledger ac-		shares-----	33,581 60
counts-----	1,316 88	Paid-up and prepaid shares,	
Real estate sold-----	13,644 50	capital-----	126,644 45
Bonds sold-----	4,915 00	Paid-up and prepaid shares,	
		dividends-----	15,332 25
		Advances, ledger accounts--	1,423 04
		Real estate acquired-----	739 90
		Salaries-----	9,065 00
		Taxes-----	1,669 16
		Other expenses-----	4,741 92
		Balance, cash in office and	
		bank-----	37,109 39
Total receipts-----	\$1,007,826 97	Total disbursements---	\$1,007,826 97

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 7.2 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 87. STOCKTON.

SECURITY BUILDING AND LOAN ASSOCIATION.

P. O. address, 26 N. San Joaquin Street, Stockton.

(Incorporated October 25, 1912.)

F. L. WILLIAMS, Secretary.

E. S. VAN PELT, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 814.

No. of shares, 2336.

Assets.		Liabilities.	
Loans, on definite contract, \$958,124.38; on shares, \$50; on contract sales, \$2,018.14 -----	\$960,192 52	Guarantee stock, capital---	\$100,000 00
Cash, in office, \$2,009.84; in bank, \$45,957.41 -----	47,967 25	Guarantee stock, surplus---	10,500 00
Real estate, owned-----	1,392 77	Installment shares, dues-----	3,727 55
Furniture and fixtures-----	1,964 15	Paid-up and prepaid shares, capital -----	29,550 00
Advances, ledger accounts--	2,154 57	Investment certificates, prin- cipal -----	827,604 90
Bonds owned -----	10,000 00	Reserve and undivided profits	11,698 34
Revenue stamps -----	25 00	Loans due and incomplete--	40,590 48
		All other liabilities-----	24 99
Total assets -----	\$1,023,696 26	Total liabilities -----	\$1,023,696 26

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$31,661 40	Loans on mortgages and shares -----	\$689,863 00
Guarantee stock -----	50,000 00	Dividends on guarantee stock	10,326 70
Installment shares, dues---	3,917 55	Dues repaid, installment shares -----	190 00
Paid-up and prepaid shares, dues -----	29,550 00	Profits repaid, installment shares -----	35 80
Investment certificates ---	589,444 00	Paid-up and prepaid shares, dividends -----	146 01
Interest -----	74,542 21	Investment certificates, prin- cipal -----	370,902 98
Fees, appraisal -----	753 00	Investment certificates, divi- dends -----	43,012 61
Loans repaid -----	393,657 15	Advances, ledger accounts--	3,930 72
Advances repaid, ledger ac- counts -----	4,728 31	Salaries -----	8,340 16
Refunds, etc. -----	973 55	Taxes -----	709 64
		Other expenses -----	2,849 44
		Office fixtures, etc.-----	952 95
		Balance, cash in office and bank -----	47,967 25
Total receipts -----	\$1,179,227 26	Total disbursements ---	\$1,179,227 26

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 88. STOCKTON.

STOCKTON LAND, LOAN AND BUILDING ASSOCIATION.

P. O. address, 323 E. Weber Avenue, Stockton.

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

C. M. JACKSON, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 1163.

No. of shares, 14,763.

Assets.		Liabilities.	
Loans, on mortgages, \$1,166,- 547.52; on shares, \$2,745; on contract sales, \$1, 255.60 -----	\$1,170,548 12	Installment shares, dues----	\$616,736 74
Arrearages, on interest-----	670 95	Installment shares, profits--	250,906 48
Cash, in office, \$2,119.08; in bank, \$13,335.19 -----	15,454 27	Paid-up and prepaid shares, capital -----	270,400 00
Furniture and fixtures-----	1,100 00	Paid-up and prepaid shares, dividends -----	14,182 48
Advances, ledger accounts--	5,186 61	Overdrafts and bills payable	5,000 00
Bonds owned -----	24,300 00	Reserve and undivided profits	57,083 85
War savings stamps, etc.---	1,002 43	Loans due and incomplete--	3,452 83
		Sundry ledger accounts----	500 00
Total assets -----	\$1,218,262 38	Total liabilities -----	\$1,218,262 38

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$34,690 66	Overdrafts and bills payable	\$65,000 00
Installment shares, dues----	148,266 09	Loans on mortgages and shares -----	474,999 18
Paid-up and prepaid shares, dues -----	66,100 00	Interest paid -----	1,449 86
Interest -----	82,627 16	Dues repaid, installment shares -----	96,743 41
Fees -----	317 55	Profits repaid, installment shares -----	29,545 82
Loans, repaid -----	358,859 26	Paid-up and prepaid shares, capital -----	51,200 00
Overdrafts and bills payable	70,000 00	Paid-up and prepaid shares, dividends -----	12,517 71
Advances repaid, ledger ac- counts -----	2,796 90	Advances, ledger accounts--	2,871 53
Fire loss, etc.-----	3,318 45	Salaries -----	5,020 00
		Taxes -----	1,008 65
		Other expenses -----	3,471 96
		Fire loss, etc. -----	7,693 68
		Balance, cash in office and bank -----	15,454 27
Total receipts -----	\$766,976 07	Total disbursements ---	\$766,976 07

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 6½ per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 89. SUSANVILLE.

HONEY LAKE BUILDING AND LOAN ASSOCIATION.

P. O. address, Susanville.

(Incorporated November 4, 1919.)

W. J. EARL, Secretary.

A. G. BREITWEISER, President.

Fiscal year ended December 31, 1920.

No. of series, none.

No. of members and investors, 43.

No. of shares, 1300.

Assets.		Liabilities.	
Loans, on definite contract--	\$2,992 05	Installment shares, dues-----	\$4,675 00
Cash, in office, \$24; in bank, \$1,118.67 -----	1,142 67	Suspense -----	5 50
Furniture, fixtures and sup- plies -----	224 45		
Other assets -----	321 33		
Total assets -----	\$4,680 50	Total liabilities -----	\$4,680 50

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$4,750 00	Loans on mortgages and shares -----	\$3,000 00
Interest -----	10 50	Dues repaid, installment shares -----	75 00
Fines -----	12	Advances, ledger accounts---	7 50
Fees -----	144 00	Salaries -----	300 00
Loans repaid -----	7 95	Taxes -----	49 00
Advances repaid, ledger ac- counts -----	7 50	Other expenses -----	126 95
Suspense -----	5 50	Supplies -----	224 45
		Balance, cash in office and bank -----	1,142 67
Total receipts -----	\$4,925 57	Total disbursements ----	\$4,925 57

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, -- per cent.

Book value, dues plus dividend.

Withdrawal value, dues and profits as per by-laws.

No. 90. TULARE.

TULARE BUILDING AND LOAN ASSOCIATION.

P. O. address, 211 E. Kern Street, Tulare.

(Incorporated January, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1920.

No. of series, 21.

No. of members and investors, 85.

No. of shares, 848.

Assets.		Liabilities.	
Loans, on mortgages, \$54,855;		Installment shares, dues----	\$44,274 00
on shares, \$2,500-----	\$57,355 00	Installment shares, profits---	10,793 24
Arrearages, on shares, \$30;		Advance payments -----	1,780 00
on interest, \$36-----	66 00	Overdrafts and bills payable--	3,000 00
Cash, in bank-----	4,204 57	Reserve and undivided profits	1,893 30
Furniture and fixtures-----	200 00	Loans due and incomplete---	85 03
Total assets -----	\$61,825 57	Total liabilities -----	\$61,825 57

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,316 45	Overdrafts and bills payable--	\$1,250 00
Installment shares, dues----	11,147 00	Loans on mortgages and	
Interest -----	4,332 79	shares -----	12,600 00
Fees -----	34 00	Interest paid -----	110 44
Loans repaid -----	11,950 00	Dues repaid, installment	
Overdrafts and bills payable--	3,000 00	shares -----	10,192 00
Advances repaid, ledger ac-		Profits repaid, installment	
counts -----	62 07	shares -----	2,678 38
Real estate sold-----	250 00	Advances, ledger accounts---	62 07
Total receipts -----	\$32,092 31	Salaries -----	802 50
		Taxes -----	76 85
		Other expenses -----	115 50
		Balance, cash in office and	
		bank -----	4,204 57
		Total disbursements ----	\$32,092 31

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
X. -----	120	\$120 00	\$165 18	\$153 89
Z. -----	108	108 00	143 86	134 90
B. 2 -----	96	96 00	124 03	117 02
D. 2 -----	84	84 00	105 13	99 85
F. 2 -----	72	72 00	87 37	83 52
G. 2 -----	60	60 00	70 52	65 28
I. 2 -----	48	48 00	54 70	51 35
K. 2 -----	36	36 00	39 67	37 84
M. 2 -----	24	24 00	25 61	24 82
O. 2 -----	12	12 00	12 42	12 21

No. 91. UPLAND.

MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 267 E. Ninth Street, Upland.

(Incorporated September 24, 1901.)

M. H. BORDWELL, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1920.

No. of series, none.

No. of members and investors, 487.

No. of shares, 5180.

Assets.		Liabilities.	
Loans, on mortgages	\$254,948 00	Installment shares, dues	\$52,089 21
Arrearages, on interest	1,788 76	Installment shares, profits	15,911 75
Cash, in bank	10,209 42	Paid-up and prepaid shares, capital	189,800 00
Furniture and fixtures	266 04	Paid-up and prepaid shares, dividends	5,306 47
Advances, ledger accounts	422 70	Reserve and undivided profits	5,111 09
Bonds owned	583 60		
Total assets	\$268,218 52	Total liabilities	\$268,218 52

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$128 61	Overdrafts and bills payable	\$11,000 00
Installment shares, dues	16,156 83	Loans on mortgages and shares	116,700 40
Paid-up and prepaid shares, dues	87,400 00	Interest paid	46 84
Interest	18,583 66	Dues repaid, installment shares	28,947 66
Fines	352 72	Profits repaid, installment shares	9,950 48
Fees	279 00	Paid-up and prepaid shares, capital	32,750 00
Loans repaid	85,529 00	Paid-up and prepaid shares, dividends	8,486 21
Overdrafts and bills payable	11,000 00	Advances, ledger accounts	167 61
Advances repaid, ledger accounts	458 42	Salaries	900 00
Total receipts	\$219,888 24	Taxes	234 78
		Other expenses	494 84
		Balance, cash in office and bank	10,209 42
		Total disbursements	\$219,888 24

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 7½ per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 92. VENTURA.

VENTURA BUILDING AND LOAN ASSOCIATION.

P. O. address, Rooms 1-6, Carne Building, Ventura.

(Incorporated June 20, 1920.)

SCOTT MCREYNOLDS, Secretary.

THOS. G. GABBERT, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 122.

No. of shares, 1529.

Assets.		Liabilities.	
Loans, on mortgages-----	\$27,460 00	Installment shares, dues-----	\$18,128 58
Cash, in office, \$20; in bank, \$526.82 -----	546 82	Installment shares, profits---	89 93
Advances, ledger accounts---	39 00	Overdrafts and bills payable--	9,200 00
		Reserve and undivided profits	577 01
		Accrued interest -----	50 30
Total assets -----	\$28,045 82	Total liabilities -----	\$28,045 82

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$18,697 38	Overdrafts and bills payable--	\$4,800 00
Interest -----	657 78	Loans on mortgages and shares -----	27,460 00
Fees -----	302 24	Interest paid -----	34 10
Overdrafts and bills payable--	14,000 00	Dues repaid, installment shares -----	565 00
Advances repaid, ledger ac- counts -----	19 40	Profits repaid, installment shares -----	3 80
		Advances, ledger accounts---	58 40
		Other expenses -----	208 68
		Balance, cash in office and bank -----	546 82
Total receipts -----	\$33,676 80	Total disbursements ----	\$33,676 80

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 93. VISALIA.

VISALIA BUILDING AND LOAN ASSOCIATION.

P. O. address, 125 N. Court Street, Visalia.

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1921.

No. of series, none.

No. of members and investors, 496.

No. of shares, 8764.

Assets.		Liabilities.	
Loans, on mortgages, \$420,- 850; on shares, \$1,000-----	\$421,850 00	Installment shares, dues-----	\$155,122 65
Arrearages, on interest-----	1,108 16	Installment shares, profits---	84,982 53
Cash, in bank-----	10,339 83	Paid-up and prepaid shares, capital -----	149,000 00
Furniture and fixtures-----	60 00	Paid-up and prepaid shares, dividends -----	4,149 75
Advances, ledger accounts---	197 80	Overdrafts and bills payable--	15,100 00
		Reserve and undivided profits	14,863 66
		Loans due and incomplete---	10,184 20
		Interest -----	153 00
Total assets -----	\$433,555 79	Total liabilities -----	\$433,555 79

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$11,756 88	Overdrafts and bills payable--	\$8,000 00
Installment shares, dues-----	44,165 04	Loans on mortgages and shares -----	180,866 74
Paid-up and prepaid shares, dues -----	57,100 00	Interest paid -----	689 02
Interest -----	32,105 80	Dues repaid, installment shares -----	36,579 92
Fees -----	561 50	Profits repaid, installment shares -----	13,339 47
Loans repaid -----	128,000 00	Paid-up and prepaid shares, capital -----	14,600 00
Advances repaid, ledger ac- counts -----	1,097 37	Paid-up and prepaid shares, dividends -----	6,405 82
		Advances, ledger accounts---	1,040 79
		Salaries -----	2,400 00
		Taxes -----	208 82
		Other expenses -----	316 18
		Balance, cash in office and bank -----	10,339 83
Total receipts -----	\$274,786 59	Total disbursements -----	\$274,786 59

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 9½ per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 94. WHITTIER.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 115 N. Greenleaf Avenue, Whittier.

(Incorporated March 29, 1920.)

W. H. KIMBALL, Secretary.

M. ORBAN, JR., President.

Fiscal year ended December 31, 1920.

No. of series, 1.

No. of members and investors, 126.

No. of shares, 646.

Assets.		Liabilities.	
Loans, on mortgages-----	\$50,200 00	Guarantee stock, capital----	\$42,400 00
Arrearages, on shares-----	147 00	Guarantee stock, surplus-----	83 55
Cash, in office, \$110; in bank,		Installment shares, dues-----	666 00
\$10,228.93 -----	10,338 93	Installment shares, profits----	8 88
		Investment certificates, prin-	
		cipal -----	16,800 00
		Advance payments -----	335 50
		Sundry ledger accounts, class	
		"D." -----	311 00
		Fees -----	81 00
Total assets -----	\$60,685 93	Total liabilities -----	\$60,685 93

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$42,400 00	Overdrafts and bills payable--	\$11,200 00
Installment shares, dues-----	854 50	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	50,200 00
Dues "D." -----	968 00	Dividends on guarantee stock	1,328 88
Investment certificates -----	17,100 00	Paid-up and prepaid shares,	
Interest -----	1,971 17	capital, "D" -----	657 00
Fees -----	441 00	Investment certificates, prin-	
Overdrafts and bills payable--	11,200 00	cipal -----	300 00
Bonus -----	760 00	Investment certificates, divi-	
		dends -----	206 71
		Salaries -----	360 00
		Other expenses -----	1,103 15
		Balance, cash in office and	
		bank -----	10,338 93
Total receipts -----	\$75,694 67	Total disbursements ----	\$75,694 67

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
1-----	6	\$3 00	\$3 04	\$3 00

No. 95. WHITTIER.

WHITTIER BUILDING AND LOAN ASSOCIATION.

P. O. address, 116 W. Philadelphia Street, Whittier.

(Incorporated October 25, 1920.)

M. R. ALLEN, Secretary.

WALLACE GREGG, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 46.

No. of shares, 320.

Assets.		Liabilities.	
Loans, on definite contract, \$62,371.24; on certificates, \$700 -----	\$63,071 24	Guarantee stock, capital-----	\$32,000 00
Cash, in office, \$36.90; in bank, \$11,029.50 -----	11,066 40	Investment certificates, prin- cipal -----	24,790 00
Revenue stamps -----	25 24	Reserve and undivided profits	794 83
		Loans due and incomplete---	16,578 05
Total assets -----	\$74,162 88	Total liabilities -----	\$74,162 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$32,000 00	Loans on mortgages and shares -----	\$46,921 95
Investment certificates -----	24,790 00	Investment certificates, divi- dends -----	6 50
Interest -----	1,443 44	Taxes -----	22 00
Fees -----	705 00	Other expenses -----	1,325 11
Loans repaid -----	428 76	Revenue stamps -----	25 24
		Balance, cash in office and bank -----	11,066 40
Total receipts -----	\$59,367 20	Total disbursements -----	\$59,367 20

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 96. WILMINGTON.

WILMINGTON MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Wilmington.

(Incorporated September 23, 1920.)

A. C. LABRIE, Secretary.

E. OPP, President.

Fiscal year ended June 30, 1921.

No. of series, none.

No. of members and investors, 28.

No. of shares, 113.

Assets.		Liabilities.	
Loans, on definite contract--	\$5,661 80	Guarantee stock, capital----	\$5,236 59
Cash, in bank-----	15 32	Installment shares, dues-----	200 00
		Installment shares, profits---	4 48
		Reserve and undivided profits	85 95
		Loans due and incomplete---	147 60
		Sundry ledger accounts-----	2 50
Total assets -----	\$5,677 12	Total liabilities -----	\$5,677 12

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$5,236 59	Loans on mortgages and	
Installment shares, dues---	227 50	shares -----	\$5,852 40
Interest -----	142 60	Dues repaid, installment	
Premiums -----	260 00	shares -----	27 50
Fees -----	12 00	Taxes -----	20 00
Loans repaid -----	338 20	Other expenses -----	301 67
		Balance, cash in office and	
		bank -----	15 32
Total receipts -----	\$6,216 89	Total disbursements ----	\$6,216 89

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

FOREIGN ASSOCIATION.

SALT LAKE CITY, UTAH.

WESTERN LOAN AND BUILDING COMPANY.

45-49 East First South Street, Salt Lake City, Utah.

(Incorporated April, 1892.)

DR. JOHN T. WHITE, Secretary.

P. W. MADSEN, President.

Statement of condition December 31, 1920.

No. of series, 166.

No. of shareholders, 12,601.

No. of shares, 310,052.

Assets.		Liabilities.	
Mortgage loans (net)-----	\$4,230,149 10	Reserve fund capital-----	\$500,000 00
Contract sales (net)-----	351,060 81	General fund capital-----	200,000 00
Stock loans-----	98,064 65	Installment stock-----	3,103,327 90
Cash in office-----	32,802 21	"D" stock, full paid-----	58,100 00
Cash in banks-----	189,564 06	"B" and "I" stock, prepaid	200,284 52
Office building-----	45,000 00	Savings stock-----	445,076 89
Other real estate-----	4,150 00	Extra payment stock-----	213,918 18
Advances, insurance and		Surplus reserve-----	14,222 66
taxes-----	14,279 36	Sundry ledger accounts-----	25,786 76
Advances, in foreclosure---	13,187 53	Undivided profits-----	230,209 85
Advances, sundry accounts--	12,669 04		
	<u>\$4,990,926 76</u>		<u>\$4,990,926 76</u>

California Business.

Stock in force—			
"CC" 343 shares.	Dues paid-----	\$6,562 32	
"E" 1,565 shares.	Dues paid-----	22,868 82	
"F" 45,261 shares.	Dues paid-----	188,922 30	
"II" 562 shares.	Dues paid-----	2,893 87	
47,731 shares.	Dues paid-----	\$221,247 31	
Mortgage loans, face value-----		\$635,200 00	
Contract loans, face value-----		193,018 40	
		<u>\$828,218 40</u>	
Less repayments-----		90,415 01	
Net value December 31-----		\$737,803 39	
Real estate owned-----		200 00	
Total California assets-----		<u>\$738,003 39</u>	
Number of shareholders in California-----		2,053	
Number of borrowers-----		201	
Number of loans on deposit in California-----		148	
Face value of same-----		\$390,600 00	
Less repayments-----		62,550 19	
Net value on deposit December 31-----		<u>\$328,049 81</u>	
Net value required by law-----		50,000 00	

ANNUAL REPORT

ON THE

Building and Loan Associations

OF THE

State of California

BY THE

BUILDING AND LOAN COMMISSIONER

In accordance with an Act of the Legislature, approved April 5, 1911, to
His Excellency WILLIAM D. STEPHENS, Governor
of the State of California

AUGUST 31, 1922



CALIFORNIA STATE PRINTING OFFICE.
SACRAMENTO, 1922

REPORT

OF THE

BUREAU OF BUILDING AND LOAN SUPERVISION.

OFFICE OF THE BUILDING AND LOAN COMMISSIONER,

SAN FRANCISCO, August 31, 1922.

*To His Excellency, WILLIAM D. STEPHENS,
Governor of California,
Sacramento, California.*

SIR: In conformity with the requirements of section 5 of the "Building and Loan Commission Act" the twenty-ninth annual report of this department, covering the tabulations and calculations derived from the last reports of all buildings and loan associations in active operation in this state, other than those organized during the six months prior to the close of the seventy-third fiscal year, ended June 30, 1922, is respectfully submitted for your consideration.

The general improvement in volume and membership apparently bears out the prediction in a former report that the general public is gradually becoming more familiar with the principles, and appreciative of the benefits accruing to members and investors in this class of financial institutions. The fact that, under the law, the purposes for which an association can be formed are "to encourage industry, frugality, home-building and savings among its shareholders, members and investors" is evidently fast supplanting the prejudices of the past, as it becomes the better known that the associations live up to the creed laid down by the law, are non-speculative and are in no wise to be classed with the "get rich quick" schemes so prevalent in many localities.

It is therefore apparent, from the figures contained herein, that the building and loan plan of investment is both popular and profitable to persistent investors in the several classes of shares and certificates provided by law, as is evidenced by the general increase and the dividends declared and paid.

Organized and operated on proper lines, honestly conducted and carefully supervised it is, without question, one of the most beneficent institutions of the present day. It encourages thrift and persistent effort in accumulation for future needs, and is a material factor in the upbuilding of every community in which an association is operated, as well as in establishing a well-to-do population in homes of their own with property interests to carefully safeguard in the future.

The number of associations on the active roll has increased from 98 to 109, and the number reporting from 96 to 102. Thirteen new associations were formed and licensed during the year, one retired by consolidation and one small one went into voluntary liquidation. Seven formed since January first last will make their first reports during the seventy-fourth fiscal year. The names, locations and dates of licenses of the new associations

appear under the designation of "Domestic Associations." One has been licensed since July first and several others are in process of formation in promising localities, and the formation of others is being agitated in localities not quite so promising for successful operation.

Right here the thought occurs that it might be wise for the commissioner to be vested with powers over the formation of new associations similar to those vested in the Superintendent of Banks over the formation and licensing of new banks.

Of the 102 associations reporting, 43 have a paid-in guarantee capital and 59 are operating on the mutual plan.

Forty associations, mostly mutuals, retain the "serial" plan of handling their installment shares and all others are operated on the permanent or "Dayton" plan.

The increase in the volume of assets, so noticeable during the two preceding fiscal years, has very closely been maintained during the seventy-third—the net gain amounting to \$8,236,211.49, thereby making the gross assets now total \$64,732,760.05.

Less than one-half the counties in the state are represented by the 102 associations reporting at this time. That there are many localities in other counties that would be materially benefited by the formation of purely local associations operated by enterprising and public-minded residents, there may be no question.

The following schedule illustrates the distribution of assets by counties, the increase and decrease of same during the year, and the number of associations reporting in each of the 26 counties:

DISTRIBUTION OF ASSETS BY COUNTIES

Counties	Associations reporting	Assets	Increase	Decrease
Alameda.....	8	\$2,679,781 96	\$619,145 21	
Fresno.....	2	260,353 66	35,118 46	
Humboldt.....	1	25,877 08		\$1,587 13
Kern.....	2	758,240 56	118,828 34	
Lassen.....	1	7,219 09	2,538 59	
Los Angeles.....	20	29,162,276 57	2,593,784 79	
Madera.....	1	87,477 84	30,077 94	
Marin.....	3	253,491 84	11,277 25	
Merced.....	1	209,759 43	5,279 07	
Napa.....	1	436,912 79	22,895 32	
Orange.....	4	2,378,928 15	319,715 13	
Placer.....	1	89,451 62	20,921 36	
Riverside.....	4	373,392 18	84,298 16	
Sacramento.....	1	741,807 30	136,501 12	
San Bernardino.....	5	3,612,180 21	433,394 50	
San Diego.....	5	796,421 26	128,637 09	
San Francisco.....	17	5,978,572 55	607,607 76	
San Luis Obispo.....	2	403,271 97	75,266 50	
San Joaquin.....	3	4,286,179 11	762,544 36	
San Mateo.....	2	683,787 65	83,937 79	
Santa Barbara.....	2	2,390,628 27	554,927 05	
Santa Clara.....	7	7,118,929 47	1,221,093 31	
Santa Cruz.....	1	88,639 21	61,105 85	
Sonoma.....	2	188,498 48	16,912 50	
Tulare.....	3	700,809 04	112,333 22	
Ventura.....	3	1,019,872 76	179,657 95	
Totals.....	102	\$64,732,760 05	\$8,237,798 62	\$1,587 13
Net increase.....			\$8,236,211 49	

New associations not reporting:

Stanislaus county.....	1
San Bernardino county.....	2
Los Angeles county.....	4

109 associations in 27 counties.

The largest increase in assets of a single association during the year was \$574,000, while 5 associations show a gain of over \$300,000 each, and 6 increased their assets upwards of \$200,000 each.

While the foregoing tabulation of "assets by counties" shows a decrease of \$1,587.13 in but one county having a single small association, there are 13 other associations, in eight of the other counties, with assets aggregating \$124,625.26 less than at the time of the report for 1921, and a similar condition appears in connection with the "shares in force," there being a net increase of 108,943 shares, of which 87,969 were "installment" and 12,412 were "full-paid," yet 24 associations in 13 counties, show a decrease of 6,557 installment and 1,847 full-paid shares.

The directors of those few associations that are apparently out of touch with the general forward movement shown by the large majority should make a survey to determine and remedy the conditions responsible for the results shown by their annual reports.

The schedule of "Changes in Assets and Liabilities" illustrates the changes in volume of the several features of each class, and it will be observed that, with the exception of "other real estate owned" and "bonds owned," every feature of both assets and liabilities show an increase, the outstanding features being "loan on mortgages and shares," \$7,669,355.93, as it is from this source that the associations derive their principal interest income. "Money in office and bank" follows with an increase of \$479,955.98, "advances and sundry ledger accounts" \$172,459.99, "real estate—office buildings" \$133,442.08, and "arrearages" \$30,627.84.

"Other real estate owned" shows a decrease of \$164,313.39 and "bonds owned" \$112,961.66.

Among the liabilities the principal increases are found in the investment feature—"installment shares" have increased \$2,133,127.06 in volume and 87,969 in number—"full-paid shares" \$1,502,231.73 in volume and 12,412 in number—"investment certificates" \$2,336,846.82 in volume and 31,102 in number—"guarantee stock" shows an increase of \$595,340.68. The "reserve and undivided profits" have increased \$201,109.32, thus making the total of this feature \$1,939,760.58, which with the guarantee capital and its surplus of \$3,225,201.01 provides a real reserve protection to investors of \$5,164,961.59 or 9.4 per cent of the total liabilities to the other three classes of investors.

The real estate owned is held by 34 different associations, of which 11 have acquired office buildings, or lots upon which to build for office purposes, and the net decrease, including both classes, has been \$30,871.31, thus leaving the real estate, aside from office buildings and lots, as representing only .504 per cent of the gross assets.

The increase in the number of installment shares of 87,969, noted above, is an added demonstration of the increasing popularity of this class of investment, as 81 per cent of the gross increase was apparently voluntary subscriptions with associations *not* employing licensed solicitors, and over 95 per cent of the increase in full-paid shares was obtained by the same associations.

The percentage of increase in each of twenty different features of the year's business is represented by the following schedule:

PERCENTAGES OF INCREASE.		Per Cent
In assets	-----	14.57
In loans	-----	14.42
In money in office and bank	-----	30.31
In guarantee capital	-----	28.46
In dues—installment shares	-----	16.20
In paid-up shares—principal	-----	12.90
In investment certificates—principal	-----	12.23
In reserve and undivided profits	-----	11.56
In net profits for year	-----	8.60
In borrowed money	-----	6.88
In incomplete loans—due borrowers	-----	52.53
In office buildings and lots	-----	74.59
In number of shareholders	-----	19.78
In number of investment certificate holders	-----	12.63
In number of borrowers	-----	7.52
In number of new building loans	-----	15.55
In number of installment shares	-----	24.22
In number of full-paid shares	-----	15.65
In number of investment certificates	-----	16.30
In number of associations licensed	-----	13.00

During the past year there was received from shareholders and investors \$23,772,775.37 or the equivalent of 36.72 per cent of the gross assets as of the close of the seventy-third fiscal year.

During the same period the disbursements on account of withdrawals and maturities were \$19,921,986.38, of which \$17,157,752.40 was on account of dues or invested capital and \$2,764,233.98 was for dividends and apportioned profits—in all aggregating more than 39 per cent of the gross liability to shareholders and investors at the beginning of the term.

The interest loaning rate charged by the several associations ranges from 6 to 10.80 per cent, depending largely upon locality, security and local money conditions, and includes fifteen different specific rates—the mean average being 7.843 per cent. The interest collections, based on the average loans in force, is 8.120 per cent, and, on the same basis, the approximate gross income from all sources has been 8.285 per cent.

The percentage of operating expenses, exclusive of taxes, is 1.340 per cent of the average loans, and is the equivalent of 16.174 per cent of the gross income, and by including the taxes the entire cost of operation equals 1.445 per cent of the average loans, indicating that the entire cost of operation has necessitated the use of 17.441 per cent of the approximate gross income.

CHANGES IN ASSETS SINCE 1910.

The changes in assets, as well as in the total roll and number reporting since 1910, are as follows:

Years	Total roll	Number reporting	Assets	Increase
1910	113	107	\$21,255,176 49	\$1,027,060 09
1911	105	96	23,340,012 38	2,084,835 89
1912	107	91	24,866,571 97	1,526,559 59
1913	98	93	28,316,021 97	3,449,450 00
1914	97	92	29,515,762 57	1,199,740 60
1915	97	89	30,441,084 03	925,321 46
1916	96	89	32,794,018 18	2,352,934 15
1917	91	86	35,928,446 84	3,134,428 66
1918	90	86	37,120,998 91	1,192,552 07
1919	90	85	38,374,331 91	1,253,333 00
1920	99	87	47,851,294 44	9,476,962 53
1921	100	96	56,496,548 56	8,645,254 12
1922	112	102	64,732,760 05	8,236,211 49

DOMESTIC ASSOCIATIONS.

Active Roll June 30, 1921.....	98
New associations licensed.....	13
Anaheim Building and Loan Association, Anaheim, July 1, 1921. Alhambra Building and Loan Association, Alhambra, July 8, 1921. Bay Cities Guaranty Building and Loan Association, Santa Monica, July 28, 1921. Fidelity Guaranty Building and Loan Association, Berkeley, Aug. 26, 1921. Oxnard Building and Loan Association, Oxnard, Sept. 24, 1921. Burbank Building and Loan Association, Burbank, Sept. 26, 1921. Modesto Building and Loan Association, Modesto, Jan. 31, 1922. Chino Building and Loan Association, Chino, April 14, 1922. Guarantee Building and Loan Association, San Bernardino, May 24, 1922. Anchor Building and Loan Association, Long Beach, May 24, 1922. Commonwealth Building and Loan Association, Long Beach, June 7, 1922. Equitable Building and Loan Association, Pasadena, June 9, 1922. Beverly Hills Building and Loan Association, Beverly Hills, June 12, 1922.	
	111
Retired by consolidation.....	1
Metropolitan Loan Association, Los Angeles.	
In voluntary liquidation.....	1
Harbor Mutual Loan Association, San Pedro.....	2
Active roll June 30, 1922.....	109
In liquidation.....	3
Continental Building and Loan Association, San Francisco. Mission Home and Loan Association, San Francisco. Harbor Mutual Loan Association, San Pedro.	
Total roll.....	112
Number reporting.....	102
Not reporting.....	7

FOREIGN ASSOCIATIONS.

The only foreign association licensed to transact business in this state is the Western Loan and Building Company of Salt Lake City, Utah, the condensed report of which, as of June 30, 1922, appears on the last page of the Appendix. On that date it reported 79,408 shares of installment stock in force in California, with \$475,779.63 in dues and profits to the credit of 3,056 shareholders.

The number of loans was reported to be 546, representing a net value of \$1,302,116.11 loaned to borrowers in this state, of which 272 of the notes and mortgages, representing a net value of \$615,715.00 were on deposit with this department as a guarantee for the fulfillment of its contracts with investors in its shares.

The volume of business of this association is not included in the tabulations of the 102 California associations, but is included in fixing the annual license fees collected for the support of this office. By adding its California assets to the tabulated assets of the 102 domestic associations the building and loan assets of the state aggregate \$66,170,691.97.

ASSETS AND LIABILITIES.

Assets.	
Loans on mortgages and shares.....	\$60,776,931 43
Arrearages.....	165,230 00
Cash in office and bank.....	2,014,937 77
Real estate—office buildings.....	312,342 08
Other real estate owned.....	326,639 34
Furniture and fixtures.....	70,567 85
Advances and sundry ledger accounts.....	300,255 14
Bonds owned.....	738,658 08
Other assets.....	27,198 36
Total assets.....	\$64,732,760 05

Liabilities.

Guarantee stock—capital	\$2,680,158	55
Guarantee stock—surplus reserve	545,042	46
Installment shares—dues	15,448,154	89
Installment shares—profits	3,623,211	21
Paid-up shares—capital	13,160,984	21
Paid-up shares—dividends unpaid	427,195	44
Investment certificates—principal	21,354,935	81
Investment certificates—dividends unpaid	776,959	93
Advance payments—dues and interest	75,451	94
Overdrafts and bills payable	1,626,221	94
Reserve and undivided profits	1,939,760	58
Due borrowers on incomplete loans	2,239,911	68
Sundry ledger accounts	689,184	26
All other liabilities	145,587	15
Total liabilities	\$64,732,760	05

RECEIPTS AND DISBURSEMENTS.**Receipts.**

Cash balance from last report	\$1,517,233	06
Guarantee stock	558,127	17
Installment shares—dues	8,426,387	67
Paid-up shares—dues	4,183,422	24
Investment certificates	10,604,838	29
Interest collected	4,443,055	24
Premiums collected	19,606	07
Fines collected	12,623	71
Fees collected	53,800	81
Loans repaid	13,285,608	94
Overdrafts and bills payable	2,667,233	19
Advances repaid and ledger accounts	3,666,087	89
Real estate sold	560,516	23
Bonds sold	383,221	04
All other receipts	241,386	95
Total receipts	\$50,623,148	50

Disbursements.

Overdrafts and bills payable	2,567,381	44
Loans on mortgages and shares	20,443,039	83
Interest paid	116,366	55
Dividends on guarantee stock	235,491	80
Dues repaid—installment shares	6,274,489	75
Profits repaid—installment shares	973,688	88
Paid-up shares—capital	2,629,571	51
Paid-up shares—dividends	768,152	52
Investment certificates—principal	8,253,691	14
Investment certificates—dividends	986,900	78
Advances—ledger accounts	3,606,001	49
Real estate acquired	553,573	86
Bonds purchased	259,431	52
Salaries	365,673	89
Taxes	57,864	25
Other expenses	371,262	95
All other disbursements	145,628	57
Balance—cash in office and bank	2,014,937	77
Total disbursements	\$50,623,148	50

CHANGES IN ASSETS AND LIABILITIES.

	Increase	Decrease
Assets		
Loans on mortgages and shares.....	\$7,669,355 93	
Arrearages.....	30,627 84	
Cash in office and bank.....	479,955 98	
Real estate—office buildings.....	133,442 08	
Other real estate owned.....		\$164,313 39
Furniture and fixtures.....	9,915 09	
Advances and sundry ledger accounts.....	172,459 99	
Bonds owned.....		112,961 66
Other assets.....	17,729 63	
Net increase.....	\$8,236,211 49	
Liabilities		
Guarantee stock—capital.....	\$595,340 68	
Guarantee stock—surplus reserve.....	18,226 38	
Installment shares—dues.....	2,133,127 06	
Installment shares—profits.....	194,193 70	
Paid-up shares—capital.....	1,502,231 73	
Paid-up shares—dividends unpaid.....	35,163 10	
Investment certificates—principal.....	2,335,846 82	
Investment certificates—dividends.....	165,226 24	
Advance payments—dues and interest.....	15,869 89	
Overdrafts and bills payable.....	104,805 57	
Reserve and undivided profits.....	201,109 32	
Due borrowers—incomplete loans.....	771,397 42	
Sundry ledger accounts.....	116,036 24	
All other liabilities.....	47,637 34	
Net increase.....	\$8,236,211 49	

LOANS, INVESTMENTS, PROFITS AND RESERVES—BY COUNTIES.

Counties	Loans	Guaranteed capital and surplus	Other invested capital	Profits apportioned and unpaid	Reserve and undivided profits
Alameda.....	\$2,439,411	\$195,626	\$1,875,388	\$220,223	\$50,982
Fresno.....	244,613	18,250	140,553	36,628	5,223
Humboldt.....	25,000		20,763	3,634	1,419
Kern.....	737,159		557,034	86,425	36,805
Lassen.....	5,972		7,174		45
Los Angeles.....	27,268,389	2,136,921	22,960,872	1,404,684	738,400
Madera.....	85,218		52,554	16,360	3,412
Marin.....	240,585		201,137	34,831	10,546
Merced.....	208,060		159,456	41,045	6,477
Napa.....	418,490		347,725	80,650	6,604
Orange.....	2,309,087	80,080	1,708,288	191,852	44,193
Placer.....	86,714		45,267	11,615	3,009
Riverside.....	364,331	11,465	285,969	12,176	4,998
Sacramento.....	688,815		641,724	58,729	40,944
San Bernardino.....	3,405,989	151,500	2,810,933	403,379	100,579
San Diego.....	753,907	15,414	556,246	104,714	16,732
San Francisco.....	5,371,652	202,319	4,072,915	583,130	439,659
San Luis Obispo.....	385,570		313,427	64,040	10,186
San Joaquin.....	4,166,173	111,500	3,352,825	553,680	145,877
San Mateo.....	639,012		479,874	73,980	27,267
Santa Barbara.....	2,250,940	97,485	2,012,568	206,205	24,662
Santa Clara.....	6,785,920	168,070	5,865,193	426,554	164,900
Santa Cruz.....	73,716	26,463	57,113	12	3,508
Sonoma.....	180,795		135,669	29,921	6,082
Tulare.....	664,330		487,455	127,167	22,007
Ventura.....	977,083	10,108	815,942	55,732	25,234
Totals.....	\$60,776,931	\$3,225,201	\$49,964,074	\$4,827,366	\$1,939,760

STATISTICAL INFORMATION.

Number of members—Male, 25,253; female, 17,898; total.....	43,151
Number of investors—Male, 12,041; female, 8,633; total.....	20,674
Total number of members and investors.....	63,825
Average investment, including accumulated earnings.....	\$908 98
Number of borrowers.....	27,115
Average amount of loan to each.....	\$2,241 45
Number of new mortgage loans for year.....	8,090
Number of new share loans for year.....	1,216
Number of loans for building purposes for year.....	3,834
Total number of building loans to date.....	60,238
Number of loans for improving old buildings.....	589
Percentage of building loans to mortgage loans.....	47.39%
Percentage of new loans to loans in force.....	33.63%
Percentage of loans repaid during year.....	19.76%
Mean average of all rates of interest.....	7.843%
Interest collections reported to average loans in force.....	8.120%
Apparent gross income to average loans in force.....	8.390%
Apparent gross income to dues capital.....	9.015%
Shares in force last report.....	482,884
Shares issued since last report.....	198,669
Shares cancelled since last report.....	89,726
Shares in force at this report.....	591,827
Net gain—installment shares.....	87,969
Net gain—full-paid shares.....	12,412
Investment certificates in force last report.....	201,877
Certificates issued since last report.....	108,072
Certificates cancelled since last report.....	76,970
Certificates in force at this report.....	232,979
Net gain in number of certificates.....	31,102
Number of associations owning real estate.....	34
Number of pieces of real estate reported as owned.....	102
Number of associations owning office buildings and lots.....	11
Book value of office buildings and lots.....	\$312,342 08
Book value of other real estate owned.....	326,639 34
Reserve and undivided profits.....	1,939,760 58
Guarantee capital and surplus.....	3,225,201 01

NET PROFITS.

The net profits reported for year were.....	\$3,657,874 32
Percentage of same to average loans in force.....	6.840%
Average for past ten years.....	7.053%
Percentage of profits to average investment.....	7.404%
Average for past ten years.....	7.560%

DIVIDENDS.

The dividends reported as apportioned and credited to installment shares represent 27 different rates, varying from 4.30 to 14 per cent—only six associations crediting less than 6 per cent. The mean average of all these rates is.....			7.843%
Apportioned to installment shares.....	\$1,179,331 23 or		6.598%
Apportioned to full-paid shares.....	788,021 54 or		6.670%
Apportioned to investment certificates.....	1,152,034 97 or		5.512%
Apportioned to guarantee capital.....	299,512 39 or		10.325%
Total dividends reported.....	\$3,418,900 13		

The foregoing percentages are based on the average investment in each class for the entire year.

SALARIES, TAXES AND OTHER EXPENSES.

Amounts expended for each feature and percentage to the average loans in force appear as follows:

	Amount paid	Percentage to loans in force
The salaries paid are reported as.....	\$365,673 89	0.665
The taxes paid are reported as.....	57,864 25	0.105
The other expenses were.....	371,262 95	0.675
A total of.....	\$794,801 09	1.445
The percentage for 1921 was.....		1.428

OPERATING EXPENSES TO AVERAGE LOANS.

As the element of taxes is a feature over which the management of the several associations has no control, the *real* operating expenses are represented as follows:

	Percentage for 1922	Percentage for 1921
Paid for salaries.....	0.665	0.676
Paid for other expenses.....	0.675	0.666
True percentage of operation.....	1.340	1.342

OPERATIVE EXPENSES TO DUES CAPITAL.

	Percentage for 1922	Percentage for 1921
Paid for salaries.....	0.741	0.777
Paid for other expenses.....	0.753	0.766
Cost of operation on this basis.....	1.494	1.543

GROSS INCOME AND PERCENTAGE OF EXPENSES TO INCOME.

The approximate gross income, to average loans in force, for the past three years, appears to be as follows:

	Percentage for 1922	Percentage for 1921	Percentage for 1920
Percentage of net profits.....	6.840	6.964	6.686
Percentage of taxes.....	0.105	0.086	0.119
Percentage of operation.....	1.340	1.342	1.242
Apparant gross income.....	8.285	8.392	8.047
Ratio of operation to income.....	16.174	15.991	15.434
Based on the 'Dues Capita'—			
The apparent gross income is.....	9.015	9.646	9.206
And ratio of operation to income.....	16.572	15.996	15.402

The affairs of the two associations noted in the report for the seventy-second fiscal year as being in liquidation, remain in practically the same status as at that time, and it is hoped they will be finally closed ere the next report is due.

One other small association in the southern part of the state, became financially involved through the unwise expenditure of capital funds for expenses, though in no wise insolvent, and, on the advice of this office, went into voluntary liquidation, with the present prospect that its affairs will be settled at an early date.

During the fiscal year just closed "Agents and Solicitors' Licenses" were issued to 175 local and traveling solicitors, under the provisions of section 15a of the Building and Loan Commission Act, to solicit for loans and for the sale of shares and certificates, of which 71 were issued at the request of the "Western Loan and Building Co." of Salt Lake City, Utah, and 104 at the request of 9 of the California associations. Thirteen were canceled for various reasons, none of which were of a nature that would

prevent the granting of future licenses, should a request therefor be forthcoming. .

To the end that all associations may more easily comply with the provisions of the internal revenue laws, and with the requirements of the Commissioner of Internal Revenue, it is deemed advisable to renew the recommendation made in the report of this office for 1912: that section 638 of the Civil Code should be so amended as to prevent the indiscriminate loaning to others than members and shareholders, except where loans are made on the security specified in section 647, and still permit the occasional loaning of surplus funds not otherwise loanable, in volume not to exceed a specific fixed percentage of all loans in force—such loans to be carried on the books in an account by themselves, and that no such loan be made for a term exceeding three years.

The practice that has obtained on the part of some associations of suspending the issuance of free installment shares, is one not calculated to foster the true building and loan idea.

Installments shares and installment investment certificates should participate in common in the net profits subject to distribution, and only full paid shares and full paid certificates be permitted to participate at a rate fixed in advance and to be set forth in the certificate issued.

Because of the zeal displayed by the officers and directors of some of the building and loan associations, in an honest endeavor to so educate the public that all may appreciate the benefits that accrue by reason of investment and membership therein, and with a laudable desire to increase the volume of the business of their associations, the bounds of propriety appear, in some instances, to have been somewhat overstepped, when considered in conjunction with the restrictions contained in sections 12 and 12a of the Bank Act, it became necessary to issue a circular letter to the officers and directors of all associations, advising them and their representatives and agents, regarding the limitation of such activities, which circular letter reads, in part, as follows:

There is no occasion of real necessity for so conducting the business of a building and loan association, either in advertising or in practice, as to conflict with the provisions of the Bank Act, or to encroach upon the prerogatives of a bank or savings bank, and all associations and their representatives and agents should clearly understand that they must not advertise in the newspapers, on window signs, on letterheads or by circulars in any of the following forms:

"The acceptance of deposits;" that "We pay six (or any other) per cent on savings;" that "your money can be drawn out at any time, or without notice;" that "We pay interest (as such) for money left with us for either long or short periods;" or by the use of any other such phrase as would indicate the conduct of a banking or savings bank business; provided, that associations may use the word "interest" in connection with the issuance of "full-paid shares" or "full-paid investment certificates," due care being exercised that the bounds of propriety may not be overstepped in so doing.

Associations may also, in their discretion, use the word "savings" and be upheld in the exercise of this privilege by the Commissioner, where the same is used substantially as follows: "Invest your savings in a building and loan certificate or account," or "savings invested with us," etc. While the use of such word, when used in the above manner, is perfectly proper, yet after all there is no real necessity therefor, as the words "funds" or "surplus funds" can be used in place of "savings" and the results be equally good; the word "dividend" can be used in lieu of "interest," with even a more potent meaning, and "rate of dividend" readily takes the place of "rate of interest."

All associations and their representatives and agents, conducting or soliciting business in California, are advised and directed to withdraw and cancel all forms of advertising that conflict with the provisions of the Bank Act, or with the requirements of this circular, and to so conduct their future operations and advertising that there may be no occasion for friction to develop therefrom on the part of the banks, savings banks or banking department of the state, and thereby relieve the Commissioner from future and continual correspondence and explanation in connection therewith.

CONCLUSION.

Immediately following in the published report will be found a detailed statement of the receipts of this department, the names and addresses of the several secretaries, and the usual "Appendix" containing a condensed annual statement of the condition of each association, as of the close of its fiscal year, arranged in alphabetical order, both as to the city or town of location and to names of the associations therein, closing with the latest report of foreign associations doing business in this state.

Respectfully submitted.

GEO. S. WALKER,
Commissioner.

STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR EXPENSES.

Fiscal Year Ending June 30, 1922.

Associations	Location.	Amount.
Central Loan Association	Alameda	\$125 83
Columbian Mutual Building and Loan Association	Alameda	42 70
Alhambra Building and Loan Association	Alhambra	10 00
Anaheim Building and Loan Association	Anaheim	10 00
Savings Loan and Building Association	Anaheim	83 56
Kern County Mutual Building and Loan Association	Bakersfield	117 38
Peoples Mutual Building and Loan Association	Bakersfield	34 49
Fidelity Guaranty Building and Loan Association	Berkeley	10 00
Burbank Building and Loan Association	Burbank	10 00
Corona Mutual Building and Loan Association	Corona	10 83
Cucamonga Building and Loan Association	Cucamonga	10 00
Pacific Building and Loan Association	Culver City	17 52
Mutual Building and Loan Association	Elsinore	10 00
Escondido Mutual Building and Loan Association	Escondido	10 00
Fortuna Building and Loan Association	Fortuna	10 00
Fresno Guarantee Building and Loan Association	Fresno	10 00
Mutual Building and Loan Association	Fresno	46 65
Hemet Home Builders Association	Hemet	10 00
Livermore Mutual Building and Loan Association	Livermore	10 00
Long Beach Building and Loan Association	Long Beach	63 55
Mutual Building and Loan Association	Long Beach	405 75
Bankers Guaranty Loan Company	Los Angeles	10 00
Fidelity Savings and Loan Association	Los Angeles	2,431 60
Guaranty Building and Loan Association	Los Angeles	10 00
Home Investment Building and Loan Association	Los Angeles	27 69
Los Angeles Mutual Building and Loan Association	Los Angeles	10 66
Southern California-Metropolitan Loan Association	Los Angeles	504 84
State Mutual Building and Loan Association	Los Angeles	1,337 27
Madera Mutual Building and Loan Association	Madera	20 43
Merced Mutual Building and Loan Association	Merced	47 38
Tamapais Mutual Building and Loan Association	Mill Valley	12 25
Napa Building and Loan Association	Napa	99 30
Newcastle Building and Loan Association	Newcastle	16 41
Alameda County Loan Association	Oakland	154 96
California Home Investment Association	Oakland	78 56
Cosmopolitan Mutual Building and Loan Association	Oakland	73 80
Oceanside Building and Loan Association	Oceanside	10 00
Peoples Mutual Building and Loan Association	Ontario	170 43
Orange Building and Loan Association	Orange	196 31
Oxnard Building and Loan Association	Oxnard	19 00
Palo Alto Mutual Building and Loan Association	Palo Alto	200 80
California Security Loan Corporation	Pasadena	314 81
Pasadena Building and Loan Association	Pasadena	80 83
Paso Robles Mutual Building and Loan Association	Paso Robles	10 00
Petaluma Mutual Loan Association	Petaluma	10 00
Pleasanton Mutual Building and Loan Association	Pleasanton	10 00
Mutual Building and Loan Association	Pomona	644 40
Home Builders Loan Association	Pomona	341 00
Porterville Mutual Building and Loan Association	Porterville	28 08
Home Investment Association	Redlands	242 37
San Mateo County Building and Loan Association	Redwood City	109 49
Riverside County Mutual Building and Loan Association	Riverside	47 53
Sacramento Building and Loan Association	Sacramento	145 27
San Luis Building and Loan Association	San Luis Obispo	47 30
Santa Fe Building and Loan Association	San Bernardino	266 23
Community Building and Loan Association	San Diego	10 00
San Diego Building and Loan Association	San Diego	77 75
Silver Gate Building and Loan Association	San Diego	61 53
Bay View Building and Loan Association	San Francisco	40 70
California Home Building-Loan Company	San Francisco	177 79
California Mutual Savings, Fund, Loan and Building Association	San Francisco	34 14
Citizens Building and Loan Association	San Francisco	113 65
Empire Building and Loan Association	San Francisco	18 90
Eureka Building and Loan Association	San Francisco	23 69
Fidelity Building and Loan Association	San Francisco	65 50
Franklin Mutual Building and Loan Association	San Francisco	67 88
Globe Mutual Building and Loan Association	San Francisco	30 68
Home Mutual Deposit Loan Company	San Francisco	67 32
Mechanics Building and Loan Association	San Francisco	24 05
Northern California Building and Loan Association	San Francisco	21 79
Occidental Loan Association	San Francisco	35 38
Provident Mutual Loan Association	San Francisco	52 02
Progress Mutual Loan Association	San Francisco	10 45
Pacific States Savings and Loan Company	San Francisco	442 58
Western Loan Association	San Francisco	40 59
Guaranty Building and Loan Association	San Jose	203 10

STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR
EXPENSES—Continued.

Fiscal Year Ending June 30, 1922.

Associations	Location	Amount
Home Owners Building and Loan Association	San Jose	\$10 00
Mutual Building and Loan Association	San Jose	477 57
Nucleus Building and Loan Association	San Jose	139 21
San Jose Building and Loan Association	San Jose	296 55
San Mateo Mutual Building and Loan Association	San Jose	30 85
Marin County Mutual Building and Loan Association	San Rafael	38 56
Home Mutual Building and Loan Association	Santa Ana	215 44
Loan and Building Association	Santa Barbara	171 20
Santa Barbara Mutual Building and Loan Association	Santa Barbara	266 12
Santa Clara Building and Loan Association	Santa Clara	62 71
Santa Cruz County Building and Loan Association	Santa Cruz	10 00
Bay Cities Guaranty Building-Loan Association	Santa Monica	10 00
Santa Paula Building and Loan Association	Santa Paula	186 91
Santa Rosa Building and Loan Association	Santa Rosa	33 89
Sausalito Mutual Loan Association	Sausalito	10 00
San Joaquin Valley Building and Loan Association	Stockton	306 10
Security Building and Loan Association	Stockton	235 94
Stockton Land, Loan and Building Association	Stockton	291 55
Honey Lake Building and Loan Association	Susanville	10 00
Tulare Building and Loan Association	Tulare	14 84
Magnolia Mutual Building and Loan Association	Upland	71 82
Ventura Building and Loan Association	Ventura	10 00
Visalia Building and Loan Association	Visalia	101 61
Mutual Building and Loan Association	Whittier	14 53
Whittier Building and Loan Association	Whittier	13 82
Wilmington Mutual Building and Loan Association	Wilmington	10 00
Western Loan and Building Company	Salt Lake City	177 12
		\$13,614 09
New associations		84 00
Agents licenses		175 00
		\$13,873 09

Deposited with State Treasurer:

December 30, 1921, Controller's Receipt No. 2037	\$155 00
February 2, 1922, Controller's Receipt No. 2458	13,554 09
June 27, 1922, Controller's Receipt No. 4012	164 00

\$13,873 09

STATE OF CALIFORNIA, }
CITY AND COUNTY OF SAN FRANCISCO, } ss.

J. L. Fields, Chief Deputy Building and Loan Commissioner, being first duly sworn, deposes and says the foregoing is a correct statement of the receipts for the fiscal year ended June 30, 1922, and of the disposition of same.

J. L. FIELDS.

Subscribed and sworn to before me, this 31st day of August, 1922.

GEO. S. WALKER,
Building and Loan Commissioner

SECRETARIES AND THEIR LOCAL ADDRESSES.

Location	Name	Associations	Address
Alameda	J. L. Delanoy	1	2301 Central Avenue.
Alhambra	J. Homer Hough	1	219 West Main street.
Anaheim	Fred A. Backs, Jr.	1	229 North Lemon street.
Bakersfield	Arthur S. Crites	1	First Bank of Kern.
Bakersfield	L. S. Robinson	1	First National Bank Building.
Berkeley	Donald P. Wingate	1	First National Bank Building.
Beverly Hills	O. N. Beasley	1	First National Bank Building.
Burbank	J. J. King	1	125 West San Fernando Boulevard.
Chino	Ralph C. Homan	1	Chino.
Cucamonga	G. P. McCorkle	1	First National Bank.
Culver City	Chas. E. Shillito	1	Culver City.
Elsinore	Francis L. Eddy	1	Care Consolidated Bank.
Escondido	H. L. Gongwer	1	Care City Clerk's Office.
Fortuna	C. A. Friedenbach	1	Care Friedenbach Brothers.
Fresno	A. W. Bernhauer	1	819-823 Mattei Building.
Fresno	Herbert Levy	1	1233 Broadway.
Hemet	Burdette Raynor	1	Chamber of Commerce Building.
Livermore	H. J. Callaghan	1	First National Bank.
Long Beach	Frank J. Parr	1	347 American avenue.
Long Beach	H. F. Nelson	1	247 East Seventh street.
Long Beach	C. R. Lough	1	First and Locust streets.
Long Beach	M. N. Stevens	1	Northeast corner First and Pacific streets.
Los Angeles	G. H. Wadleigh	2	601 South Hill street.
Los Angeles	G. H. Bessmyer	1	6362 Hollywood boulevard.
Los Angeles	W. A. Bonyng	1	Commercial National Bank.
Los Angeles	R. Holtby Myers	1	740 South Spring street.
Los Angeles	Julius H. Martin	1	431 West Fifth street.
Los Angeles	C. Howard Wade	1	722 South Spring street.
Madera	E. M. McCardle	1	Madera.
Merced	J. H. Simonson	1	448 Seventeenth street.
Mill Valley	Paul Helmore	1	P. O. Box 575.
Modesto	M. R. Pitts	1	1013 I street.
Napa	John N. Mount	1	112 First street.
Newcastle	John Wallace	1	Pioneer Fruit Company
Oakland	Miss H. L. Kruger	1	563 Sixteenth street.
Oakland	F. H. Clark	1	440-444 Seventeenth street.
Oakland	W. S. Gould	1	355 Twelfth street.
Oakland	R. R. Reed	1	812 Broadway, Room 88.
Oceanside	Malon Littlefield	1	Care C. R. McCormick Lumber Company.
Ontario	J. O. Henderson	1	235 North Euclid avenue.
Orange	Howard O. Williams	1	Orange.
Orange	Osman Pixley	1	Bank of Orange Building.
Oxnard	J. L. Howland	1	352 A street.
Palo Alto	Edward Jesurun	1	259 University avenue.
Pasadena	A. J. Morris	1	170 East Colorado street.
Pasadena	E. D. Hill	1	18 North Marengo avenue.
Pasadena	W. M. Trask	1	556 East Colorado street.
Paso Robles	Lyman Brewer	1	P. O. Box 516.
Petaluma	F. A. Cromwell	1	Petaluma National Bank Building.
Pleasanton	T. H. Silver	1	Bank of Pleasanton.
Pomona	W. D. Frederick	1	260 South Thomas street.
Pomona	Paul Endicott	1	261 South Thomas street.
Porterville	C. O. Premo	1	Baker Block, Rooms 9 and 10.
Redlands	J. Warren Smith	1	Fifth and Citrus streets.
Redwood City	H. W. Schaberg	1	90 Broadway.
Rialto	E. W. Preston	1	Rialto.
Riverside	Frederic Smith	1	668 Main street.
Sacramento	Frank Hickman	1	724 J street.
San Bernardino	Virgil Pinkley	1	480 Court street.
San Bernardino	O. C. Rogers	1	365 E street.
San Diego	James G. Cash	1	Owl Drug Building.
San Diego	J. R. Beardsley	1	940 Third street.
San Diego	Geo. D. Easton	1	343 Spreckels Theater Building.
San Francisco	D. A. Steinbaugh	1	1217 Railroad avenue.
San Francisco	R. L. Handy	1	206 Hearst Building.
San Francisco	Wm. E. Bouton	6	255 Montgomery street.
San Francisco	Fremont Wood	1	405 Pine street.
San Francisco	B. Fedde	1	995 Market street.
San Francisco	R. F. Cassidy	1	1202 Merchants Exchange Building.
San Francisco	C. G. Hinds	1	270 Bush street.
San Francisco	B. M. Stich	1	1933 Ellis street.
San Francisco	N. Steinberger	2	715 Clunie Building.
San Francisco	Wm. S. Pardy	1	550 California street.
San Francisco	B. M. Gunzburger	1	1933 Ellis street.
San Jose	H. S. Kittredge	1	94 North First street.
San Jose	Roley S. Kooser	1	70-76 West San Antonio street.

SECRETARIES AND THEIR LOCAL ADDRESSES—Continued.

Location	Name	Associations	Address
San Jose.....	Willard B. Rice.....	1	34 East San Antonio street.
San Jose.....	C. H. Johnson.....	1	12 North First street.
San Jose.....	Allen Rudolph.....	1	81 W. Santa Clara street.
San Luis Obispo.....	M. Lewin.....	1	792 Monterey street.
San Mateo.....	Joseph B. Gordon.....	1	318 B street.
San Rafael.....	L. A. Lancel.....	1	713 Fourth street.
Santa Ana.....	O. M. Robbins.....	1	115 West Fourth street.
Santa Barbara.....	J. M. Abbott.....	1	1014 State street.
Santa Barbara.....	Lloyd I. Tilton.....	1	Santa Barbara County National Bank.
Santa Clara.....	F. O. Roll.....	1	1129 Franklin street.
Santa Cruz.....	Harry E. Murray.....	1	8 Cooper street.
Santa Monica.....	J. D. Rishell.....	1	223 Santa Monica Boulevard.
Santa Paula.....	H. H. Youngken.....	1	109 South Mill street.
Santa Rosa.....	C. D. Barnett.....	1	629 Fourth street.
Sausalito.....	John J. Ross.....	1	36 Princess street.
Stockton.....	A. M. Noble.....	1	11 South Hunter street.
Stockton.....	F. L. Williams.....	1	26 North San Joaquin street.
Stockton.....	C. E. Littlehale.....	1	36 South San Joaquin street.
Susanville.....	W. J. Earl.....	1	Susanville.
Tulare.....	J. L. Wilder.....	1	211 East Kern street.
Upland.....	M. H. Bordwell.....	1	267 East Ninth street.
Ventura.....	Scott McReynolds.....	1	Carne Building.
Visalia.....	C. L. Johnson.....	1	125 North Court street.
Whittier.....	W. H. Kimball.....	1	123 North Greenleaf avenue.
Whittier.....	M. R. Allen.....	1	Whittier.
Wilmington.....	Don C. Fohl.....	1	First National Bank Building.
Salt Lake City.....	H. W. H. Lund.....	1	45-49 East First South street.

APPENDIX

Detailed Statement of the Condition

of the

Building and Loan Associations

of the

State of California

As compiled from the reports to the Commissioner for the
fiscal year ending June 30, 1922

ARRANGED ALPHABETICALLY BY CITIES, TOWNS, AND NAMES



BUILDING AND LOAN ASSOCIATIONS.

No. 1. ALAMEDA.

CENTRAL LOAN ASSOCIATION.

P. O. address, 2301 Central Avenue, Alameda.

(Incorporated July 29, 1909.)

J. L. DeLANOY, Secretary.

F. N. DeLANOY, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 566.

No. of shares, 5800.

Assets.		Liabilities.	
Loans on definite contract.....	\$592,007 24	Guarantee stock, capital.....	\$25,000 00
Arrearages, on interest.....	4,138 41	Guarantee stock, surplus.....	14,000 00
Cash, in bank.....	7,366 75	Installment shares, dues.....	236,975 66
Furniture and fixtures.....	1,148 80	Installment shares, profits.....	52,849 10
Bonds owned.....	15,000 00	Investment certificates, principal..	262,549 87
War Savings Stamps.....	758 00	Investment certificates, dividends..	12,490 42
		Loans due and incomplete.....	16,296 44
		Sundry ledger accounts.....	257 71
Total assets.....	\$620,419 20	Total liabilities.....	\$620,419 20

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$7,653 64	Overdrafts and bills payable.....	\$30,000 00
Installment shares, dues.....	56,403 71	Loans on mortgages and shares....	195,131 86
Investment certificates.....	225,613 26	Interest paid.....	1,729 93
Interest.....	38,320 18	Dividends on guarantee stock.....	2,500 00
Loans repaid.....	115,978 82	Dues repaid, installment shares....	35,597 89
Overdrafts and bills payable.....	10,000 00	Profits repaid, installment shares..	9,651 02
Advances repaid, ledger accounts ..	2,254 00	Investment certificates, principal..	158,535 98
Real estate sold.....	3,000 00	Investment certificates, dividends..	4,670 55
All other receipts.....	46 85	Advances, ledger accounts.....	2,254 00
		Real estate acquired.....	2,742 29
		Salaries.....	5,934 00
		Taxes.....	596 83
		Other expenses.....	2,272 53
		All other disbursements.....	286 83
		Balance, cash in office and bank ..	7,366 75
Total receipts.....	\$459,270 46	Total disbursements.....	\$459,270 46

Installment Shares, With Age, Value and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 2. ALAMEDA.

COLUMBIAN MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. Address, Room 88, 812 Broadway, Oakland.

(Incorporated July 17, 1893.)

R. R. READ, Secretary.

ROBERT R. YATES, President.

Fiscal year ended July 31, 1921.

No. of series, 22.

No. of members and investors, 215.

No. of shares, 2841.

Assets.		Liabilities.	
Loans, on definite contract, \$163,927.52; on shares, \$6,325.00-----	\$170,252 52	Installment shares, dues-----	\$140,874 00
Arrearages, on shares, \$4,307.75; on interest, \$549.19-----	4,856 94	Installment shares, profits-----	31,016 03
Cash, in bank-----	5,701 02	Advance payments-----	6,378 77
Advances, ledger accounts-----	1,277 14	Overdrafts and bills payable-----	102 50
Bonds owned and certificates-----	10,116 67	Reserve and undivided profits-----	3,698 37
Total assets-----	\$192,204 29	Loans due and incomplete-----	9,934 62
		Sundry ledger accounts-----	200 00
		Total liabilities-----	\$192,204 29

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$2,970 96	Loans on mortgages and shares---	\$68,652 32
Installment shares, dues-----	36,342 33	Interest paid-----	299 16
Interest-----	12,042 95	Dues repaid, installment shares---	21,377 00
Fees-----	55 00	Profits repaid, installment shares---	4,143 02
Loans repaid-----	42,109 43	Advances, ledger accounts-----	1,774 25
Advances repaid, ledger accounts---	1,151 90	Bonds and certificates purchased---	30,211 67
Bonds and certificates sold-----	40,107 55	Salaries-----	1,800 00
All other receipts-----	16 86	Taxes-----	208 57
		Other expenses-----	562 10
		All other disbursements-----	67 87
		Balance, cash in office and bank --	5,701 02
Total receipts-----	\$134,796 98	Total disbursements-----	\$134,796 98

Installment Shares, With Age, Value and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
45-----	120	\$120 00	\$164 23	\$159 81
48-----	102	102 00	132 66	129 60
49-----	96	96 00	122 74	120 07
51-----	84	84 00	103 88	101 90
53-----	72	72 00	86 25	84 83
55-----	60	60 00	69 67	68 71
57-----	48	48 00	54 03	53 43
59-----	36	36 00	39 34	39 01
61-----	24	24 00	25 49	25 35
63-----	12	12 00	12 37	12 34

No. 3. ALHAMBRA.

ALHAMBRA BUILDING AND LOAN ASSOCIATION.

P. O. address, 219 West Main Street, Alhambra.

(Incorporated June 25, 1921.)

J. HOMER HOUGH, Secretary.

WILLIAM GRIMES, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 62.

No. of shares, 716.

Assets.		Liabilities.	
Loans, on definite contract.....	\$52,703 77	Guarantee stock, capital.....	\$31,925 00
Arrearages, on interest.....	241 27	Guarantee stock, surplus.....	1,475 30
Cash, in office, \$102.50; in bank		Installment shares, dues.....	1,831 00
\$9,410.58.....	9,513 08	Installment shares, profits.....	47 69
Furniture and fixtures.....	137 00	Investment certificates, principal..	10,849 35
Advances, ledger accounts.....	46 68	Investment certificates, dividends..	186 48
		Reserve and undivided profits.....	210 15
		Loans due and incomplete.....	14,055 56
		Sundry ledger accounts.....	400 00
		Dividends unpaid.....	1,661 27
Total assets.....	\$62,641 80	Total liabilities.....	\$62,641 80

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock.....	\$31,925 00	Loans on mortgages and shares....	\$46,094 44
Installment shares, dues.....	1,861 00	Dues repaid, installment shares....	30 00
Investment certificates.....	50,655 04	Investment certificates, principal..	39,805 69
Interest.....	2,545 46	Investment certificates, dividends..	41 26
Premiums on guarantee stock.....	2,080 00	Advances, ledger accounts.....	8,349 47
Fees.....	294 50	Taxes.....	35 51
Loans repaid.....	7,446 23	Other expenses.....	1,503 57
Advances repaid, ledger accounts..	8,702 79	All other disbursements.....	137 00
		Balance, cash in office and bank....	9,513 08
Total receipts.....	\$105,510 02	Total disbursements.....	\$105,510 02

Installment Shares, With Age, Value and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 4. ANAHEIM.

ANAHEIM BUILDING AND LOAN ASSOCIATION.

P. O. address, Anaheim.

(Incorporated June 20, 1921.)

H. O. WILLIAMS, Secretary.

WM. STARK, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 7.

No. of shares, 236.

Assets.		Liabilities.	
Cash, in bank.....	\$6,585 57	Guarantee stock, capital.....	\$5,005 00
		Guarantee stock, surplus.....	1,574 57
		Sundry ledger accounts.....	6 00
Total assets.....	\$6,585 57	Total liabilities.....	\$6,585 57

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock.....	\$5,005 00	Dues repaid, installment shares....	\$60 00
Installment shares, dues.....	60 00	Paid-up and prepaid shares, capital	300 00
Paid-up and prepaid shares, dues ..	300 00	Paid-up and prepaid shares, divi-	
Advances repaid, ledger accounts..	6 00	dends.....	1 80
Guarantee capital, surplus, etc.....	2,920 00	Salaries.....	300 00
		Other expenses.....	1,043 63
		Balance, cash in office and bank ..	6,585 57
Total receipts.....	\$8,291 00	Total disbursements.....	\$8,291 00

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, .. per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 5. ANAHEIM.

SAVINGS, LOAN AND BUILDING ASSOCIATION.

P. O. address, 229 N. Lemon Street, Anaheim.

(Incorporated January 8, 1889.)

FRED A. BACKS, JR., Secretary.

C. F. GRIM, President.

Fiscal year ended April 29, 1922.

No. of series, 11.

No. of members and investors, 326.

No. of shares, 8097.

Assets.		Liabilities.	
Loans, on mortgages, \$460,450.00; on shares, \$7,360.00.....	\$467,810 00	Installment shares, dues.....	\$165,264 00
Arrearages, on shares, \$664.50; on interest, \$583.95; on fines, \$79.95.....	1,328 40	Installment shares, profits.....	43,771 86
Cash, in bank.....	4,639 32	Investment notes, principal.....	20,700 00
		Advance payments.....	1,231 30
		Overdrafts and bills payable.....	227,260 00
		Reserve and undivided profits.....	6,257 80
		Loans due and incomplete.....	9,292 76
Total assets.....	\$473,777 72	Total liabilities.....	\$473,777 72

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$5,039 96	Overdrafts and bills payable.....	\$34,350 00
Installment shares, dues.....	49,573 50	Loans on mortgages and shares.....	162,326 61
Interest.....	32,496 59	Interest paid.....	13,162 10
Fines.....	47 90	Dues repaid, installment shares.....	14,074 50
Fees.....	48 00	Profits repaid, installment shares.....	6,159 31
Loans repaid.....	46,525 00	Salaries.....	2,220 00
Overdrafts and bills payable.....	103,550 00	Taxes.....	224 46
		Other expenses.....	124 65
		Balance, cash in office and bank.....	4,639 32
Total receipts.....	\$237,280 95	Total disbursements.....	\$237,280 95

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
24.....	120	\$60 00	\$89 31	\$84 91
25.....	108	54 00	77 08	72 46
26.....	96	48 00	65 74	61 32
27.....	84	42 00	55 22	51 25
28.....	72	36 00	45 50	42 18
29.....	60	30 00	36 50	33 90
30.....	48	24 00	28 12	26 12
31.....	36	18 00	20 30	18 92
32.....	24	12 00	13 02	12 20
33.....	12	6 00	6 26	6 03

No. 6. BAKERSFIELD.

KERN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care First Bank of Kern, Bakersfield.

(Incorporated July 29, 1901.)

ARTHUR S. CRITES, Secretary.

J. F. DUGAN, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 490.

No. of shares, 8924.

Assets.		Liabilities.	
Loans, on mortgages.....	\$564,358 64	Installment shares, dues.....	\$202,730 50
Arrearages, on interest.....	1,991 46	Installment shares, profits.....	67,010 00
Cash, in bank.....	9,832 47	Paid-up and prepaid shares, capital	240,500 00
Real estate, owned.....	2,725 27	Overdrafts and bills payable.....	35,000 00
Advances, ledger accounts.....	1,431 31	Reserve and undivided profits.....	22,300 90
		Loans due and incomplete.....	11,853 83
		All other liabilities.....	943 92
Total assets.....	\$580,339 15	Total liabilities.....	\$580,339 15

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$29,617 33	Overdrafts and bills payable.....	\$25,000 00
Installment shares, dues.....	185,492 25	Loans on mortgages and shares....	238,211 00
Paid-up and prepaid shares, dues	45,200 00	Interest paid.....	981 95
Interest.....	52,114 50	Dues repaid, installment shares....	153,701 70
Fines.....	9 37	Profits repaid, installment shares..	3,804 23
Loans repaid.....	136,905 72	Paid-up and prepaid shares, capital	33,800 00
Overdrafts and bills payable.....	35,000 00	Paid-up and prepaid shares, divi-	
Advances repaid, ledger accounts	2,550 54	dends.....	13,895 59
Real estate sold.....	300 00	Advances, ledger accounts.....	1,305 69
Rents.....	200 00	Salaries.....	3,940 00
		Taxes.....	523 50
		Other expenses.....	2,393 58
		Balance, cash in office and bank ..	9,832 47
Total receipts.....	\$487,389 71	Total disbursements.....	\$487,389 71

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 12 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 7. BAKERSFIELD.

PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Rooms 4-5-6 First National Bank Building, Bakersfield.

(Incorporated January 27, 1892.)

L. S. ROBINSON, Secretary.

F. W. ROBINSON, President.

Fiscal year ended January 31, 1922.

No. of series, 15.

No. of members and investors, 109.

No. of shares, 2788.

Assets.		Liabilities.	
Loans, on mortgages, \$172,550.00; on shares, \$250.00.....	\$172,800 00	Installment shares, dues.....	\$56,203 20
Arrearages, on shares, \$457.50; on interest, \$515.09.....	972 59	Installment shares, profits.....	19,415 11
Cash, in bank.....	2,928 82	Paid-up and prepaid shares, capital	57,600 00
Furniture and fixtures.....	200 00	Overdrafts and bills payable.....	28,000 00
Bonds owned.....	1,000 00	Reserve and undivided profits.....	14,503 80
Total assets.....	\$177,901 41	Loans due and incomplete.....	2,179 30
		Total liabilities.....	\$177,901 41

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$2,048 34	Overdrafts and bills payable.....	\$17,500 00
Installment shares, dues.....	20,485 20	Loans on mortgages and shares...	67,820 70
Interest.....	15,302 99	Interest paid.....	974 75
Fines.....	40 55	Dues repaid, installment shares...	11,174 00
Fees.....	1 00	Profits repaid, installment shares...	4,403 02
Loans repaid.....	37,050 00	Paid-up and prepaid shares, capital	1,000 00
Overdrafts and bills payable.....	37,500 00	Paid-up and prepaid shares, divi- dends.....	3,496 00
Total receipts.....	\$112,428 08	Salaries.....	2,380 00
		Taxes.....	148 49
		Other expenses.....	602 30
		Balance, cash in office and bank...	2,928 82
		Total disbursements.....	\$112,428 08

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
28.....	96	\$57 60	\$99 90	\$99 00
30.....	84	50 40	81 46	80 50
32.....	72	43 20	65 13	63 50
34.....	60	36 00	50 68	49 50
36.....	48	28 80	37 89	36 50
38.....	36	21 60	26 58	25 00
40.....	24	14 40	16 57	15 50
42.....	12	7 20	7 74	7 50

No. 8. BERKELEY.

FIDELITY GUARANTY BUILDING AND LOAN ASSOCIATION.

P. O. address, First National Bank Building, Berkeley.

(Incorporated August 17, 1921.)

DONALD P. WINGATE, Secretary.

CHAS. L. MCFARLAND, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 271.

No. of shares, 1820.

Assets.		Liabilities.	
Loans, on mortgages, \$5,000; on definite contract, \$172,634.57	\$177,634 57	Guarantee stock, capital	\$100,000 00
Cash, in office, \$24.58; in bank \$13,122.54	13,147 12	Installment shares, dues	12,855 36
Furniture and fixtures	184 25	Installment shares, profits	241 10
		Paid-up and prepaid shares, capital	4,000 00
		Paid-up and prepaid shares, dividends	89 59
		Investment certificates, principal	62,356 73
		Investment certificates, dividends	1,047 06
		Reserve and undivided profits	2,712 03
		Loans due and incomplete	7,664 07
Total assets	\$190,965 94	Total liabilities	\$190,965 94

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock	\$100,000 00	Overdrafts and bills payable	\$10,000 00
Installment shares, dues	15,132 86	Loans on mortgages and shares	245,441 91
Paid-up and prepaid shares, dues	6,900 00	Interest paid	4 00
Investment certificates	69,013 32	Dues repaid, installment shares	2,282 00
Interest	8,164 46	Paid-up and prepaid shares, capital	2,900 00
Fees	394 50	Investment certificates, principal	6,684 32
Loans repaid	75,470 91	Advances, ledger accounts	1,109 75
Overdrafts and bills payable	10,000 00	Other expenses	4,432 45
Advances repaid, ledger accounts	1,109 75	Office fixtures	184 25
		Balance, cash in office and bank	13,147 12
Total receipts	\$286,185 80	Total disbursements	\$286,185 80

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 6½ per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 9. BURBANK.

BURBANK BUILDING AND LOAN ASSOCIATION.

P. O. address, 125 West San Fernando Street, Burbank.

(Incorporated September 6, 1921.)

J. J. KING, Secretary.

A. SENCE, President.

Semiannual term ended June 30, 1922.

No. of series, none.

No. of members and investors, 59.

No. of shares, 323.

Assets.		Liabilities.	
Loans, on definite contract.....	\$25,788 77	Guarantee stock, capital.....	\$20,100 00
Cash, in bank.....	126 29	Guarantee stock, surplus.....	552 50
Furniture and fixtures.....	274 64	Installment shares, dues.....	470 00
Advances, ledger accounts.....	150 30	Installment shares, profits.....	9 57
		Investment certificates, principal..	1,150 85
		Investment certificates, dividends..	12 50
		Overdrafts and bills payable.....	2,000 00
		Reserve and undivided profits.....	233 42
		Loans due and incomplete.....	1,811 16
Total assets.....	\$26,340 00	Total liabilities.....	\$26,340 00

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock.....	\$20,100 00	Loans on mortgages and shares...	\$25,738 84
Installment shares, dues.....	470 00	Investment certificates, principal..	150 00
Investment certificates.....	1,299 00	Investment certificates, dividends..	5 43
Interest.....	795 90	Advances, ledger accounts.....	211 98
Fees.....	150 75	Salaries.....	300 00
Loans repaid.....	1,761 23	Taxes.....	38 33
Overdrafts and bills payable.....	2,000 00	Other expenses.....	531 31
Advances repaid, ledger accounts..	211 68	Office fixtures, etc.....	520 63
Guarantee stock, premiums, etc....	834 25	Balance, cash in office and bank..	126 29
Total receipts.....	\$27,622 81	Total disbursements.....	\$27,622 81

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 10. CORONA.

CORONA MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 520½ Main Street, Corona.

(Incorporated October 2, 1905.)

JOHN P. KEY Secretary.

GEORGE E. SNEDICOR, President.

Fiscal year ended September 30, 1921.

No. of series, none.

No. of members and investors, 106.

No. of shares, 215.

Assets.		Liabilities.	
Loans, on definite contract, \$44,087.70; on U. S. bonds, \$100.00.....	\$44,187 70	Guarantee stock, capital.....	\$5,000 00
Cash, in bank.....	233 77	Guarantee stock, surplus.....	765 00
Real estate, owned.....	305 03	Installment shares, dues.....	1,084 00
Furniture and fixtures.....	80 00	Installment shares, profits.....	284 71
Advances, ledger accounts.....	109 45	Investment certificates, principal..	26,365 83
Bonds owned.....	991 56	Investment certificates, dividends..	1,352 46
		Overdrafts and bills payable.....	9,600 00
		Reserve and undivided profits.....	328 10
		Loans due and incomplete.....	771 56
		Sundry ledger accounts.....	55 85
		All other liabilities.....	300 00
Total assets.....	\$45,907 51	Total liabilities.....	\$45,907 51

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$6,816 02	Overdrafts and bills payable.....	\$3,900 00
Installment shares, dues.....	621 58	Loans on mortgages and shares....	14,018 44
Investment certificates.....	49,922 94	Interest paid.....	172 08
Interest.....	3,957 17	Dividends on guarantee stock.....	700 00
Fines and fees.....	149 69	Dues repaid, installment shares....	639 77
Loans repaid.....	10,879 01	Profits repaid, installment shares..	85 53
Overdrafts and bills payable.....	13,500 00	Paid-up and prepaid shares, capital	5,200 00
Advances repaid, ledger accounts..	306 09	Paid-up and prepaid shares, divi-	
All other receipts.....	15 81	dends.....	324 09
		Investment certificates, principal..	58,077 50
		Investment certificates, dividends..	1,563 71
		Advances, ledger accounts.....	30 05
		Real estate expense.....	10 03
		Salaries.....	942 90
		Taxes.....	59 24
		Other expenses.....	211 20
		Balance, cash in office and bank..	233 77
Total receipts.....	\$86,168 31	Total disbursements.....	\$86,168 31

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus dividends as per by-laws.

No. 11. CUCAMONGA.

CUCAMONGA BUILDING AND LOAN ASSOCIATION.

P. O. address, care First National Bank, Cucamonga.

(Incorporated May 4, 1921.)

G. P. McCORKLE, Secretary.

JOHN H. KLUSMAN, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 132.

No. of shares, 583.

Assets.		Liabilities.	
Loans, on definite contract	\$19,401 14	Guarantee stock, capital	\$26,500 00
Cash, in office, \$17.93; in bank, \$35,000.00	35,017 93	Installment shares, dues	865 74
Furniture and fixtures	843 79	Investment certificates, principal ..	26,550 00
Bonds owned	2,500 00	Overdrafts and bills payable	677 18
		Reserve and undivided profits	366 21
		Loans due and incomplete	2,803 73
Total assets	\$57,762 86	Total liabilities	\$57,762 86

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock	\$26,500 00	Loans on mortgages and shares	\$24,900 00
Installment shares, dues	1,005 74	Dues repaid, installment shares	140 00
Investment certificates	29,950 00	Profits repaid, installment shares ..	16 98
Interest	1,668 12	Investment certificates, principal ..	3,400 00
Premiums	63 00	Investment certificates, dividends ..	497 61
Loans repaid	5,498 86	Advances, ledger accounts	28
Overdrafts and bills payable	677 18	Bonds purchased	2,500 00
Advances repaid, ledger accounts ..	2,803 73	Salaries	750 00
		Taxes	10 00
		Other expenses	90 04
		Office fixtures	843 79
		Balance, cash in office and bank	35,017 93
Total receipts	\$68,166 63	Total disbursements	\$68,166 63

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividends.

Withdrawal value, dues plus profits as per by-laws.

No. 12. CULVER CITY.

PACIFIC BUILDING AND LOAN ASSOCIATION.

P. O. address, Culver City.

(Incorporated June 2, 1919.)

CHAS. E. SHILLITO, Secretary.

HARRY H. CULVER, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 1076.

No. of shares, 12,388.

Assets.		Liabilities.	
Loans, on definite contract.....	\$205,666 89	Guarantee stock, capital.....	\$30,000 00
Arrearages, on interest.....	1,189 94	Guarantee stock, surplus.....	7,666 49
Cash, in office, \$904.61; in bank, \$23,460.69.....	24,365 30	Installment shares, dues.....	80,666 09
Real estate owned (office building)	30,000 00	Installment shares, profits.....	5,025 42
Furniture and fixtures.....	3,807 11	Investment certificates, principal..	37,900 00
Advances, ledger accounts.....	620 70	Investment certificates, dividends..	1,064 16
Other assets.....	16,654 37	Overdrafts and bills payable.....	65,500 00
		Reserve and undivided profits.....	419 80
		Loans due and incomplete.....	34,328 56
		Sundry ledger accounts.....	552 10
		All other liabilities.....	19,181 69
Total assets.....	\$282,304 31	Total liabilities.....	\$282,304 31

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$6,040 21	Overdrafts and bills payable.....	\$26,250 00
Guarantee stock.....	20,000 00	Loans on mortgages and shares.....	159,780 26
Installment shares, dues.....	69,576 87	Interest paid.....	4,134 48
Investment certificates.....	44,300 00	Dividends on guarantee stock.....	569 72
Interest.....	11,113 54	Dues repaid, installment shares.....	12,045 85
Fines.....	23 40	Profits repaid, installment shares..	241 71
Fees.....	5,120 50	Investment certificates, principal..	29,965 00
Loans repaid.....	52,863 15	Investment certificates, dividends..	1,848 72
Overdrafts and bills payable.....	78,250 00	Advances, ledger accounts.....	9,063 06
Advances repaid, ledger accounts..	9,234 82	Real estate acquired.....	30,000 00
Bonds sold.....	1,810 48	Bonds purchased.....	1,210 48
Rents, etc.....	15,205 95	Salaries.....	1,550 00
		Taxes.....	173 06
		Other expenses.....	11,837 08
		All other disbursements.....	504 20
		Balance, cash in office and bank..	24,365 30
Total receipts.....	\$313,538 92	Total disbursements.....	\$313,538 92

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 9½ per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 13. ELSINORE.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care Consolidated Bank, Elsinore.

(Incorporated June 16, 1919.)

F. L. LANSING, Secretary.

S. H. BURTON, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 58.

No. of shares, 954.

Assets.		Liabilities.	
Loans on mortgages.....	\$10,118 50	Installment shares, dues.....	\$7,735 00
Cash, in bank.....	72 16	Paid-up and prepaid shares, capital.....	600 00
		Overdrafts and bills payable.....	1,500 00
		Reserve and undivided profits.....	266 90
		Sundry ledger accounts.....	88 76
Total assets.....	\$10,190 66	Total liabilities.....	\$10,190 66

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$721 66	Overdrafts and bills payable.....	\$2,500 00
Installment shares, dues.....	1,046 50	Loans on mortgages and shares....	1,200 00
Paid-up and prepaid shares, dues..	600 00	Interest paid.....	46 89
Interest.....	402 50	Dues repaid, installment shares....	107 70
Fees.....	12 00	Profits repaid, installment shares..	211 80
Overdrafts and bills payable.....	1,500 00	Salaries.....	60 00
All other receipts.....	7 35	Taxes.....	18 00
		Other expenses.....	13 50
		All other disbursements.....	59 96
		Balance, cash in office and bank ..	72 15
Total receipts.....	\$4,290 01	Total disbursements.....	\$4,290 01

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 14. ESCONDIDO.

ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, City Hall, Escondido.

(Incorporated December 20, 1913.)

H. L. GONGWER, Secretary.

H. T. LYON, President.

Fiscal year ended February 28, 1922.

No. of series, 12.

No. of members and investors, 72.

No. of shares, 813.

Assets.		Liabilities.	
Loans, on mortgages.....	\$38,275 00	Installment shares, dues.....	\$21,144 00
Arrearages, on shares, \$63.00; on interest, \$41.04; on fines, \$12.30.....	116 34	Installment shares, profits.....	3,549 26
Cash, in office, \$26.20; in bank, \$689.52.....	715 72	Advance payments.....	62 10
Furniture and fixtures.....	80 56	Overdrafts and bills payable.....	13,655 00
		Reserve and undivided profits.....	755 26
		Sundry ledger accounts.....	22 00
Total assets.....	\$39,187 62	Total liabilities.....	\$39,187 62

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$2,309 70	Overdrafts and bills payable.....	\$10,479 05
Installment shares, dues.....	9,886 00	Loans on mortgages and shares....	22,100 00
Interest.....	2,172 68	Interest paid.....	326 28
Premiums.....	409 76	Dues repaid, installment shares....	9,696 00
Fines.....	12 05	Profits repaid, installment shares..	2,441 39
Fees.....	9 50	Advances, ledger accounts.....	62 10
Loans repaid.....	7,850 00	Salaries.....	300 00
Overdrafts and bills payable.....	23,634 05	Taxes.....	40 00
		Other expenses.....	123 20
		Balance, cash in office and bank ..	715 72
Total receipts.....	\$46,283 74	Total disbursements.....	\$46,283 74

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
41.....	72	\$72 00	\$93 32	\$83 80
43.....	60	60 00	74 84	67 50
45.....	48	48 00	57 53	52 80
47.....	36	36 00	41 35	38 70
49.....	24	24 00	26 41	25 20
51.....	12	12 00	12 63	12 30

No. 15. FORTUNA.

FORTUNA BUILDING AND LOAN ASSOCIATION.

P. O. address, care Friedenbach Brothers, Fortuna.

(Incorporated May 31, 1889.)

C. A. FRIEDENBACH, Secretary.

FRED T. KRIEG, President.

Fiscal year ended May 31, 1922.

No. of series, 13.

No. of members and investors, 74.

No. of shares, 612.

Assets.		Liabilities.	
Loans, on mortgages.....	\$25,000 00	Installment shares, dues.....	\$20,763 00
Cash, in bank.....	877 08	Installment shares, profits.....	3,633 89
		Advance payments.....	60 75
		Reserve and undivided profits.....	1,419 44
Total assets.....	\$25,877 08	Total liabilities.....	\$25,877 08

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$288 59	Loans on mortgages and shares...	\$7,850 00
Installment shares, dues.....	7,764 50	Interest paid.....	180 71
Interest.....	2,411 20	Dues repaid, installment shares...	9,506 00
Fines.....	2 91	Profits repaid, installment shares...	1,722 57
Fees.....	36 60	Salaries.....	180 00
Loans repaid.....	9,100 00	Taxes.....	16 44
Real estate sold.....	832 40	Other expenses.....	103 40
		Balance, cash in office and bank...	877 08
Total receipts.....	\$20,436 20	Total disbursements.....	\$20,436 20

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
53.....	78	\$78 00	\$97 82	\$95 34
54.....	72	72 00	88 80	86 70
56.....	60	60 00	71 67	71 21
58.....	48	48 00	55 66	53 70
60.....	36	36 00	40 52	38 82
62.....	24	24 00	26 14	25 07
64.....	12	12 00	12 56	12 20

No. 16. FRESNO.

FRESNO GUARANTEE BUILDING-LOAN ASSOCIATION.

P. O. address, 819-23 Mattei Building, Fresno.

(Incorporated December 23, 1919.)

C. D. LEMASTER, Secretary.

WM. GLASS, President.

Fiscal year ended March 1, 1922.

No. of series, none.

No. of members and investors, 59.

No. of shares, 677.

Assets.		Liabilities.	
Loans, on definite contract	\$22,554 84	Guarantee stock, capital	\$18,250 00
Cash, in bank	5,472 08	Installment shares, dues	5,063 81
Furniture and fixtures	358 00	Installment shares, profits	203 02
Other assets	460 08	Paid-up and prepaid shares, capital	4,500 00
		Reserve and undivided profits	828 17
Total assets	\$28,845 00	Total liabilities	\$28,845 00

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,775 00	Loans on mortgages and shares	\$6,200 00
Installment shares, dues	3,741 00	Dues repaid, installment shares	3,353 46
Paid-up and prepaid shares, dues	3,900 00	Profits repaid, installment shares	177 27
Interest	1,957 02	Paid-up and prepaid shares, capital	2,700 00
Loans repaid	2,922 07	Paid-up and prepaid shares, dividends	123 93
		Taxes	90 20
		Other expenses	820 15
		All other disbursements	358 00
		Balance, cash in office and bank	5,472 08
Total receipts	\$19,295 09	Total disbursements	\$19,295 09

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 17. FRESNO.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 1233 Broadway, Fresno.

(Incorporated March 17, 1892.)

HERBERT LEVY, Secretary.

LOUIS GUNDELFINGER, President.

Fiscal year ended February 28, 1922.

No. of series, 16.

No. of members and investors, 238.

No. of shares, 2541.

Assets.		Liabilities.	
Loans on definite contract.....	\$222,058 09	Installment shares, dues.....	\$89,189 40
Arrearages, on shares, \$74.30; on interest, \$191.60.....	265 90	Installment shares, profits.....	36,424 55
Cash, in bank.....	6,184 67	Investment certificates, principal..	41,800 00
Bonds owned.....	3,000 00	Overdrafts and bills payable.....	45,000 00
		Reserve and undivided profits.....	4,394 71
		Loans due and incomplete.....	14,700 00
Total assets.....	\$231,508 66	Total liabilities.....	\$231,508 66

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$4,526 44	Overdrafts and bills payable.....	\$70,000 00
Installment shares, dues.....	16,061 90	Loans on mortgages and shares...	76,150 00
Investment certificates.....	41,800 00	Interest paid.....	4,357 44
Interest.....	16,797 71	Dues repaid, installment shares...	20,376 00
Fines.....	81 41	Profits repaid, installment shares...	12,571 10
Fees.....	11 00	Investment certificates, dividends..	831 66
Loans repaid.....	57,325 42	Salaries.....	275 00
Overdrafts and bills payable.....	55,000 00	Taxes.....	164 65
War Savings Stamps.....	846 00	Other expenses.....	1,539 36
Total receipts.....	\$192,449 88	Balance, cash in office and bank...	6,184 67
		Total disbursements.....	\$192,449 88

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
41.....	120	\$120 00	\$191 39	\$191 39
43.....	108	108 00	163 04	163 04
45.....	96	96 00	137 57	137 57
47.....	84	84 00	114 50	114 50
49.....	72	72 00	93 55	93 55
51.....	60	60 00	74 47	74 47
55.....	36	36 00	40 90	40 90
57.....	24	24 00	26 08	26 08
59.....	12	12 00	12 49	12 49

No. 18. HEMET.

HEMET HOME BUILDERS ASSOCIATION.

P. O. address, care Chamber of Commerce, Hemet.

(Incorporated June 26, 1920.)

BURDETTE RAYNOR, Secretary.

E. J. CRANSTON, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 38.

No. of shares, 57.

Assets.		Liabilities.	
Loans, on mortgages, \$5,400.00; on definite contract, \$20,833.59-----	\$26,233 59	Guarantee stock, capital-----	\$5,700 00
Arrearages, on interest-----	185 00	Installment shares, dues-----	2 0
Cash, in bank-----	1,692 38	Investment certificates, principal--	19,224 50
Advances, ledger accounts-----	800 00	Investment certificates, dividends--	475 00
		Overdrafts and bills payable-----	3,500 00
		Reserve and undivided profits-----	9 47
Total assets-----	\$28,910 97	Total liabilities-----	\$28,910 97

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$3,653 44	Overdrafts and bills payable-----	\$1,500 00
Guarantee stock-----	100 00	Loans on mortgages and shares---	6,350 00
Investment certificates-----	9,052 42	Interest paid-----	103 41
Interest-----	2,580 78	Dues repaid, installment shares---	2 00
Fines-----	6 60	Investment certificates, principal--	14,552 41
Fees-----	45 00	Investment certificates, dividends--	1,639 76
Loans repaid-----	5,916 47	Salaries-----	300 00
Overdrafts and bills payable-----	5,000 00	Taxes-----	50 00
		Other expenses-----	164 75
		Balance, cash in office and bank---	1,692 38
Total receipts-----	\$26,354 71	Total disbursements-----	\$26,354 71

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 19. LIVERMORE.

LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care First National Bank, Livermore.

(Incorporated September 17, 1906.)

H. J. CALLAGHAN, Secretary.

J. O. McKOWN, President.

Fiscal year ended September 30, 1921.

No. of series, 12.

No. of members and investors, 44.

No. of shares, 324.

Assets.		Liabilities.	
Loans, on mortgages.....	\$18,055 00	Installment shares, dues.....	\$14,262 00
Arrearages, on shares, \$69.00; on interest, \$73.29.....	142 29	Installment shares, profits.....	3,004 43
Cash, in bank.....	828 10	Advance payments.....	19 65
		Reserve and undivided profits.....	1,504 71
		Sundry ledger accounts.....	234 60
Total assets.....	\$19,025 39	Total liabilities.....	\$19,025 39

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$1,682 97	Overdrafts and bills payable.....	\$6,000 00
Installment shares, dues.....	3,387 00	Loans on mortgages and shares....	250 00
Interest.....	1,269 19	Interest paid.....	157 61
Fees.....	216 00	Dues repaid, installment shares....	754 00
Loans repaid.....	2,145 00	Profits repaid, installment shares..	107 67
		Salaries.....	200 00
		Taxes.....	133 80
		Other expenses.....	263 98
		All other disbursements.....	5 00
		Balance, cash in office and bank....	828 10
Total receipts.....	\$8,700 16	Total disbursements.....	\$8,700 16

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
7.....	126	\$126 00	\$174 23	Dues
8.....	108	108 00	142 37	
9.....	96	96 00	122 61	plus
10.....	84	84 00	103 98	
11.....	72	72 00	86 42	profits
13.....	60	60 00	69 84	
15.....	48	48 00	54 20	as
16.....	24	24 00	25 52	
17.....	6	6 00	6 11	per by-laws

No. 20. LONG BEACH.

LONG BEACH BUILDING AND LOAN ASSOCIATION.

P. O. address, First and Locust Streets, Long Beach.

(Incorporated March 5, 1920.)

C. R. LOUGH, Secretary.

E. J. WIGHTMAN, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 431.

No. of shares, 279.

Assets.		Liabilities.	
Loans, on definite contract	\$324,754 13	Guarantee stock, capital	\$27,900 00
Cash, in bank	36,142 25	Guarantee stock, surplus	1,915 56
Furniture and fixtures	2,634 95	Investment certificates, principal ..	285,725 21
		Investment certificates, dividends ..	3,850 45
		Reserve and undivided profits	5,274 77
		Loans due and incomplete	33,911 23
		Eserows	4,954 11
Total assets	\$363,531 33	Total liabilities	\$363,531 33

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$40,197 51	Loans on mortgages and shares	\$120,516 63
Guarantee stock	800 00	Investment certificates, principal ..	91,548 16
Investment certificates	152,672 45	Investment certificates, dividends ..	6,937 68
Interest	12,851 48	Salaries	1,645 00
Premiums	1,201 50	Taxes	54 00
Fines	13 90	Other expenses	2,832 72
Loans repaid	48,595 87	Eserows, etc.	15,832 79
Bonds sold	391 25	Balance, cash in office and bank ..	36,142 25
Eserows, etc.	18,785 27		
Total receipts	\$275,509 23	Total disbursements	\$275,509 23

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 21. LONG BEACH.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, First and Pacific Streets, Long Beach.

(Incorporated August 4, 1904.)

M. N. STEVENS, Secretary.

CHAS. H. TUCKER, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 1557.

No. of shares, 2047.

Assets.		Liabilities.	
Loans, on definite contract.....	\$2,011,503 89	Guarantee stock, capital.....	\$100,000 00
Arrearages, on interest.....	216 77	Guarantee stock, surplus.....	85,000 00
Cash, in office, \$2,939.36; in bank, \$180,358.49.....	183,297 85	Installment shares, dues.....	8,500 00
Furniture and fixtures.....	2,000 00	Installment shares, profits.....	368 77
Advances, ledger accounts.....	10,008 97	Paid-up and prepaid shares, capital	104,750 00
Bonds owned.....	80,000 00	Paid-up and prepaid shares, divi- dends.....	3,290 59
		Investment certificates, principal..	1,833,743 59
		Investment certificates, dividends..	101,004 40
		Advance payments.....	6,653 44
		Reserve and undivided profits.....	9,810 52
		Loans due and incomplete.....	33,689 40
		Interest in arrears.....	216 77
Total assets.....	\$2,287,027 48	Total liabilities.....	\$2,287,027 48

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$59,154 85	Loans on mortgages and shares....	\$905,126 32
Installment shares, dues.....	8,225 00	Dividends on guarantee stock.....	4,000 00
Paid-up and prepaid shares, dues..	12,600 00	Dues repaid, installment shares....	400 00
Investment certificates.....	1,404,559 40	Paid-up and prepaid shares, capital	9,150 00
Interest.....	151,977 00	Paid-up and prepaid shares, divi- dends.....	6,111 40
Fees.....	8,833 45	Investment certificates, principal..	898,252 69
Loans repaid.....	473,479 72	Investment certificates, dividends..	74,706 90
Advances repaid, ledger accounts..	47,853 57	Advances, ledger accounts.....	55,982 48
		Bonds purchased.....	1,300 00
		Salaries.....	6,100 00
		Taxes.....	1,438 28
		Other expenses.....	10,817 07
		Balance, cash in office and bank...	183,297 85
Total receipts.....	\$2,166,682 99	Total disbursements.....	\$2,166,682 99

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 9 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 22. LOS ANGELES.

BANKERS GUARANTY LOAN COMPANY.

P. O. address, 601 S. Hill Street, Los Angeles.

(Incorporated August 17, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 102.

No. of shares, 861.

Assets.		Liabilities.	
Loans, on mortgages.....	\$1,738 45	Guarantee stock, capital.....	\$18,830 00
Cash, in office, \$200.73; in bank, \$26,264.67.....	26,465 40	Installment shares, dues.....	3,183 75
Real estate, owned.....	100 00	Installment shares, profits.....	1,553 00
		Paid-up and prepaid shares, capital	1,827 25
		Paid-up and prepaid shares, divi- dends.....	1,139 43
		Investment certificates, principal..	455 88
		Reserve and undivided profits....	1,299 21
		Sundry ledger accounts.....	15 33
Total assets.....	\$28,303 85	Total liabilities.....	\$28,303 85

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$24,315 09	Paid-up and prepaid shares, capital	\$36 00
Investment certificates.....	60 00	Advances, ledger accounts.....	10 50
Interest.....	218 10	Real estate acquired.....	82 06
Loans repaid.....	2,013 27	Other expenses.....	41 50
Advances repaid, ledger accounts..	10 50	All other disbursements.....	30 00
Real estate sold.....	48 50	Balance, cash in office and bank...	26,465 40
Total receipts.....	\$26,665 46	Total disbursements.....	\$26,665 46

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 23. LOS ANGELES.

FIDELITY SAVINGS AND LOAN ASSOCIATION.

P. O. address, 601 S. Hill Street, Los Angeles.

(Incorporated August 21, 1889.)

G. H. WADLEIGH, Secretary.

C. C. BOYNTON, President.

Fiscal year ended December 31, 1921.

No. of series, 8.

No. of members and investors, 9043.

No. of shares, 63,763.

Assets.		Liabilities.	
Loans, on mortgages, \$19,750; on definite contract, \$10,113,130; on shares, \$148,911	\$10,281,791 00	Guarantee stock, capital subscriptions	\$357,487 22
Cash, in office, \$56,640.82; in bank, \$306,271.95	362,912 77	Installment shares, dues	1,847,219 89
Real estate owned	10 00	Installment shares, profits	632,783 17
Advances, ledger accounts	205,266 25	Paid-up and prepaid shares, capital	4,157,290 00
		Paid-up and prepaid shares, dividends	105,211 06
		Investment certificates, principal	2,061,106 00
		Investment certificates, dividends	75,930 88
		Overdrafts and bills payable	232 49
		Reserve and undivided profits	613,788 01
		Loans due and incomplete	438,973 12
		Sundry ledger accounts	559,958 18
Total assets	\$10,849,980 02	Total liabilities	\$10,849,980 02

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$234,955 01	Overdrafts and bills payable	\$70 31
Guarantee stock, subscriptions	39,431 50	Loans on mortgages and shares	2,564,568 45
Installment shares, dues	2,787,496 03	Dividends on guarantee stock subscriptions	20,430 31
Paid-up and prepaid shares, dues	750,350 00	Dues repaid, installment shares	2,714,960 21
Investment certificates	1,106,945 50	Profits repaid, installment shares	277,699 08
Interest	744,158 02	Paid-up and prepaid shares, capital	833,100 00
Loans repaid	2,272,621 45	Paid-up and prepaid shares, dividends	262,556 73
Advances repaid, ledger accounts	3,152,378 93	Investment certificates, principal	880,745 50
Real estate sold	402,874 25	Investment certificates, dividends	112,659 19
Insurance premiums	5,476 68	Advances, ledger accounts	3,116,214 79
		Real estate acquired	253,890 25
		Salaries	26,915 00
		Taxes	8,262 58
		Other expenses	61,702 20
		Balance, cash in office and bank	362,912 77
Total receipts	\$11,496,687 37	Total disbursements	\$11,496,687 37

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Loan Fund dues per share	Book value per share	Withdrawal value
Class B	96	\$67 20	\$58 68	\$96 48	\$96 48
	84	58 80	51 12	77 80	77 80
70 cents per	72	50 40	43 46	61 67	61 67
	60	42 00	36 00	47 75	47 75
share per	48	33 60	28 44	35 48	35 48
	36	25 20	20 88	24 52	24 52
month	24	16 80	13 32	14 74	14 74
	12	8 40	5 76	6 01	6 01

Also Dayton Plan; Shares, dividends 12 per cent for 1921.

No. 24. LOS ANGELES.

GUARANTY BUILDING AND LOAN ASSOCIATION.

P. O. address, 6362 Hollywood Boulevard, Los Angeles.

(Incorporated May 10, 1921.)

G. H. BEESMEYER, Secretary.

G. R. DEXTER, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 216.

No. of shares, 452.

Assets.		Liabilities.	
Loans, on definite contract, \$110,062.86; on shares and bonds, \$845-----	\$110,907 86	Guarantee stock, capital-----	\$25,000 00
Cash, in office, \$2,162.91; in bank, \$61,223.07-----	63,385 98	Paid-up and prepaid shares, capital	20,200 00
Furniture and fixtures-----	3,902 59	Investment certificates, principal--	136,796 76
Bonds owned-----	25,446 27	Reserve and undivided profits-----	389 61
Revenue stamps-----	111 36	Loans due and incomplete-----	21,367 69
Total assets-----	\$203,754 06	Total liabilities-----	\$203,754 06

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock-----	\$25,000 00	Loans on mortgages and shares---	\$98,107 31
Paid-up and prepaid shares, dues--	20,200 00	Investment certificates, principal--	424,875 66
Investment certificates-----	561,672 42	Investment certificates, dividends--	402 48
Interest-----	3,375 35	Bonds purchased-----	50,022 98
Premiums on guaranteed capital stock-----	1,250 00	Salaries-----	1,750 00
Fees-----	1,275 50	Other expenses-----	5,089 34
Loans repaid-----	8,567 14	Office fixtures, etc.-----	4,685 12
Bonds sold-----	24,576 71	Balance, cash in office and bank---	63,385 98
Insurance fees, etc.-----	2,401 75		
Total receipts-----	\$648,318 87	Total disbursements-----	\$648,318 87

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 25. LOS ANGELES.

HOME INVESTMENT BUILDING AND LOAN ASSOCIATION.

P. O. address, care Commercial National Bank, Los Angeles.

(Incorporated April 21, 1889.)

W. A. BONYNGE, Secretary

I. B. NEWTON, President.

Fiscal year ended September 30, 1921.

No. of series, 19.

No. of members and investors, 77.

No. of shares, 1519.

Assets.		Liabilities.	
Loans, on mortgages.....	\$111,000 00	Installment shares, dues.....	\$47,370 00
Arrearages, on shares, \$235; on interest, \$1,196.26.....	1,431 26	Installment shares, profits.....	8,440 78
Cash, in office, \$110.80; in bank, \$489.18.....	599 98	Advance payments.....	1,996 00
Furniture and fixtures.....	75 00	Overdrafts and bills payable.....	56,450 00
Bonds owned.....	2,500 00	Reserve and undivided profits.....	1,349 46
Total assets.....	\$115,606 24	Total liabilities.....	\$115,606 24

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$2,052 27	Overdrafts and bills payable.....	\$22,700 00
Installment shares, dues.....	18,540 00	Loans on mortgages and shares.....	41,980 00
Interest.....	7,067 26	Interest paid.....	3,245 04
Fines.....	4 93	Dues repaid, installment shares.....	5,360 00
Fees.....	55 00	Profits repaid, installment shares.....	1,505 61
Loans repaid.....	11,600 00	Advances, ledger accounts.....	20 00
Overdrafts and bills payable.....	37,200 00	Salaries.....	877 50
Advances repaid, ledger accounts.....	20 00	Taxes.....	64 68
		Other expenses.....	186 65
		Balance, cash in office and bank.....	599 98
Total receipts.....	\$76,539 46	Total disbursements.....	\$76,539 46

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
44.....	126	\$126 00	\$179 88	\$179 88
47.....	108	108 00	146 01	144 11
49.....	96	96 00	125 39	122 46
50.....	90	90 00	115 58	111 75
53.....	72	72 00	88 11	84 88
55.....	60	60 00	71 06	68 30
57.....	48	48 00	55 07	54 89
59.....	36	36 00	39 92	38 94
61.....	24	24 00	25 73	25 30
63.....	12	12 00	12 39	12 29

No. 26. LOS ANGELES.

LOS ANGELES MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 740 S. Spring Street, Los Angeles.

(Incorporated October 20, 1920.)

R. HOLTBY MEYERS, Secretary.

WM. A. RYON, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 602.

No. of shares, 6535.

Assets.		Liabilities.	
Loans, on definite contract, \$63,225.82; on shares, \$385-----	\$63,610 82	Guarantee stock, capital-----	\$24,005 00
Arrearages, on interest-----	56 61	Installment shares, dues-----	16,535 00
Cash, in bank-----	16,825 32	Installment shares, profits-----	389 24
Furniture and fixtures-----	1,734 46	Investment certificates, principal--	30,938 82
Advances, ledger accounts-----	4,412 61	Investment certificates, dividends--	322 19
Other assets-----	2,750 22	Reserve and undivided profits-----	392 91
		Loans due and incomplete-----	15,686 18
		Escrows, etc.-----	1,120 70
Total assets-----	\$89,390 04	Total liabilities-----	\$89,390 04

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock-----	\$24,005 00	Loans on mortgages and shares---	\$51,148 82
Installment shares, dues-----	17,244 00	Dues repaid, installment shares---	709 00
Investment certificates-----	39,616 14	Profits repaid, installment shares---	2 50
Interest-----	2,922 66	Investment certificates, principal--	8,974 87
Premiums-----	1,568 75	Investment certificates, dividends--	154 80
Fees-----	842 00	Advances, ledger accounts-----	6,295 00
Loans repaid-----	3,224 18	Salaries-----	1,942 55
Advances repaid, ledger accounts--	2,069 25	Taxes-----	8 00
Escrows, etc.-----	1,120 70	Other expenses-----	2,931 59
		Office fixtures, etc.-----	3,620 23
		Balance, cash in office and bank--	16,825 32
Total receipts-----	\$92,612 68	Total disbursements-----	\$92,612 68

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 7.3 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 27. LOS ANGELES.

STATE MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 722 S. Spring Street, Los Angeles.

(Incorporated June 20, 1889.)

C. H. WADE, Secretary.

C. J. WADE, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 3188.

No. of shares, 8757.

Assets.		Liabilities.	
Loans, on definite contract, \$5,473,501.10; on shares, \$43,046.95; on contract sales, \$32,591.65	\$5,549,139 70	Guarantee stock, capital	\$300,000 00
Arrearages, on interest, \$15,575.75; on fines, \$1,454.00	17,029 75	Guarantee stock, surplus	109,994 54
Cash, in office, \$4,079.70; in bank, \$192,959.82	197,039 52	Installment shares, dues	29,803 95
Furniture and fixtures	14,000 00	Installment shares, profits	12,152 75
Advances, ledger accounts	6,598 93	Paid-up and prepaid shares, capital	472,200 00
Bonds owned	100,262 69	Investment certificates, principal	4,652,428 10
Total assets	\$5,884,070 59	Investment certificates, dividends	142,183 40
		Advance payments	2,422 05
		Reserve and undivided profits	18,031 67
		Loans due and incomplete	141,445 26
		Sundry ledger accounts	3,408 87
		Total liabilities	\$5,884,070 59

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$190,430 35	Loans on mortgages and shares	\$1,513,045 17
Installment shares, dues	5,636 65	Dividends on guarantee stock	56,000 00
Paid-up and prepaid shares, dues	9,500 00	Dues repaid, installment shares	1,777 90
Investment certificates	1,057,076 35	Profits repaid, installment shares	243 55
Interest	468,535 94	Paid-up and prepaid shares, capital	4,037 50
Fines	3,853 45	Paid-up and prepaid shares, divi- dends	65,490 35
Fees	2,850 00	Investment certificates, principal	910,479 80
Loans repaid	1,351,658 00	Investment certificates, dividends	269,116 77
Advances repaid, ledger accounts	7,633 10	Advances, ledger accounts	8,614 50
Bonds sold	82 07	Salaries	20,400 00
Sundry items	5,950 73	Taxes	4,861 43
Total receipts	\$3,103,206 64	Other expenses	50,071 67
		Office fixtures, etc.	2,028 48
		Balance, cash in office and bank	197,039 52
		Total disbursements	\$3,103,206 64

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents, 60 cents and \$1 per share per month.

Dividend, last fiscal year, 9 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 28. LOS ANGELES.

SOUTHERN CALIFORNIA-METROPOLITAN LOAN ASSOCIATION.

P. O. address, 431 W. Fifth Street, Los Angeles.

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.

C. E. DONNATIN, President.

Fiscal year ended December 31, 1921.

No. of series, 21.

No. of members and investors, 1101.

No. of shares, 12,467.

Assets.		Liabilities.	
Loans, on mortgages, \$2,159,080; on shares, \$10,706.....	\$2,169,786 00	Guarantee stock, capital.....	\$125,000 00
Arrearages, on shares.....	57 00	Guarantee stock, surplus.....	69,038 02
Cash, in bank.....	36,946 51	Installment shares, dues.....	414,622 00
Furniture and fixtures.....	1,350 00	Installment shares, profits.....	103,622 78
Advances, ledger accounts.....	39 00	Investment certificates, principal..	1,355,462 13
Bonds owned.....	13,500 00	Advance payments.....	1,166 00
		Overdrafts and bills payable.....	30,000 00
		Reserve and undivided profits....	25,464 28
		Loans due and incomplete.....	97,278 30
		Sundry ledger accounts.....	25 00
Total assets.....	\$2,221,678 51	Total liabilities.....	\$2,221,678 51

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$12,270 62	Overdrafts and bills payable.....	\$99,000 00
Installment shares, dues.....	65,861 00	Loans on mortgages and shares....	187,988 19
Investment certificates.....	226,010 09	Interest paid.....	2,490 40
Interest.....	84,483 06	Dividends on guarantee stock.....	10,000 00
Loans repaid.....	191,608 00	Dues repaid, installment shares....	37,259 30
Advances repaid, ledger accounts..	4,012 05	Profits repaid, installment shares..	11,238 39
Commissions, etc.....	490 50	Investment certificates, principal..	180,404 70
		Investment certificates, dividends..	755 66
		Advances, ledger accounts.....	5,701 74
		Salaries.....	9,100 00
		Taxes.....	1,148 89
		Other expenses.....	2,638 19
		Suspense, etc.....	63 35
		Balance, cash in office and bank...	36,946 51
Total receipts.....	\$584,735 32	Total disbursements.....	\$584,735 32

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
46.....	120	\$120 00	\$175 95	\$175 95
48.....	108	108 00	152 22	152 22
50.....	96	96 00	130 12	130 12
52.....	84	84 00	109 47	103 10
54.....	72	72 00	90 25	82 95
56.....	60	60 00	72 29	67 37
58.....	48	48 00	55 60	52 56
60.....	36	36 00	40 10	38 46
62.....	24	24 00	25 94	25 04
64.....	12	12 00	12 41	12 25

No. 29. MADERA.

MADERA MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care Madera Abstract Company, Madera.

(Incorporated October 26, 1912.)

E. M. McCARDLE, Secretary.

J. B. HIGH, President.

Fiscal year ended October 31, 1921.

No. of series, none.

No. of members and investors, 108.

No. of shares, 1107.

Assets.		Liabilities.	
Loans, on definite contract	\$85,218 59	Installment shares, dues	\$52,554 25
Arrearages, on shares, \$130; on interest, \$136.46	\$266 46	Installment shares, profits	16,359 95
Cash, in office, \$161.50; in bank, \$1,631.29	1,792 79	Advance payments	630 00
Bonds owned	200 00	Overdrafts and bills payable	12,321 70
Total assets	\$87,477 84	Reserve and undivided profits	3,411 94
		Loans due and incomplete	2,200 00
		Total liabilities	\$87,477 84

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,523 36	Overdrafts and bills payable	\$4,745 16
Installment shares, dues	12,657 00	Loans on mortgages and shares	48,490 00
Interest	6,435 81	Interest paid	211 00
Fines	2 00	Dues repaid, installment shares	1,554 00
Fees	20 00	Profits repaid, installment shares	371 05
Loans repaid	19,995 28	Salaries	385 00
Overdrafts and bills payable	17,066 86	Taxes	49 22
All other receipts	7 50	Other expenses	109 59
Total receipts	\$57,707 81	Balance, cash in office and bank	1,792 79
		Total disbursements	\$57,707 81

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 8.75 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 30. MERCED.

MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 448 Seventeenth Street, Merced.

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

R. M. BONEY, President.

Fiscal year ended June 30, 1922.

No. of series, 11.

No. of members and investors, 407.

No. of shares, 3557.

Assets.		Liabilities.	
Loans, on mortgages, \$207,710; on shares, \$350.....	\$208,060 00	Installment shares, dues.....	\$159,456 00
Arrearages, on shares, \$281; on in- terest, \$359.50; on fines, \$118.06..	758 56	Installment shares, profits.....	41,044 80
Cash, in bank.....	760 87	Advance payments.....	277 40
Furniture and fixtures.....	180 00	Reserve and undivided profits.....	6,476 98
Total assets.....	\$209,759 43	Loans due and incomplete.....	2,204 25
		Sundry ledger accounts.....	300 00
		Total liabilities.....	\$209,759 43

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$313 33	Overdrafts and bills payable.....	\$15,000 00
Installment shares, dues.....	44,274 00	Loans on mortgages and shares....	53,443 20
Interest.....	15,633 98	Interest paid.....	871 62
Fines.....	72 56	Dues repaid, installment shares....	29,352 00
Fees.....	89 70	Profits repaid, installment shares..	11,741 85
Loans repaid.....	33,850 00	Advances, ledger accounts.....	70 00
Overdrafts and bills payable.....	9,000 00	Salaries.....	1,707 50
Advances repaid, ledger accounts..	300 00	Other expenses.....	262 53
Bonds sold.....	9,676 00	Balance, cash in office and bank...	760 87
Total receipts.....	\$113,209 57	Total disbursements.....	\$113,209 57

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
24.....	120	\$120 00	\$175 20	\$150 25
25.....	108	108 00	151 56	132 53
26.....	96	96 00	129 48	115 40
27.....	84	84 00	108 91	98 88
28.....	72	72 00	89 80	82 95
29.....	60	60 00	72 07	67 73
30.....	48	48 00	55 57	52 90
31.....	36	36 00	40 18	38 78
32.....	24	24 00	25 87	25 21
33.....	12	12 00	12 49	12 33

No. 31. MILL VALLEY.

TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Box 575, Mill Valley.

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

T. J. SEWALL, President.

Fiscal year ended April 29, 1922.

No. of series, 22.

No. of members and investors, 157.

No. of shares, 1422.

Assets.		Liabilities.	
Loans, on mortgages, \$2,800; on definite contract, \$43,322.62; on contract sales, \$630.45	\$46,753 07	Installment shares, dues	\$17,099 45
Arrearages, on shares, \$460.67; on interest, \$638.84; on fines, \$29.86	1,129 37	Installment shares, profits	2,605 82
Cash, in office, \$48.43; in bank, \$2,275.43	2,323 86	Paid-up and prepaid shares, capital	30,300 00
Real estate owned	1,924 91	Advance payments	74 00
Furniture and fixtures	126 75	Reserve and undivided profits	513 76
Advances, ledger accounts	153 57	Loans due and incomplete	1,800 00
		Sundry ledger accounts	18 50
Total assets	\$52,411 53	Total liabilities	\$52,411 53

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,479 75	Overdrafts and bills payable	\$2,000 00
Installment shares, dues	7,079 63	Loans on mortgages and shares	14,000 00
Paid-up and prepaid shares, dues	7,400 00	Interest paid	106 54
Interest	3,863 48	Dues repaid, installment shares	6,517 30
Fines	65 25	Profits repaid, installment shares	923 09
Fees	14 00	Paid-up and prepaid shares, capital	7,600 00
Loans repaid	16,320 69	Paid-up and prepaid shares, dividends	1,781 50
Advances, ledger accounts	169 00	Advances, ledger accounts	236 20
		Salaries	600 00
		Taxes	103 37
		Other expenses	136 25
		All other disbursements	63 69
		Balance, cash in office and bank	2,323 86
Total receipts	\$36,391 80	Total disbursements	\$36,391 80

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
62	81	\$81 00	\$100 04	\$100 04
65	72	72 00	86 69	86 69
69	60	60 00	70 13	70 13
73	48	48 00	54 54	54 54
75	36	36 00	39 72	39 72
79	24	24 00	25 17	25 17
83	12	12 00	12 45	12 45

No. 32. NAPA.

NAPA BUILDING AND LOAN ASSOCIATION.

P. O. address, 112 First Street, Napa.

(Incorporated September 8, 1888.)

JOHN N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 28, 1922.

No. of series, 14.

No. of members and investors, 517.

No. of shares, 6000.

Assets.		Liabilities.	
Loans, on mortgages, \$400,009.64; on shares, \$18,480	\$418,489 64	Installment shares, dues	\$314,525 00
Arrearages, on shares, \$269; on interest, \$376.87; on fines, \$61.55	707 42	Installment shares, profits	80,649 93
Cash, in bank	10,891 43	Paid-up and prepaid shares, capital	33,200 00
Furniture and fixtures	150 00	Advance payments	1,245 00
Advances, ledger accounts	2,319 97	Reserve and undivided profits	6,604 53
Bonds owned	4,354 33	All other liabilities	688 33
Total assets	\$436,912 79	Total liabilities	\$436,912 79

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,904 76	Overdrafts and bills payable	\$26,500 00
Installment shares, dues	70,436 00	Loans on mortgages and shares	88,275 62
Paid-up and prepaid shares, dues	12,500 00	Interest paid	2,854 89
Interest	28,572 44	Dues repaid, installment shares	43,437 00
Premiums	29 71	Profits repaid, installment shares	11,877 77
Fines	433 03	Paid-up and prepaid shares, capital	27,300 00
Fees	80	Advances, ledger accounts	3,468 92
Loans repaid	72,608 68	Salaries	2,794 00
Overdrafts and bills payable	26,500 00	Taxes	425 30
Advances repaid, ledger accounts	1,148 95	Other expenses	342 68
Bonds sold	33 24	Balance, cash in office and bank	10,891 43
Total receipts	\$218,167 61	Total disbursements	\$218,167 61

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
28	113	\$113 00	\$153 84	\$139 60
29	101	101 00	132 81	122 25
30	89	89 00	113 15	105 50
31	77	77 00	94 67	89 35
32	65	65 00	77 34	73 80
33	53	53 00	61 03	58 85
34	41	41 00	45 69	44 50
35	29	29 00	31 30	30 75
37	17	17 00	17 88	17 62
39	5	5 00	5 16	5 00

No. 33. NEWCASTLE.

NEWCASTLE BUILDING AND LOAN ASSOCIATION.

P. O. address, care Pioneer Fruit Company, Newcastle.

(Incorporated May 20, 1889.)

JOHN WALLACE, Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1922.

No. of series, 11.

No. of members and investors, 72.

No. of shares, 897.

Assets.		Liabilities.	
Loans, on mortgages, \$86,313.75;		Installment shares, dues.....	\$41,867 00
on shares, \$400.....	\$86,713 75	Installment shares, profits.....	11,615 44
Cash, in office, \$317.05; in bank,		Paid-up and prepaid shares, capital	3,400 00
\$547.29.....	864 34	Advance payments.....	152 16
Real estate, owned.....	1,473 53	Overdrafts and bills payable.....	29,334 69
Furniture and fixtures.....	50 00	Reserve and undivided profits.....	3,008 83
Bonds owned.....	350 00	Sundry ledger accounts.....	73 50
Total assets.....	\$89,451 62	Total liabilities.....	\$89,451 62

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$4,549 44	Overdrafts and bills payable.....	\$26,744 41
Installment shares, dues.....	10,816 00	Loans on mortgages and shares....	35,750 00
Paid-up and prepaid shares, dues...	3,400 00	Interest paid.....	1,297 16
Interest.....	5,888 59	Dues repaid, installment shares...	18,015 00
Fines.....	104 49	Profits repaid, installment shares...	8,194 00
Fees.....	15 50	Paid-up and prepaid shares, divi-	
Loans repaid.....	10,761 25	dends.....	105 66
Overdrafts and bills payable.....	56,060 25	Salaries.....	390 50
Loan expenses, etc.....	93 75	Taxes.....	97 49
Total receipts.....	\$91,689 27	Other expenses.....	230 71
		Balance, cash in office and bank...	864 34
		Total disbursements.....	\$91,689 27

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
24.....	120	\$120 00	\$170 73	
25.....	108	108 00	148 58	
26.....	96	96 00	127 66	
27.....	84	84 00	107 92	Dues plus
28.....	72	72 00	89 37	profits as
29.....	60	60 00	71 93	per by-laws
30.....	48	48 00	55 58	
31.....	36	36 00	40 26	
32.....	24	24 00	25 90	
33.....	12	12 00	12 48	

No. 34. OAKLAND.

ALAMEDA COUNTY LOAN ASSOCIATION.

P. O. address, 563 Sixteenth Street, Oakland.

(Incorporated July 20, 1875.)

H. L. KRUEGER, Secretary.

J. B. RICHARDSON, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 1067.

No. of shares, 6145.

Assets.		Liabilities.	
Loans, on definite contract, \$715,099.62; on shares, \$3,300; on contract sales, \$11,994.75.....	\$730,394 37	Installment shares, dues.....	\$367,234 77
Arrearages, on interest.....	753 23	Installment shares, profits.....	60,357 47
Cash, in office, \$200; in bank, \$16,734.47.....	16,934 47	Paid-up and prepaid shares, capital.....	52,738 11
Real estate, owned (office building, \$57,946).....	62,217 31	Paid-up and prepaid shares, dividends.....	14,182 38
Furniture and fixtures.....	325 00	Investment certificates, principal.....	187,710 51
Bonds owned.....	4,500 00	Investment certificates, dividends.....	14,538 85
		Advance payments.....	46 05
		Reserve and undivided profits.....	33,513 15
		Loans due and incomplete.....	77,970 92
		Sundry ledger accounts.....	3,749 67
		Depreciation reserve.....	3,082 50
Total assets.....	\$815,124 38	Total liabilities.....	\$815,124 38

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$8,812 99	Overdrafts and bills payable.....	\$103,000 00
Installment shares, dues.....	182,385 07	Loans on mortgages and shares....	319,870 05
Paid-up and prepaid shares, dues..	20,451 43	Interest paid.....	11,891 71
Investment certificates.....	83,409 81	Dues repaid, installment shares....	96,405 46
Interest.....	47,953 38	Profits repaid, installment shares..	20,649 65
Loans repaid.....	234,603 34	Paid-up and prepaid shares, capital.....	10,064 68
Overdrafts and bills payable.....	78,000 00	Paid-up and prepaid shares, dividends.....	2,307 87
Advances repaid, ledger accounts..	890 71	Investment certificates, principal..	55,151 48
Real estate sold.....	1,500 00	Investment certificates, dividends..	10,750 19
Bonds sold.....	1,000 00	Advances, ledger accounts.....	738 10
Rents, etc.....	3,283 15	Real estate acquired.....	86 95
		Salaries.....	6,572 50
		Taxes.....	620 96
		Other expenses.....	3,979 53
		Building expense, etc.....	3,266 28
		Balance, cash in office and bank....	16,934 47
Total receipts.....	\$662,289 88	Total disbursements.....	\$662,289 88

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 35. OAKLAND.

CALIFORNIA HOME INVESTMENT ASSOCIATION.

P. O. address, 440-444 17th street, Oakland.

(Incorporated December 7, 1908.)

FREDERICK H. CLARK, Secretary.

A. E. SHAW, President.

Fiscal year ended March 31, 1922.

No. of series, none.

No. of members and investors, 1417.

No. of shares, 23,608.

Assets.		Liabilities.	
Loan, on definite contract, \$422,750.95; on shares, \$3,440.	\$423,190 95	Guarantee stock, capital.	\$42,511 33
Arrearages, on interest.	3,647 42	Guarantee stock, surplus.	14,115 00
Cash, in office, \$500.95; in bank, \$5,495.82.	5,996 77	Installment shares, dues.	94,689 48
Real estate, owned (office building).	65,692 31	Installment shares, profits.	5,817 62
Furniture and fixtures.	1,308 63	Paid-up and prepaid shares, capital.	217,125 00
Advances, ledger accounts.	1,149 15	Paid-up and prepaid shares, dividends.	3,210 97
		Investment certificates, principal.	10,000 00
		Investment certificates, dividends.	150 00
		Advance payments.	901 22
		Overdrafts and bills payable.	74,146 48
		Reserve and undivided profits.	7 46
		Loans due and incomplete.	39,251 97
		Sundry ledger accounts.	720 10
		Tax reserves, etc.	1,338 60
Total assets.	\$503,985 23	Total liabilities.	\$503,985 23

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.	\$11,668 37	Overdrafts and bills payable.	\$116,003 69
Guarantee stock.	1,679 01	Loans on mortgages and shares.	287,143 45
Installment shares, dues.	84,223 05	Interest paid.	3,889 50
Paid-up and prepaid shares, dues.	31,250 00	Dividends on guarantee stock.	2,831 42
Investment certificates.	4,859 89	Dues repaid, installment shares.	34,212 38
Interest.	31,217 19	Profits repaid, installment shares.	1,256 96
Fees.	12,477 50	Paid-up and prepaid shares, capital.	7,325 00
Loans, repaid.	195,842 82	Paid-up and prepaid shares, dividends.	12,292 20
Overdrafts and bills payable.	165,150 17	Investment certificates, principal.	4,859 89
Advances repaid, ledger accounts.	6,711 57	Investment certificates, dividends.	600 00
Real estate sold.	25,000 00	Advances, ledger accounts.	9,136 59
Bonds sold.	4,167 21	Real estate acquired.	78,928 80
Rents, etc.	14,645 04	Bonds purchased.	500 00
		Salaries.	3,795 00
		Taxes.	238 90
		Other expenses, including agents' commissions.	18,565 04
		Office fixtures, etc.	1,316 23
		Balance, cash in office and bank.	5,996 77
Total receipts.	\$588,891 82	Total disbursements.	\$588,891 82

Installments Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 36. OAKLAND:

COSMOPOLITAN MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 355 Twelfth street, Oakland.

(Incorporated August 4, 1879.)

W. S. GOULD, Secretary.

R. C. BITTERMAN, President.

Fiscal year ended July 31, 1921.

No. of series, none.

No. of members and investors, 187.

No. of shares, 3801.

Assets.		Liabilities.	
Loans, on definite contract, \$295,432.49; on shares, \$10,594.51	\$306,027 00	Installment shares, dues	\$95,510 29
Arrearages, on interest	2,454 94	Installment shares, profits	18,097 80
Cash, in bank	224 09	Paid-up and prepaid shares, capital	67,100 00
Furniture and fixtures	1,100 00	Investment certificates, principal	34,964 27
Advances, ledger accounts	136 24	Overdrafts and bills payable	80,500 00
Bonds owned	7,702 63	Reserve and undivided profits	7,033 64
Other assets	328 61	Loans due and incomplete	10,493 43
Total assets	\$317,973 51	Sundry ledger accounts	4,274 08
		Total liabilities	\$317,973 51

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,740 88	Overdrafts and bills payable	\$18,800 50
Installment shares, dues	28,531 49	Loans on mortgages and shares	142,743 34
Paid-up and prepaid shares, dues	35,700 00	Interest paid	4,654 92
Investment certificates	26,267 04	Dues repaid, installment shares	20,528 79
Interest	19,663 27	Profits repaid, installment shares	2,802 49
Loans repaid	74,632 04	Paid-up and prepaid shares, capital	3,200 00
Overdrafts and bills payable	20,500 00	Paid-up and prepaid shares, dividends	2,196 26
Advances repaid, ledger accounts	19,922 81	Investment certificates, principal	15,024 69
Real estate sold	1,512 34	Investment certificates, dividends	1,998 95
Bonds sold	3,590 98	Advances, ledger accounts	15,550 06
Taxes, etc.	964 49	Real estate acquired	1,430 66
Total receipts	\$237,025 34	Bonds purchased	2,904 04
		Salaries	2,550 00
		Taxes	604 99
		Other expenses	1,702 48
		Office fixtures, etc.	109 08
		Balance, cash in office and bank	224 09
		Total disbursements	\$237,025 34

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 5¾ per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 37. OCEANSIDE.

OCEANSIDE BUILDING AND LOAN ASSOCIATION.

P. O. address, care C. R. McCormick Lumber Co., Oceanside.

(Incorporated April 9, 1920.)

MALON LITTLEFIELD, Secretary.

R. S. REID, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 103.

No. of shares, 1657.

Assets.		Liabilities.	
Loans, on mortgages, \$500; on definite contract, \$18,697.23	\$19,197 23	Installment shares, dues	\$14,625 00
Cash, in office, \$1,051.99; in bank, \$34.43	1,086 42	Installment shares, profits	522 73
Advances, ledger accounts	150 00	Paid-up and prepaid shares, capital	2,900 00
Total assets	\$20,433 65	Reserve and undivided profits	36 25
		Sundry ledger accounts	2,349 67
		Total liabilities	\$20,433 65

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,336 56	Loans on mortgages and shares	\$15,300 00
Installment shares, dues	9,896 65	Interest paid	63 41
Paid-up and prepaid shares, dues	2,900 00	Dues repaid, installment shares	2,217 65
Interest	925 17	Paid-up and prepaid shares, capital	100 00
Fines	18 84	Advances, ledger accounts	700 00
Fees	26 10	Salaries	300 00
Loans repaid	1,675 26	Taxes	28 00
Advances repaid, ledger accounts	3,110 35	Other expenses	93 45
Total receipts	\$19,888 93	Balance, cash in office and bank	1,086 42
		Total disbursements	\$19,888 93

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 38. ONTARIO.

PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 235 North Euclid Avenue, Ontario.

(Incorporated June 24, 1891.)

J. O. HENDERSON, Secretary.

A. P. HARWOOD, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 809.

No. of shares, 15,509.

Assets.		Liabilities.	
Loans, on mortgages, \$760,550; on shares, \$3,083.11	\$763,633 11	Installment shares, dues	\$244,943 87
Arrearages, on interest, \$3,082.93; on fines, \$364.40	3,447 33	Installment shares, profits	64,516 81
Cash, in bank	11,688 04	Paid-up and prepaid shares, capital	465,700 00
Real estate, owned (office building, \$8,732)	34,429 31	Paid-up and prepaid shares, dividends	13,215 45
Furniture and fixtures	1,780 40	Reserve and undivided profits	18,708 19
Advances, ledger accounts	39 57	Loans due and incomplete	18,247 40
Bonds owned	10,050 00	Sundry ledger accounts	682 41
Insurance premiums	946 37		
Total assets	\$826,014 13	Total liabilities	\$826,014 13

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$13,239 76	Loans on mortgages and shares	\$381,121 01
Installment shares, dues	178,717 72	Dues repaid, installment shares	137,312 57
Paid-up and prepaid shares, dues	146,050 00	Profits repaid, installment shares	13,705 60
Interest	52,344 78	Paid-up and prepaid shares, capital	96,525 00
Fines	359 30	Paid-up and prepaid shares, dividends	26,113 06
Fees	277 80	Advances, ledger accounts	11,648 64
Loans repaid	278,014 13	Real estate acquired	6,899 26
Advances repaid, ledger accounts	14,559 00	Salaries	5,700 00
Real estate sold	9,726 58	Taxes	980 63
Rents	379 00	Other expenses	1,974 26
Total receipts	\$693,668 07	Balance, cash in office and bank	11,688 04
		Total disbursements	\$693,668 07

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 60 cents per share per month.

Dividend, last fiscal year, 7.25 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 39. ORANGE.

ORANGE BUILDING AND LOAN ASSOCIATION.

P. O. address, Bank of Orange Building, Orange.

(Incorporated September 21, 1887.)

OSMAN PIXLEY, Secretary.

D. F. CAMPBELL, President.

Fiscal year ended October 31, 1921.

No. of series, 13.

No. of members and investors, 480.

No. of shares, 4395.

Assets.		Liabilities.	
Loans, on mortgages, \$144,700; on definite contract, \$659,823.52; on shares, \$7,228; on contract sales, \$14,685.78-----	\$826,437 30	Guarantee stock, capital-----	\$50,000 00
Arrearages, on shares, \$97; on interest, \$1,037.90; on fines, \$118.90-----	1,253 80	Guarantee stock, surplus-----	23,500 00
Cash, in office, \$256.57; in bank, \$12,629.91-----	12,886 48	Installment shares, dues-----	141,333 00
Furniture and fixtures-----	623 65	Installment shares, profits-----	58,108 67
Advances, ledger accounts-----	704 92	Paid-up and prepaid shares, capital	516,050 00
		Paid-up and prepaid shares, dividends-----	10,661 50
Total assets-----	\$841,906 15	Overdrafts and bills payable-----	10,000 00
		Reserve and undivided profits-----	4,135 69
		Loans due and incomplete-----	23,852 29
		Sundry ledger accounts-----	265 00
		Dividends unpaid-----	4,000 00
		Total liabilities-----	\$841,906 15

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$21,663 64	Loans on mortgages and shares----	\$311,856 08
Installment shares, dues-----	20,970 50	Dividends on guarantee stock-----	7,000 00
Paid-up and prepaid shares, dues-----	180,150 00	Dues repaid, installment shares-----	42,591 25
Interest-----	71,693 76	Profits repaid, installment shares-----	19,245 03
Fines-----	657 74	Paid-up and prepaid shares, capital	78,200 00
Loans repaid-----	209,238 16	Paid-up and prepaid shares, dividends-----	26,703 50
Advances repaid, ledger accounts-----	1,756 68	Advances, ledger accounts-----	2,362 96
Insurance-----	462 12	Salaries-----	3,536 66
		Taxes-----	578 42
		Other expenses-----	1,430 11
		All other disbursements-----	202 11
		Balance, cash in office and bank-----	12,886 48
Total receipts-----	\$506,592 60	Total disbursements-----	\$506,592 60

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
24-----	120	\$120 00	\$186 16	\$186 16
26-----	108	108 00	160 01	160 01
28-----	96	96 00	135 91	135 91
30-----	84	84 00	113 69	113 69
32-----	72	72 00	93 25	87 94
34-----	60	60 00	74 38	70 78
35-----	54	54 00	65 55	62 66

No. 40. OXNARD.

OXNARD BUILDING AND LOAN ASSOCIATION.

P. O. address, 352 A Street, Oxnard.

(Incorporated July 13, 1921.)

J. L. HOWLAND, Secretary.

A. LEVY, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 55.

No. of shares, 368.

Assets.		Liabilities.	
Loans, on mortgages.....	\$11,300 00	Guarantee stock, capital.....	\$9,150 00
Cash, in office, \$150; in bank, \$2,950.05.....	3,100 05	Guarantee stock, surplus.....	958 22
		Installment shares, dues.....	101 00
		Reserve and undivided profits.....	188 26
		Loans due and incomplete.....	4,002 57
Total assets.....	\$14,400 05	Total liabilities.....	\$14,400 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock.....	\$9,150 00	Loans on mortgages and shares...	\$7,297 43
Installment shares, dues.....	101 00	Advances, ledger accounts.....	795 90
Interest.....	130 20	Taxes.....	4 00
Fees.....	56 50	Other expenses.....	312 78
Advances repaid, ledger accounts	795 90	Balance, cash in office and bank...	3,100 05
Capital bonus, etc.....	1,276 56		
Total receipts.....	\$11,510 16	Total disbursements.....	\$11,510 16

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues plus 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 41. PALO ALTO.

PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 259 University Avenue, Palo Alto.

(Incorporated November 14, 1892.)

EDWARD JESURUN, Secretary.

A. B. CLARK, President.

Fiscal year ended September 30, 1921.

No. of series, none.

No. of members and investors, 601.

No. of shares, 1607.

Assets.		Liabilities.	
Loans, on definite contract, \$839,364.04; on shares, \$2,153.38	\$841,517 42	Guarantee stock, capital	\$49,400 00
Cash, in office, \$400; in bank, \$14,093.96	14,493 96	Guarantee stock, surplus	3,370 00
Real estate, owned	26,573 21	Installment shares, dues	51,800 32
Furniture and fixtures	1,617 21	Installment shares, profits	17,622 70
Other assets	6 49	Paid-up and prepaid shares, capital	40,385 00
		Investment certificates, principal	637,098 31
		Investment certificates, dividends	791 13
		Overdrafts and bills payable	20,000 00
		Reserve and undivided profits	15,964 38
		Loans due and incomplete	47,588 56
		Sundry ledger accounts	187 89
Total assets	\$884,208 29	Total liabilities	\$884,208 29

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$15,980 30	Overdrafts and bills payable	\$42,500 00
Guarantee stock	10,000 00	Loans on mortgages and shares	374,230 24
Installment shares, dues	17,750 56	Interest paid	840 69
Paid-up and prepaid shares, dues	19,825 23	Dividends on guarantee stock	3,349 00
Investment certificates	396,946 76	Dues repaid, installment shares	23,610 89
Interest	60,931 60	Profits repaid, installment shares	8,490 02
Fees	177 35	Paid-up and prepaid shares, capital	1,700 00
Loans repaid	231,564 55	Paid-up and prepaid shares, dividends	2,228 45
Overdrafts and bills payable	27,500 00	Investment certificates, principal	294,821 37
Advances repaid, ledger accounts	3,280 44	Investment certificates, dividends	36,391 88
Real estate sold	36,060 14	Advances, ledger accounts	2,785 29
Rents, safe deposit	112 00	Real estate acquired	5,828 31
		Salaries	5,520 00
		Taxes	725 46
		Other expenses	2,613 37
		Balance, cash in office and bank	14,493 96
Total receipts	\$820,128 93	Total disbursements	\$820,128 93

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 42. PASADENA.

CALIFORNIA SECURITY LOAN CORPORATION.

P. O. address, 170 East Colorado Street, Pasadena.

(Incorporated March 22, 1809.)

A. J. MORRIS, Secretary.

A. W. BYRNE, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 1,436.

No. of shares, 1000.

Assets.		Liabilities.	
Loans, on mortgages, \$133,373.50; on definite contract, \$1,005,- 991.42; on shares, \$6,290; on contract sales, \$54,521.94.....	\$1,200,176 86	Guarantee stock, capital.....	\$100,000 00
Arrearages, on interest.....	1,697 91	Guarantee stock, surplus.....	25,000 00
Cash, in office, \$4,493.89; in bank, \$36,007.47.....	40,501 36	Investment certificates, principal..	1,106,093 13
Real estate, owned (office building, \$43,161).....	50,010 80	Investment certificates, dividends..	1,023 02
Furniture and fixtures.....	1,266 66	Overdrafts and bills payable.....	20,000 10
Advances, ledger accounts.....	1,699 10	Reserve and undivided profits.....	10,336 34
Bonds owned.....	9,900 00	Loans due and incomplete.....	30,612 14
		Sundry ledger accounts.....	2,270 66
		Unpaid dividends, etc.....	9,917 40
Total assets.....	\$1,305,252 69	Total liabilities.....	\$1,305,252 69

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$33,603 34	Overdrafts and bills payable.....	\$103,000 00
Investment certificates.....	635,195 21	Loans on mortgages and shares.....	436,401 58
Interest.....	104,985 75	Interest paid.....	1,133 59
Premiums.....	4,475 42	Dividends on guarantee stock.....	14,000 00
Fines.....	332 73	Investment certificates, principal..	670,605 77
Loans repaid.....	438,114 72	Investment certificates, dividends..	63,374 17
Overdrafts and bills payable.....	98,000 00	Advances, ledger accounts.....	41,223 35
Advances repaid, ledger accounts..	41,312 81	Real estate acquired.....	1,718 30
Real estate sold.....	6,643 34	Bonds purchased.....	36,549 85
Bonds sold.....	69,697 05	Salaries.....	15,973 32
All other receipts.....	1,193 48	Taxes.....	2,141 69
		Other expenses.....	4,456 64
		All other disbursements.....	2,474 23
		Balance, cash in office and bank....	40,501 36
Total receipts.....	\$1,433,553 85	Total disbursements.....	\$1,433,553 85

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 5 per cent.

Book value dues plus dividend.

Withdrawal value, full book value.

No. 43. PASADENA.

PASADENA BUILDING AND LOAN ASSOCIATION.

P. O. address, 18 North Marengo Avenue, Pasadena.

(Incorporated February 16, 1899.)

EVERETT D. HILL, Secretary.

SOLON BRIGGS, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 704.

No. of shares, 2252.

Assets.		Liabilities.	
Loans, on mortgages, \$65,930.01; on definite contract, \$316,529.61; on shares, \$2,871.42.....	\$385,331 04	Guarantee stock, capital.....	\$18,000 00
Arrearages, on interest.....	2,217 49	Guarantee stock, surplus.....	4,326 83
Cash, in office, \$1,355; in bank, \$32,231.21.....	33,586 21	Installment shares, dues.....	19,070 91
Bonds owned.....	7,100 00	Installment shares, profits.....	26,110 21
		Paid-up and prepaid shares, capital	108,750 00
		Paid-up and prepaid shares, divi-	
		dends.....	3,279 81
		Investment certificates, principal..	197,918 78
		Investment certificates, dividends..	14,051 33
		Advance payments.....	722 50
		Reserve and undivided profits....	5,945 10
		Loans due and incomplete.....	28,799 27
		Dividends unpaid.....	1,260 00
Total assets.....	\$428,234 74	Total liabilities.....	\$428,234 74

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$24,263 20	Loans on mortgages and shares....	\$148,291 76
Installment shares, dues.....	6,478 55	Dividends on guarantee stock.....	2,520 00
Paid-up and prepaid shares, dues..	68,700 00	Dues repaid, installment shares...	5,953 18
Investment certificates.....	164,396 78	Profits repaid, installment shares..	2,851 03
Interest.....	27,490 25	Paid-up and prepaid shares, capital	35,700 00
Loans repaid.....	82,730 91	Paid-up and prepaid shares, divi-	
Advances repaid, ledger accounts..	130,717 04	dends.....	4,760 46
		Investment certificates, principal..	139,878 73
		Investment certificates, dividends..	7,073 21
		Advances, ledger accounts.....	118,196 27
		Salaries.....	4,288 00
		Taxes.....	316 59
		Other expenses.....	1,361 29
		Balance, cash in office and bank....	33,586 21
Total receipts.....	\$504,776 73	Total disbursements.....	\$504,776 73

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 44. PASO ROBLES.

PASO ROBLES MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 1336 Spring Street, Paso Robles.

(Incorporated September 2, 1905.)

LYMAN BREWER, Secretary.

B. J. DOUGHERTY, President.

Fiscal year ended August 31, 1921.

No. of series, 10.

No. of members and investors, 45.

No. of shares, 370.

Assets.		Liabilities.	
Loans, on definite contract, \$18,920.87; on shares, \$100.....	\$19,020 87	Installment shares, dues.....	\$7,745 20
Arrearages, on shares.....	30 00	Installment shares, profits.....	2,162 73
Cash, in bank.....	4,433 27	Paid-up and prepaid shares, capital.....	1,500 00
Furniture and fixtures.....	156 55	Investment certificates, principal.....	7,200 00
		Advance payments.....	60 00
		Reserve and undivided profits.....	4,837 36
		Sundry ledger accounts.....	135 40
Total assets.....	\$23,640 69	Total liabilities.....	\$23,640 69

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$1,077 09	Loans on mortgages and shares....	\$4,000 00
Installment shares, dues.....	2,824 55	Interest paid.....	53 17
Investment certificates.....	7,200 00	Dues repaid, installment shares....	3,054 00
Interest.....	2,625 27	Profits repaid, installment shares....	1,738 20
Fines.....	4 75	Paid-up and prepaid shares, divi- dends.....	83 00
Fees.....	2 85	Investment certificates, principal.....	9,750 00
Loans repaid.....	11,587 58	Investment certificates, dividends.....	549 95
Advances repaid, ledger accounts.....	14 50	Advances, ledger accounts.....	1,060 00
		Salaries.....	360 00
		Taxes.....	38 00
		Other expenses.....	217 00
		Balance, cash in office and bank....	4,433 27
Total receipts.....	\$25,336 59	Total disbursements.....	\$25,336 59

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
18.....	96	\$96 00	\$140 61	Dues plus profits as per by-laws
19.....	93	93 00	134 90	
22.....	60	60 00	77 13	
24.....	42	42 00	49 25	
25.....	41	41 00	47 87	
26.....	21	21 00	23 26	
27.....	17	17 00	18 86	
28.....	12	12 00	12 15	
29.....	10	10 00	10 45	
30.....	8	8 00	8 30	

No. 45. PLEASANTON.

PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, care Bank of Pleasanton, Pleasanton.

(Incorporated March 1, 1895.)

T. H. SILVER, Secretary.

C. LETHAM, President.

Fiscal year ended March 31, 1922.

No. of series, 20.

No. of members and investors, 45.

No. of shares, 313.

Assets.		Liabilities.	
Loans, on mortgages.....	\$18,850 00	Installment shares, dues.....	\$14,442 00
Cash, in bank.....	1,234 02	Installment shares, profits.....	3,130 15
		Reserve and undivided profits....	2,511 87
Total assets.....	\$20,084 02	Total liabilities.....	\$20,084 02

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$3,572 37	Overdrafts and bills payable.....	\$1,000 00
Installment shares, dues.....	3,600 00	Loans on mortgages and shares....	6,000 00
Interest.....	1,323 70	Interest paid.....	35 00
Fees.....	4 00	Dues repaid, installment shares....	2,514 00
Loans repaid.....	2,550 00	Profits repaid, installment shares..	1,074 05
Overdrafts and bills payable.....	1,000 00	Salaries.....	175 00
		Taxes.....	36 00
		Other expenses.....	2 00
		Balance, cash in office and bank....	1,234 02
Total receipts.....	\$12,070 07	Total disbursements.....	\$12,070 07

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
33.....	126	\$126 00	\$176 50	Dues plus profits as per by-laws.
36.....	108	108 00	144 00	
38.....	96	96 00	123 70	
40.....	84	84 00	104 65	
42.....	72	72 00	86 90	
44.....	60	60 00	70 15	
46.....	48	48 00	54 40	
48.....	36	36 00	39 60	
50.....	24	24 00	25 60	
52.....	12	12 00	12 40	

No. 46. PETALUMA.

PETALUMA MUTUAL LOAN ASSOCIATION.

P. O. address, Petaluma National Bank Bldg., Petaluma.

(Incorporated September 27, 1889.)

F. A. CROMWELL, Secretary.

FRANK H. DENMAN, President.

Fiscal year ended September 30, 1921.

No. of series, 12.

No. of members and investors, 73.

No. of shares, 675.

Assets.		Liabilities.	
Loans, on mortgages.....	\$40,536 28	Installment shares, dues.....	\$31,614 00
Cash, in bank.....	1,686 29	Installment shares, profits.....	5,051 87
Furniture and fixtures.....	30 00	Advance payments.....	25 65
		Overdrafts and bills payable.....	2,900 00
		Reserve and undivided profits.....	493 52
		Loans due and incomplete.....	2,167 53
Total assets.....	\$42,252 57	Total liabilities.....	\$42,252 57

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$7,066 48	Overdrafts and bills payable.....	\$2,306 26
Installment shares, dues.....	8,670 00	Loans on mortgages and shares....	15,532 47
Interest.....	2,748 03	Interest paid.....	121 55
Fines and fees.....	79 90	Dues repaid, installment shares....	10,513 00
Loans repaid.....	8,358 00	Profits repaid, installment shares..	2,065 63
Overdrafts and bills payable.....	5,206 26	Salaries.....	420 00
Real estate sold.....	600 00	Taxes.....	77 46
Refund of taxes.....	76 09	Other expenses.....	82 12
		Balance, cash in office and bank....	1,686 29
Total receipts.....	\$32,804 78	Total disbursements.....	\$32,804 78

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
24.....	120	\$120 00	\$153 12	\$153 12
25.....	108	108 00	134 13	134 13
26.....	96	96 00	116 13	115 63
27.....	84	84 00	99 03	98 28
28.....	72	72 00	82 82	82 01
29.....	60	60 00	67 39	66 65
30.....	48	48 00	52 64	51 94
31.....	36	36 00	38 23	37 78
32.....	24	24 00	25 04	24 78
33.....	12	12 00	12 28	12 20

No. 47. POMONA.

HOME BUILDERS LOAN ASSOCIATION.

P. O. address, 261 South Thomas Street, Pomona.

(Incorporated March 16, 1908.)

PAUL ENDICOTT, Secretary.

J. W. FULTON, President.

Fiscal year ended March 31, 1922.

No. of series, none.

No. of members and investors, 1627.

No. of shares, 8979.

Assets.		Liabilities.	
Loans, on definite contract, \$1,475,558.38; on shares, \$14,875.09; on contract sales, \$2,469.94.....	\$1,492,903 41	Guarantee stock, capital.....	\$140,000 00
Cash, in office, \$1,076.52; in bank, \$56,982.06.....	58,058 58	Guarantee stock, surplus.....	45,000 00
Real estate, owned (office building \$15,000).....	25,448 17	Installment shares, dues.....	66,842 25
Furniture and fixtures.....	900 00	Installment shares, profits.....	19,240 37
Advances, ledger accounts.....	5,426 17	Paid-up and prepaid shares, capital	212,100 00
Bonds owned.....	7,500 00	Paid-up and prepaid shares, divi- dends.....	2,446 31
Total assets.....	\$1,590,236 33	Investment certificates, principal..	989,120 45
		Investment certificates, dividends..	15,255 18
		Reserve and undivided profits.....	28,331 01
		Loans due and incomplete.....	55,766 73
		Sundry ledger accounts.....	9,101 75
		Unearned bonus, etc.....	7,032 28
		Total liabilities.....	\$1,590,236 33

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$65,544 35	Overdrafts and bills payable.....	\$15,000 00
Guarantee stock.....	40,000 00	Loans on mortgages and shares....	616,669 48
Installment shares, dues.....	24,512 00	Interest paid.....	90 00
Paid-up and prepaid shares, dues ..	236,050 00	Dividends on guarantee stock.....	15,701 25
Investment certificates.....	343,727 17	Dues repaid, installment shares....	12,845 50
Interest.....	132,624 38	Profits repaid, installment shares..	6,952 66
Fines.....	880 15	Paid-up and prepaid shares, capital	23,950 00
Fees.....	441 00	Paid-up and prepaid shares, divi- dends.....	492 49
Loans repaid.....	489,331 84	Investment certificates, principal..	515,032 88
Overdrafts and bills payable.....	15,000 00	Investment certificates, dividends..	68,411 73
Advances repaid, ledger accounts ..	24,452 55	Advances, ledger accounts.....	29,579 57
Real estate sold.....	1,638 22	Real estate acquired.....	1,050 97
Bonds sold.....	10,100 00	Salaries.....	10,665 00
Stock premiums, etc.....	15,068 70	Taxes.....	2,108 01
Total receipts.....	\$1,399,370 36	Other expenses.....	10,201 66
		Bonus, etc.....	12,560 58
		Balance, cash in office and bank....	58,058 58
		Total disbursements.....	\$1,399,370 36

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 9 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 48. POMONA.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 260 South Thomas Street, Pomona.

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

L. L. LOSTUTTER, President.

Fiscal year ended December 31, 1921.

No. of series, 21.

No. of members and investors, 2822.

No. of shares, 46,159.

Assets.		Liabilities.	
Loans, on mortgages, \$2,933,275.25; on shares, \$10,390	\$2,943,665 25	Guarantee stock, capital	\$250,000 00
Arrearages, on shares	11,068 50	Guarantee stock, surplus	45,000 00
Cash, in office, \$5,068.42; in bank, \$87,258.41	92,326 83	Installment shares, dues	412,812 00
Real estate, owned (office building)	10,000 00	Installment shares, profits	81,416 55
Furniture and fixtures	1 00	Paid-up and prepaid shares, capital	1,247,200 00
		Paid-up and prepaid shares, divi- dends	33,050 00
		Investment certificates, principal	840,969 64
		Investment certificates, dividends	7,850 06
		Advance payments	14,402 50
		Reserve and undivided profits	14,712 20
		Loans due and incomplete	40,000 00
		undry ledger accounts and unpaid dividends	10,146 23
		Unearned bonus	59,502 40
Total assets	\$3,057,061 58	Total liabilities	\$3,057,061 58

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$98,465 12	Loans on mortgages and shares	\$598,674 89
Guarantee stock	46,000 00	Interest paid	22 00
Installment shares, dues	180,803 50	Dividends on guarantee stock	28,440 00
Paid-up and prepaid shares, dues	576,800 00	Dues repaid, installment shares	57,331 50
Investment certificates	366,347 02	Profits repaid, installment shares	16,956 23
Interest	227,013 08	Paid-up and prepaid shares, capital	472,200 00
Fines	544 31	Paid-up and prepaid shares, divi- dends	62,626 96
Fees	1,294 92	Investment certificates, principal	379,484 74
Loans repaid	271,106 35	Investment certificates, dividends	46,900 00
Bonds sold	2,832 71	Salaries	16,797 50
Bonus, etc.	24,963 48	Taxes	3,077 77
		Other expenses	19,505 52
		All other disbursements	1,826 55
		Balance, cash in office and bank	92,326 83
Total receipts	\$1,796,170 49	Total disbursements	\$1,796,170 49

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
39	120	\$60 00	\$88 90	\$88 90
41	108	54 00	76 97	73 06
43	96	48 00	65 82	61 16
45	84	42 00	55 42	51 87
47	72	36 00	45 70	43 11
49	60	30 00	36 66	34 84
51	48	24 00	28 23	27 04
53	36	18 00	20 36	19 67
55	24	12 00	13 02	12 73
57	12	6 00	6 25	6 18

No. 49. PORTERVILLE.

PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Rooms 9-10 Baker Block, Porterville.

(Incorporated September 29, 1905.)

C. O. PREMO, Secretary.

H. C. CARR, President.

Fiscal year ended October 31, 1921.

No. of series, none.

No. of members and investors, 187.

No. of shares, 4487.

Assets.		Liabilities.	
Loans, on mortgages, \$117,025; on shares, \$225	\$117,250 00	Installment shares, dues	\$62,485 01
Arrearages, on interest	258 35	Installment shares, profits	22,239 66
Cash, in office, \$232.26; in bank, \$761.51	993 77	Paid-up and prepaid shares, capital	9,400 00
Advances, ledger accounts	30 58	Paid-up and prepaid shares, dividends	47 00
Bonds owned	1,100 00	Overdrafts and bills payable	18,500 00
		Reserve and undivided profits	3,818 08
		Loans due and incomplete	2,655 40
		Sundry ledger accounts	300 00
		Accrued interest	187 55
Total assets	\$119,632 70	Total liabilities	\$119,632 70

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$754 76	Overdrafts and bills payable	\$20,200 00
Installment shares, dues	21,257 24	Loans on mortgages and shares	43,544 60
Paid-up and prepaid shares, dues	8,400 00	Interest paid	1,017 39
Interest	9,264 76	Dues repaid, installment shares	4,304 68
Fees	159 60	Profits repaid, installment shares	3,999 97
Loans repaid	18,025 00	Paid-up and prepaid shares, capital	7,950 00
Overdrafts and bills payable	26,200 00	Paid-up and prepaid shares, dividends	723 35
Advances repaid, ledger accounts	594 06	Advances, ledger accounts	684 64
		Salaries	900 00
		Taxes	183 67
		Other expenses	153 35
		Balance, cash in office and bank	993 77
Total receipts	\$84,655 42	Total disbursements	\$84,655 42

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 9.24 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 50. REDLANDS.

HOME INVESTMENT ASSOCIATION.

P. O. address, Fifth and Citrus Streets, Redlands.

(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 1229.

No. of shares, 5325.

Assets.		Liabilities.	
Loans, on mortgages, \$50,100; on definite contract, \$1,080,692.25; on shares, \$1,580; on contract sales, \$6,258.66.....	\$1,138,630 91	Guarantee stock, capital.....	\$100,000 00
Cash, in bank.....	10,847 04	Guarantee stock, surplus.....	25,000 00
Real estate, owned.....	10,122 99	Installment shares, dues.....	64,877 00
Furniture and fixtures.....	2,090 00	Installment shares, profits.....	16,318 49
Advances, ledger accounts.....	10,104 84	Paid-up and prepaid shares, capital	148,496 00
Bonds owned.....	10,077 74	Paid-up and prepaid shares, dividends.....	5,245 65
Other assets.....	50 00	Investment certificates, principal..	648,720 23
		Investment certificates, dividends..	43,349 17
		Overdrafts and bills payable.....	20,000 00
		Reserve and undivided profits.....	46,018 68
		Loans due and incomplete.....	63,886 30
		Sundry ledger accounts.....	12 00
Total assets.....	\$1,181,923 52	Total liabilities.....	\$1,181,923 52

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$20,373 40	Overdrafts and bills payable.....	\$95,000 00
Installment shares, dues.....	19,908 50	Loans on mortgages and shares.....	413,435 81
Paid-up and prepaid shares, dues..	12,800 00	Interest paid.....	2,267 95
Investment certificates.....	572,949 56	Dividends on guarantee stock.....	12,000 00
Interest.....	97,046 70	Dues repaid, installment shares..	10,737 00
Fines.....	250 51	Profits repaid, installment shares..	3,160 30
Fees.....	4,763 35	Paid-up and prepaid shares, capital	42,500 00
Loans repaid.....	298,435 63	Paid-up and prepaid shares, dividends.....	12,200 02
Overdrafts and bills payable.....	60,000 00	Investment certificates, principal..	439,499 28
Advances repaid, ledger accounts..	10,038 02	Investment certificates, dividends..	21,364 39
Real estate sold.....	1,405 30	Advances, ledger accounts.....	11,980 53
Rents, etc.....	2,112 44	Real estate acquired.....	2,122 99
		Bonds purchased.....	1,534 50
		Salaries.....	5,986 00
		Taxes.....	537 50
		Other expenses.....	11,689 68
		All other disbursements.....	3,220 42
		Balance, cash in office and bank....	10,847 04
Total receipts.....	\$1,103,083 41	Total disbursements.....	\$1,100,083 41

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividends.

Withdrawal value, full book value.

No. 51. REDWOOD CITY.

SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION.

P. O. address, 90 Broadway, Redwood City.

(Incorporated May 8, 1890.)

H. W. SCHABERG, Secretary.

P. P. CHAMBERLAIN, President.

Fiscal year ended May 31, 1922.

No. of series, 46.

No. of members and investors, 653.

No. of shares, 4394.

Assets.		Liabilities.	
Loans, on mortgages, \$26,600; on definite contract, \$422,645.67; on shares, \$17,115; on contract sales, \$8,947.06	\$475,307 73	Installment shares, dues	\$239,221 50
Arrearages, on shares, \$737.40; on interest \$2,663.32	3,400 72	Installment shares, profits	59,186 45
Cash, in office, \$2,858.87; in bank, \$8,823.82	11,682 69	Investment certificates, principal	142,900 00
Real estate, owned	8,457 94	Advance payments	1,097 05
Furniture and fixtures	500 00	Overdrafts and bills payable	29,000 00
Advances, ledger accounts	503 50	Reserve and undivided profits	21,904 94
Bonds owned	10,200 00	Loans due and incomplete	17,160 64
War Savings Stamps	418 00		
Total assets	\$510,470 58	Total liabilities	\$510,470 58

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,140 59	Overdrafts and bills payable	\$6,500 00
Installment shares, dues	51,182 40	Loans on mortgages and shares	145,946 73
Investment certificates	35,435 00	Interest paid	2,014 20
Interest	37,728 75	Dues repaid, installment shares	50,078 00
Fines	84 15	Profits repaid, installment shares	21,568 16
Fees	156 00	Investment certificates, principal	11,185 00
Loans repaid	109,802 88	Investment certificates, dividends	6,473 16
Overdrafts and bills payable	16,500 00	Advances, ledger accounts	1,068 05
Advances repaid, ledger accounts	1,718 79	Real estate acquired	1,509 22
Real estate sold	8,250 00	Salaries	3,840 00
Rents, etc.	851 78	Taxes	731 23
		Other expenses	1,251 22
		All other disbursements	2 68
		Balance, cash in office and bank	11,682 69
Total receipts	\$263,850 34	Total disbursements	\$263,850 34

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
79	120	\$120 00	\$164 30	\$155 67
83	108	108 00	141 92	135 41
87	96	96 00	121 51	116 34
91	84	84 00	102 63	99 01
95	72	72 00	85 09	82 70
99	60	60 00	68 73	67 15
103	48	48 00	53 32	52 39
107	36	36 00	38 79	38 21
111	24	24 00	25 09	24 91
115	12	12 00	12 18	12 15

No. 52. RIVERSIDE.

RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN
ASSOCIATION.

P. O. address, 668 Main Street, Riverside.

(Incorporated April 5, 1901.)

F. SMITH, Secretary.

W. B. CLANCY, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 380.

No. of shares, 5268.

Assets.		Liabilities.	
Loans, on mortgages, \$268,660; on shares and bonds, \$11,995; on contract sales, \$3,136.08	\$283,791 08	Installment shares, dues	\$61,457 55
Cash, in office, \$581.76; in bank, \$2,230.20	2,811 96	Installment shares, profits	10,064 02
Bonds owned	1,780 00	Paid-up and prepaid shares, capital	169,500 00
Total assets	\$288,383 04	Overdrafts and bills payable	21,000 00
		Reserve and undivided profits	4,393 34
		Loans due and incomplete	21,968 13
		Total liabilities	\$288,383 04

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$13,143 09	Loans on mortgages and shares	\$101,521 47
Installment shares, dues	18,693 27	Dues repaid, installment shares	14,724 96
Paid-up and prepaid shares, dues	51,150 00	Profits repaid, installment shares	1,263 41
Interest	9,277 23	Paid-up and prepaid shares, capital	8,750 00
Fees	392 00	Paid-up and prepaid shares, dividends	5,258 14
Loans repaid	22,832 64	Salaries	1,437 73
Overdrafts and bills payable	21,000 00	Taxes	152 00
All other receipts	15 00	Other expenses	583 56
Total receipts	\$136,503 23	Balance, cash in office and bank	2,811 96
		Total disbursements	\$136,503 23

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 53. SACRAMENTO.

SACRAMENTO BUILDING AND LOAN ASSOCIATION.

P. O. address, 724 J Street, Sacramento.

(Incorporated August 24, 1874.)

FRANK HICKMAN, Secretary.

A. A. Jost, President.

Fiscal year ended February 28, 1922.

No. of series, none.

No. of members and investors, 606.

No. of shares, 8596.

Assets.		Liabilities.	
Loans, on mortgages, \$683,615; on shares, \$5,200.....	\$688,815 00	Installment shares, dues.....	\$194,004 00
Arrearages, on interest.....	696 09	Installment shares, profits.....	46,914 20
Cash, in bank.....	52,296 21	Paid-up and prepaid shares, capital.....	447,720 00
		Paid-up and prepaid shares, dividends.....	11,814 95
		Advance payments.....	409 84
		Reserve and undivided profits.....	40,944 31
Total assets.....	\$741,807 30	Total liabilities.....	\$741,807 30

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$25,476 82	Loans on mortgages and shares....	\$271,295 00
Installment shares, dues.....	67,824 00	Interest paid.....	625 02
Paid-up and prepaid shares, dues..	150,600 00	Dues repaid, installment shares....	47,750 00
Interest.....	41,253 10	Profits repaid, installment shares..	6,662 99
Loans repaid.....	154,485 36	Paid-up and prepaid shares, capital.....	43,050 00
Real estate sold.....	7,762 66	Paid-up and prepaid shares, dividends.....	20,969 29
		Salaries.....	3,592 00
		Taxes.....	93 88
		Other expenses.....	985 88
		All other disbursements.....	81 67
		Balance, cash in office and bank....	52,296 21
Total receipts.....	\$447,401 94	Total disbursements.....	\$447,401 94

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 54. SAN BERNARDINO.

SANTA FE BUILDING AND LOAN ASSOCIATION.

P. O. address, 367 E Street, San Bernardino.

(Incorporated January 8, 1890.)

O. C. ROGERS, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 2029.

No. of shares, 19,540.

Assets.		Liabilities.	
Loans, on mortgages, \$212,532.05; on definite contract, \$902,990.80; on shares, \$49,396; on contract sales, \$26,704.77.....	\$1,191,623 62	Installment shares, dues.....	\$685,251 68
Arrearages, on shares, \$1,427.80; on interest, \$1,294.16; on fines, \$129.50.....	2,851 46	Installment shares, profits.....	235,262 14
Cash, in office, \$2,466.95; in bank, \$8,330.46.....	10,797 41	Investment certificates, principal..	257,005 00
Real estate, owned.....	1,690 91	Advance payments.....	546 70
Bonds owned.....	40,250 00	Overdrafts and bills payable.....	4,000 00
Total assets.....	\$1,247,213 43	Reserve and undivided profits.....	30,213 81
		Loans due and incomplete.....	34,934 10
		Total liabilities.....	\$1,247,213 43

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$25,604 31	Overdrafts and bills payable.....	\$10,000 00
Installment shares, dues.....	165,853 47	Loans on mortgages and shares....	452,074 18
Investment certificates.....	138,625 00	Interest paid.....	36 11
Interest.....	90,386 52	Dues repaid, installment shares....	139,549 89
Fines.....	1,088 54	Profits repaid, installment shares..	70,647 08
Loans repaid.....	326,015 85	Investment certificates, principal..	68,075 00
Overdrafts and bills payable.....	14,000 00	Investment certificates, dividends..	11,346 55
Bonds sold.....	9,981 75	Salaries.....	4,709 00
Rents.....	171 20	Taxes.....	1,299 01
Total receipts.....	\$771,726 64	Other expenses.....	2,418 21
		Office fixtures.....	774 20
		Balance, cash in office and bank....	10,797 41
		Total disbursements.....	\$771,726 64

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividends.

Withdrawal value, dues plus profits as per by-laws.

No. 55. SAN DIEGO.

COMMUNITY BUILDING AND LOAN ASSOCIATION.

P. O. address, 419 Owl Drug Store Building, San Diego.

(Incorporated March 25, 1920.)

J. G. CASH, Secretary.

I. T. BROCKETT, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 144.

No. of shares, 955

Assets.		Liabilities.	
On definite contract.....	\$80,679 00	Guarantee stock, capital.....	\$15,200 00
Cash, in office, \$39; in bank, \$1,457.30.....	1,496 30	Guarantee stock, surplus.....	213 56
Furniture and fixtures.....	325 00	Installment shares, dues.....	7,844 56
		Installment shares, profits.....	195 72
		Paid-up and prepaid shares, capital.....	8,500 00
		Investment certificates, principal.....	900 00
		Overdrafts and bills payable.....	32,950 60
		Reserve and undivided profits.....	695 86
		Loans due and incomplete.....	16,000 00
Total assets.....	\$82,500 30	Total liabilities.....	\$81,500 30

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$924 23	Overdrafts and bills payable.....	\$3,149 40
Guarantee stock.....	1,800 00	Loans on mortgages and shares....	45,846 03
Installment shares, dues.....	7,212 06	Interest paid.....	613 10
Paid-up and prepaid shares, dues..	8,000 00	Dividends on guarantee stock.....	417 65
Investment certificates.....	900 00	Dues repaid, installment shares....	2,879 65
Interest.....	1,745 45	Profits repaid, installment shares..	61 62
Fees.....	90 00	Paid-up and prepaid shares, capital	3,100 00
Loans repaid.....	11,898 00	Paid-up and prepaid shares, divi-	
Overdrafts and bills payable.....	25,600 00	dends.....	128 05
		Other expenses.....	152 94
		Office fixtures.....	325 00
		Balance, cash in office and bank....	1,496 30
Total receipts.....	\$58,169 74	Total disbursements.....	\$58,169 74

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividends.

Withdrawal value, full book value.

No. 56. SAN DIEGO.

SAN DIEGO BUILDING AND LOAN ASSOCIATION.

P. O. address, 940 Third Street, San Diego.

(Incorporated July 14, 1885.)

J. R. BEARDSLEY, Secretary.

A. P. JOHNSON, JR., President.

Fiscal year ended June 30, 1922.

No. of series, 22.

No. of members and investors, 559.

No. of shares, 5033.

Assets.		Liabilities.	
Loans, on mortgages, \$348,000; on shares, \$12,330	\$360,330 00	Installment shares, dues	\$209,267 00
Arrearages, on shares, \$1,946; on interest, \$700	2,646 00	Installment shares, profits	50,473 82
Cash, in office, \$3,976.73; in bank, \$7,281.24	11,257 97	Investment certificates, principal	94,800 00
Furniture and fixtures	100 00	Investment certificates, dividends	2,658 20
		Advance payments	602 95
		Reserve and undivided profits	13,252 00
		Loans due and incomplete	2,380 00
		Sundry ledger accounts	200 00
		Tax reserve	700 00
Total assets	\$374,333 97	Total liabilities	\$374,333 97

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,430 12	Overdrafts and bills payable	\$9,000 00
Installment shares, dues	61,453 00	Loans on mortgages and shares	128,955 00
Investment certificates	26,500 00	Interest paid	55 05
Interest	23,965 55	Dues repaid, installment shares	35,831 00
Fines	86 95	Profits repaid, installment shares	6,397 40
Fees	237 90	Investment certificates, principal	16,700 00
Loans repaid	84,980 00	Investment certificates, dividends	5,095 25
Overdrafts and bills payable	9,000 00	Salaries	2,400 00
Real estate sold	2,150 00	Taxes	343 75
		Other expenses	642 60
		Office fixtures, etc.	125 50
		Balance, cash in office and bank	11,257 97
Total receipts	\$216,803 52	Total disbursements	\$216,803 52

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
37	120	\$120 00	\$169 70	\$149 75
39	108	108 00	147 27	132 07
41	96	96 00	126 33	115 00
43	84	84 00	106 70	98 52
45	72	72 00	88 30	82 65
47	60	60 00	71 07	67 37
49	48	48 00	54 93	52 70
51	36	36 00	39 80	38 62
53	24	24 00	25 63	25 15
55	12	12 00	12 38	12 27

No. 57. SAN DIEGO.

SILVER GATE BUILDING AND LOAN ASSOCIATION.

P. O. address, 343 Spreckels Theater Building, San Diego.

(Incorporated May 22, 1890.)

GEO. D. EASTON, Secretary.

M. A. GRAHAM, President.

Fiscal year ended May 31, 1922.

No. of series, 22.

No. of members and investors, 366.

No. of shares, 4305.

Assets.		Liabilities.	
Loans, on mortgages, \$243,662.13; on shares, \$11,763.50	\$255,425 63	Installment shares, dues	\$196,266 00
Arrearages, on shares, \$1,683; on interest, \$1,065.10	2,748 10	Installment shares, profits	47,315 01
Cash, in office, \$375.30; in bank, \$10,056.69	10,431 99	Advance payments	1,056 40
Furniture and fixtures	60 00	Overdrafts and bills payable	29,700 00
Bonds owned	11,300 00	Reserve and undivided profits	1,991 71
		Loans due and incomplete	2,218 40
		Sundry ledger accounts	1,418 20
Total assets	\$279,965 72	Total liabilities	\$279,965 72

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$9,530 63	Overdrafts and bills payable	\$15,500 00
Installment shares, dues	53,495 00	Loans on mortgages and shares	63,953 43
Interest	17,832 69	Interest paid	677 54
Fees	118 30	Dues repaid, installment shares	55,081 00
Loans repaid	45,968 25	Profits repaid, installment shares	18,871 49
Overdrafts and bills payable	38,200 00	Salaries	1,300 00
Advances repaid, ledger accounts	1,418 20	Taxes	364 13
Bonds sold	326 88	Other expenses	650 37
		All other disbursements	60 00
		Balance, cash in office and bank	10,431 99
Total receipts	\$166,889 95	Total disbursements	\$166,889 95

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
35	120	\$120 00	\$167 09	\$150 00
37	108	108 00	145 40	132 30
39	96	96 00	125 02	115 20
41	84	84 00	105 84	98 70
43	72	72 00	87 84	82 80
45	60	60 00	70 85	67 50
47	48	48 00	54 88	82 80
49	36	36 00	39 83	38 70
51	24	24 00	25 69	25 20
53	12	12 00	12 42	12 30

No. 58. SAN FRANCISCO.

BAY VIEW BUILDING AND LOAN ASSOCIATION.

P. O. address, 1217 Railroad Avenue, San Francisco.

(Incorporated November 18, 1911.)

D. A. STEINBAUGH, Secretary.

JAMES ALLEN, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 253.

No. of shares, 1229.

Assets.		Liabilities.	
Loans, on definite contract.....	\$227,022 63	Installment shares, dues.....	\$102,819 58
Cash, in office, \$1,143.71; in bank, \$2,441.36.....	3,590 07	Installment shares, profits.....	6,501 56
Advances, ledger accounts.....	7,914 73	Investment certificates, principal..	108,074 37
Bonds owned.....	23,366 11	Investment certificates, dividends..	9,491 04
		Overdrafts and bills payable.....	15,700 00
		Reserve and undivided profits.....	12,424 97
		Loans due and incomplete.....	6,726 81
		Sundry ledger accounts.....	155 21
Total assets.....	\$261,893 54	Total liabilities.....	\$261,893 54

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$1,521 14	Overdrafts and bills payable.....	\$35,950 00
Installment shares, dues.....	49,664 10	Loans on mortgages and shares....	163,238 23
Investment certificates.....	93,361 18	Interest paid.....	311 11
Interest.....	18,140 77	Dues repaid, installment shares....	14,541 54
Fines.....	89 51	Profits repaid, installment shares..	9,007 58
Fees.....	336 00	Investment certificates, principal..	60,990 33
Loans repaid.....	69,687 41	Investment certificates, dividends..	1,752 65
Overdrafts and bills payable.....	46,850 00	Advances, ledger accounts.....	10,623 37
Advances repaid, ledger accounts..	13,062 25	Salaries.....	2,760 00
Bonds sold.....	9,331 36	Taxes.....	178 02
Receipts, sundry.....	2,085 35	Other expenses.....	505 80
		Sundry disbursements.....	680 37
		Balance, cash in office and bank....	3,590 07
Total receipts.....	\$304,129 07	Total disbursements.....	\$304,129 07

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 59. SAN FRANCISCO.

CALIFORNIA HOME BUILDING-LOAN COMPANY.

P. O. address, 206-208 Hearst Building, San Francisco.

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1922

No. of series, n one.

No. of members and investors, 700.

No. of shares, 1419.

Assets.		Liabilities.	
Loans, on definite contract, \$718,693.83; on shares, \$11,992; on contract sales, \$102,816.81	\$833,502 64	Guarantee stock, capital	\$40,000 00
Arrearages, on interest	213 43	Guarantee stock, surplus	11,800 00
Cash, in office, \$1,265.70; in bank, \$7,064.54	8,330 24	Installment shares, dues	13,309 40
Real estate, owned	13,600 55	Installment shares, profits	1,457 98
Furniture and fixtures	1,840 00	Paid-up and prepaid shares, capital	21,450 00
Advances, ledger accounts	6,919 49	Paid-up and prepaid shares, dividends	1,773 88
		Investment certificates, principal	604,669 72
		Investment certificates, dividends	30,502 05
		Overdrafts and bills payable	98,596 19
		Expense fund	2,371 62
		Loans due and incomplete	36,465 51
		All other liabilities and unpaid dividends, etc.	2,010 00
Total assets	\$864,406 35	Total liabilities	\$864,406 35

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,349 06	Overdrafts and bills payable	\$57,433 33
Guarantee stock	210 00	Loans on mortgages and shares	323,902 98
Installment shares, dues	7,593 40	Interest paid	7,068 82
Paid-up and prepaid shares, dues	2,500 00	Dividends on guarantee stock	3,988 15
Investment certificates	363,893 49	Dues repaid, installment shares	7,590 00
Interest	64,347 66	Profits repaid, installment shares	3,189 45
Fines	216 54	Paid-up and prepaid shares, capital	2,500 00
Fees	118 04	Paid-up and prepaid shares, dividends	1,178 74
Loans repaid	239,998 69	Investment certificates, principal	275,645 76
Overdrafts and bills payable	48,735 44	Investment certificates, dividends	21,989 96
Advances repaid, ledger accounts	28,829 25	Advances ledger accounts	27,980 58
Real estate sold	12,294 94	Real estate acquired	20,769 20
Bonds sold	6,000 00	Salaries	10,080 00
Expense fund	1,263 09	Taxes	1,825 53
		Other expenses	7,801 86
		Office fixtures, etc.	75 00
		Balance, cash in office and bank	8,330 24
Total receipts	\$781,349 60	Total disbursements	\$781,349 60

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 60 cents per share per month

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 60. SAN FRANCISCO.

CALIFORNIA MUTUAL SAVINGS FUND LOAN AND BUILDING ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated March 26, 1887.)

Wm. E. Bouton, Secretary.

R. I. Whelan, President.

Fiscal year ended March 31, 1922.

No. of series, 37.

No. of members and investors, 262.

No. of shares, 2272.

Assets.		Liabilities.	
Loans, on mortgages, \$26,050; on definite contract, \$119,857.07; on shares, \$4,125; on contract sales, \$2,294.71	\$152,326 78	Installment shares, dues	\$80,629 06
Arrearages, on shares, \$60; on interest, \$766.90	826 90	Installment shares, profits	21,804 67
Cash, in office, \$721.01; in bank, \$881.45	1,602 46	Paid-up and prepaid shares, capital	41,600 00
Real estate, owned	80 00	Advance payments	1,502 84
Advances, ledger accounts	233 14	Overdrafts and bills payable	2,000 00
Bonds owned	3,000 00	Reserve and undivided profits	7,987 63
		Loans due and incomplete	2,537 34
		All other liabilities	7 74
Total assets	\$158,069 28	Total liabilities	\$158,069 28

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,354 23	Overdrafts and bills payable	\$52,700 0
Installment shares, dues	17,881 10	Loans on mortgages and shares	40,862 66
Paid-up and prepaid shares, dues	24,200 00	Interest paid	1,210 65
Interest	11,447 96	Dues repaid, installment shares	9,387 98
Fines	52 95	Profits repaid, installment shares	1,406 63
Fees	39 50	Paid-up and prepaid shares, capital	2,000 00
Loans repaid	25,649 96	Paid-up and prepaid shares, dividends	2,073 58
Overdrafts and bills payable	30,600 00	Advances, ledger accounts	507 29
Advances repaid, ledger accounts	612 68	Salaries	1,535 00
All other receipts	22 00	Taxes	109 78
		Other expenses	464 35
		Balance, cash in office and bank	1,602 46
Total receipts	\$113,860 38	Total disbursements	\$113,860 38

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
51	120	\$120 00	\$171 10	Dues plus profits as per by-laws
55	108	108 00	148 45	
59	96	96 00	127 53	
63	84	84 00	107 76	
67	72	72 00	89 09	
71	60	60 00	71 71	
75	48	48 00	55 51	
79	36	36 00	40 31	
83	24	24 00	25 91	
87	12	12 00	12 46	

No. 61. SAN FRANCISCO.

CITIZENS BUILDING AND LOAN ASSOCIATION.

P. O. address, 405 Pine Street, San Francisco.

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOMAS M. GARDINER, President.

Fiscal year ended February 14, 1922.

No. of series, 45.

No. of members and investors, 815.

No. of shares, 8198.

Assets.		Liabilities.	
Loans, on mortgages, \$61,950; on definite contract, \$389,024.37; on shares, \$3,925; on contract sales, \$6,545.86	\$461,445 23	Installment shares, dues	\$281,313 70
Arrearages, on shares, \$682.70; on interest, \$3,472.11; on fines, \$1,658.41	5,813 22	Installment shares, profits	73,931 58
Cash, in office, \$1,000; in bank, \$6,926.47	7,926 47	Paid-up and prepaid shares, capital	7,200 00
Real estate owned	11,611 61	Paid-up and prepaid shares, dividends	56 85
Furniture and fixtures	426 29	Advance payments	725 30
Advances, ledger accounts	1,586 25	Overdrafts and bills payable	95,904 55
Bonds owned	23,440 93	Reserve and undivided profits	20,949 00
Total assets	\$512,250 00	Loans due and incomplete	31,181 91
		Sundry ledger accounts	824 26
		Tax reserve	162 85
		Total liabilities	\$512,250 00

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,748 20	Overdrafts and bills payable	\$119,445 00
Installment shares, dues	67,025 60	Loans on mortgages and shares	150,474 85
Paid-up and prepaid shares, dues	8,800 00	Interest paid	5,931 75
Interest	35,087 72	Dues repaid, installment shares	60,055 50
Fines	841 40	Profits repaid, installment shares	24,479 11
Fees	507 85	Paid-up and prepaid shares, capital	2,000 00
Loans repaid	140,713 03	Paid-up and prepaid shares, dividends	83 45
Overdrafts and bills payable	114,762 42	Real estate acquired	282 74
Real estate sold	837 38	Salaries	4,851 65
Bonds sold	8,059 96	Taxes	539 00
Fire insurance, etc.	2,837 88	Other expenses	1,953 13
Total receipts	\$382,221 44	Fire insurance, etc.	4,198 79
		Balance, cash in office and bank	7,926 47
		Total disbursements	\$382,221 44

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
108	120	\$120 00	\$169 02	\$164 12
112	108	108 00	146 95	143 05
116	96	96 00	125 86	121 38
120	84	84 00	106 23	102 90
124	72	72 00	87 99	84 79
128	60	60 00	70 84	68 67
132	48	48 00	54 59	53 27
136	36	36 00	39 58	38 68
140	24	24 00	25 69	25 26
144	12	12 00	12 45	12 34

No. 62. SAN FRANCISCO.

EMPIRE BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated August 24, 1889.)

WM. E. BOUTON, Secretary.

LOUIS MULLER, President.

Fiscal year ended August 31, 1921.

No. of series, 27.

No. of members and investors, 76.

No. of shares, 992.

Assets.		Liabilities.	
Loans, on mortgages, \$11,750; on definite contract, \$57,657.45; on shares, \$1,000	\$70,407 45	Installment shares, dues	\$31,049 51
Arrearages, on interest	464 37	Installment shares, profits	6,595 95
Cash, in office	766 78	Paid-up and prepaid shares, capital	10,850 00
Real estate, owned	6,524 99	Paid-up and prepaid shares, dividends	306 12
Advances, ledger accounts	50 20	Advance payments	291 87
Bonds owned	500 00	Overdrafts and bills payable	23,500 00
		Reserve and undivided profits	6,014 34
		Sundry ledger accounts	106 00
Total assets	\$78,713 79	Total liabilities	\$78,713 79

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$446 93	Overdrafts and bills payable	\$22,250 00
Installment shares, dues	7,479 26	Loans on mortgages and shares	23,850 00
Paid-up and prepaid shares, dues	6,250 00	Interest paid	1,684 72
Interest	5,079 68	Dues repaid, installment shares	15,357 45
Fines	49 24	Profits repaid, installment shares	1,692 60
Fees	17 90	Paid-up and prepaid shares, capital	1,000 00
Loans repaid	39,083 52	Paid-up and prepaid shares, dividends	449 18
Overdrafts and bills payable	9,500 00	Advances, ledger accounts	87 15
Advances repaid, ledger accounts	116 10	Real estate expense	256 23
Rents, etc.	823 50	Salaries	1,135 00
		Taxes	69 30
		Other expenses	247 72
		Balance, cash in office and bank	766 78
Total receipts	\$68,846 13	Total disbursements	\$68,846 13

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
26	126	\$126 00	\$170 00	Dues plus profits as per by-laws.
34	102	102 00	130 89	
38	90	90 00	112 52	
42	78	78 00	94 94	
44	72	72 00	86 45	
49	57	57 00	66 09	
52	48	48 00	54 46	
57	33	33 00	36 08	
60	24	24 00	25 65	
64	12	12 00	12 39	

No. 63. SAN FRANCISCO.

EUREKA BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated November 3, 1890.)

WM. E. BOUTON, Secretary.

ARNOLD FOSTER, President.

Fiscal year ended October 31, 1921.

No. of series, 18.

No. of members and investors, 277.

No. of shares, 3411.

Assets.		Liabilities.	
Loans, on mortgages, \$1,500; on definite contract, \$90,378.72; on shares, \$1,855; on contract sales, \$2,333.84	\$96,067 56	Installment shares, dues	\$56,255 10
Arrearages, on shares, \$359.30; on interest, \$163.99	823 29	Installment shares, profits	9,415 18
Cash, in office, \$204.62; in bank, \$1,540.82	1,745 44	Paid-up and prepaid shares, capital	18,000 00
Advances, ledger accounts	200 16	Advance payments	369 26
Bonds owned	1,096 00	Overdrafts and bills payable	11,400 00
Total assets	\$99,932 45	Reserve and undivided profits	3,266 66
		Loans due and incomplete	896 72
		Sundry ledger accounts	280 00
		Interest accrued	49 53
		Total liabilities	\$99,932 45

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$664 91	Overdrafts and bills payable	\$4,000 00
Installment shares, dues	32,275 00	Loans on mortgages and shares	47,288 28
Paid-up and prepaid shares, dues	1,000 00	Interest paid	618 84
Interest	5,814 71	Dues repaid, installment shares	4,053 70
Fines	15 72	Profits repaid, installment shares	317 70
Fees	301 30	Paid-up and prepaid shares, capital	2,000 00
Loans repaid	16,801 71	Paid-up and prepaid shares, dividends	1,510 65
Overdrafts and bills payable	4,100 00	Advances, ledger accounts	488 56
Advances repaid, ledger accounts	310 44	Real estate, repairs, etc.	131 60
Real estate sold	2,100 00	Bonds purchased	48 00
Rents, etc.	306 24	Salaries	919 00
Total receipts	\$63,690 03	Taxes	61 33
		Other expenses	506 93
		Balance, cash in office and bank	1,745 44
		Total disbursements	\$63,690 03

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
39	120	\$120 00	\$164 82	Dues plus profits as per by-laws
42	96	96 00	124 05	
44	84	84 00	105 36	
46	72	72 00	87 77	
48	60	60 00	71 05	
52	36	36 00	39 93	
54	24	24 00	25 77	
56	12	12 00	12 45	

No. 64. SAN FRANCISCO.

FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 995 Market Street, San Francisco.

(Incorporated October 23, 1906.)

B. FEDDE, Secretary.

OTTO F. E. BURMEISTER, President.

Fiscal year ended December 31, 1922.

No. of series, none.

No. of members and investors, 399.

No. of shares, 4854.

Assets.		Liabilities.	
Loans, on mortgages, \$67,628.64; on definite contract, \$165,678.68	\$233,307 32	Installment shares, dues	\$249,546 18
Arrearages, on interest	1,283 14	Installment shares, profits	24,083 94
Cash, in office, \$1,648.88; in bank, \$30,235.92	34,884 80	Advance payments	48 06
Real estate, owned	14,500 00	Reserve and undivided profits	12,076 82
Furniture and fixtures	1 00	Loans due and incomplete	2,500 00
Advances, ledger accounts	128 30	Sundry ledger accounts	6 00
Bonds owned	4,156 44		
Total assets	\$288,261 00	Total liabilities	\$288,261 00

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,143 31	Loans on mortgages and shares	\$64,691 00
Installment shares, dues	89,567 79	Dues repaid, installment shares	51,748 24
Interest	18,073 99	Profits repaid, installment shares	11,558 26
Fees	291 00	Paid-up and prepaid shares, capital	35,700 00
Loans repaid	85,158 72	Paid-up and prepaid shares, dividends	1,320 00
Advances repaid, ledger accounts	772 80	Advances, ledger accounts	869 38
Bonds sold	13,000 00	Bonds purchased	10,000 00
Rents	1,210 43	Salaries	3,719 50
		Taxes	280 63
		Other expenses	1,446 23
		Balance, cash in office and bank	34,884 80
Total receipts	\$216,218 04	Total disbursements	\$216,218 04

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 65. SAN FRANCISCO.

FIDELITY BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated March 19, 1887.)

WM. E. BOUTON, Secretary.

WM. A. BARLAGE, President.

Fiscal year ended March 31, 1922.

No. of series, 43.

No. of members and investors, 540.

No. of shares, 3794.

Assets.		Liabilities.	
Loans, on mortgages, \$48,250; on definite contract, \$171,792.34; on shares, \$16,140; on contract sales, \$17,045.44	\$253,227 78	Installment shares, dues	\$129,225 17
Arrearages, on shares, \$340; on interest, \$2,581.70	2,921 70	Installment shares, profits	37,129 20
Cash, in office, \$1,023.83; in bank, \$900.46	1,924 29	Paid-up and prepaid shares, capital	21,200 00
Real estate, owned	9,224 93	Advance payments	1,030 90
Advances, ledger accounts	1,627 79	Overdrafts and bills payable	54,000 00
Bonds owned	5,000 00	Reserve and undivided profits	23,208 94
		Loans due and incomplete	5,800 00
		Matured shares	2,028 33
		Accrued interest	303 95
Total assets	\$273,926 49	Total liabilities	\$273,926 49

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,287 60	Overdrafts and bills payable	\$66,500 00
Installment shares, dues	31,354 90	Loans on mortgages and shares	75,085 00
Paid-up and prepaid shares, dues	3,600 00	Interest paid	4,548 77
Interest	19,133 62	Dues repaid, installment shares	28,433 59
Fines	54 33	Profits repaid, installment shares	8,678 37
Fees	78 30	Paid-up and prepaid shares, capital	7,100 00
Loans repaid	77,769 65	Paid-up and prepaid shares, dividends	2,238 07
Overdrafts and bills payable	60,500 00	Advances, ledger accounts	1,270 99
Advances repaid, ledger accounts	1,018 10	Real estate acquired	8,618 63
Real estate sold	9,741 45	Salaries	3,087 50
Rents	907 66	Taxes	164 00
		Other expenses	796 40
		Balance, cash in office and bank	1,924 29
Total receipts	\$208,445 61	Total disbursements	\$208,445 61

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
47	120	\$120 00	\$178 08	Dues plus profits as per by-laws.
51	108	108 00	155 08	
55	96	96 00	133 24	
59	84	84 00	112 50	
63	72	72 00	93 02	
67	60	60 00	74 64	
71	48	48 00	57 40	
75	36	36 00	41 32	
79	24	24 00	26 40	
83	12	12 00	12 57	

No. 66. SAN FRANCISCO.

GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 1202 Merchants Exchange Building, San Francisco.

(Incorporated March 30, 1898.)

R. F. CASSIDY, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1922.

No. of series, 15.

No. of members and investors, 98.

No. of shares, 4046.

Assets.		Liabilities.	
Loans, on definite contract, \$182,596.12; on shares, \$100.....	\$182,996 12	Installment shares, dues.....	\$37,305 30
Arrearages, on shares, \$185.75; on interest, \$252.94.....	438 69	Installment shares, profits.....	13,576 89
Advances, ledger accounts.....	55 50	Paid-up and prepaid shares, capital.....	64,200 00
		Paid-up and prepaid shares, dividends.....	2,568 00
		Investment certificates, principal.....	27,900 00
		Advance payments.....	651 25
		Overdrafts and bills payable.....	13,285 57
		Reserve and undivided profits.....	13,228 82
		Loans due and incomplete.....	10,521 54
		Interest in arrears.....	252 94
Total assets.....	\$183,490 31	Total liabilities.....	\$183,490 31

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues.....	\$8,315 15	Overdrafts and bills payable.....	\$29,408 72
Paid-up and prepaid shares, dues.....	100 00	Loans on mortgages and shares.....	91,686 65
Investment certificates.....	28,900 00	Interest paid.....	349 39
Interest.....	12,769 16	Dues repaid, installment shares.....	4,707 65
Fines.....	1 75	Profits repaid, installment shares.....	2,079 09
Fees.....	58 25	Paid-up and prepaid shares, dividends.....	4,807 50
Loans repaid.....	44,415 02	Investment certificates, principal.....	1,000 00
Overdrafts and bills payable.....	40,785 57	Investment certificates, dividends.....	1,000 03
Advances repaid, ledger accounts.....	72 20	Advances, ledger accounts.....	127 70
Bonds sold.....	1,963 33	Salaries.....	1,805 00
Bonus, etc.....	487 57	Taxes.....	140 68
		Other expenses.....	755 59
Total receipts.....	\$137,868 00	Total disbursements.....	\$137,868 00

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
41.....	120	\$60 00	\$90 89	\$85 44
45.....	96	48 00	66 59	62 59
47.....	84	42 00	55 79	52 44
49.....	72	36 00	45 79	43 04
53.....	48	24 00	28 06	26 28
55.....	36	18 00	20 24	19 23
57.....	24	12 00	13 00	12 48
59.....	12	6 00	6 27	6 14

No. 67. SAN FRANCISCO.

HOME MUTUAL DEPOSIT LOAN COMPANY.

P. O. address, 220 Montgomery Street, San Francisco.

(Incorporated December 2, 1885.)

C. G. HINDS, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 141.

No. of shares, 1564.

Assets.		Liabilities.	
Loans, on definite contract, \$281,291.48; on contract sales, \$2,644.74.....	\$283,939 22	Guarantee stock, capital.....	\$50,000 00
Arrearages, on interest.....	1,098 78	Guarantee stock, surplus.....	12,737 30
Cash, in office, \$436.77; in bank, \$8,311.14.....	8,747 91	Installment shares, dues.....	46,462 07
Real estate, owned.....	559 70	Installment shares, profits.....	11,173 36
Furniture and fixtures.....	100 00	Paid-up and prepaid shares, capital	84,024 75
Advances, ledger accounts.....	702 98	Paid-up and prepaid shares, divi-	
Bonds owned.....	4,350 00	dends.....	1,256 37
		Investment certificates, principal..	60,070 22
		Overdrafts and bills payable.....	13,000 00
		Reserve and undivided profits.....	7,389 40
		Loans due and incomplete.....	7,688 53
		Sundry ledger accounts.....	3,512 09
		Advertising reserve.....	2,184 50
Total assets.....	\$299,498 59	Total liabilities.....	\$299,498 59

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$850 67	Overdrafts and bills payable.....	\$57,250 00
Installment shares, dues.....	14,359 26	Loans on mortgages and shares...	76,265 09
Paid-up and prepaid shares, dues..	38,400 00	Interest paid.....	1,463 75
Investment certificates.....	61,720 53	Dividends on guarantee stock.....	7,110 00
Interest.....	23,770 48	Dues repaid, installment shares...	19,442 04
Fines.....	141 11	Profits repaid, installment shares..	4,947 32
Fees.....	75 00	Paid-up and prepaid shares, capital	400 00
Loans repaid.....	72,204 33	Paid-up and prepaid shares, divi-	
Overdrafts and bills payable.....	56,000 00	dends.....	3,672 72
Advances repaid, ledger accounts..	1,589 85	Investment certificates, principal..	82,296 41
Rents.....	700 00	Investment certificates, dividends..	3,415 48
		Advances, ledger accounts.....	1,955 55
		Salaries.....	2,442 50
		Other expenses and taxes.....	3,075 47
		Advertising, etc.....	326 99
		Balance, cash in office and bank...	8,747 01
Total receipts.....	\$272,811 23	Total disbursements.....	\$272,811 23

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 9 per cent.

Book value, dues plus dividend

Withdrawal value, dues plus profits as per by-laws.

No. 68. SAN FRANCISCO.

MECHANICS BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated January 6, 1891.)

WM. E. BOUTON, Secretary.

J. P. FRASER, President.

Fiscal year ended December 31, 1921.

No. of series, 31.

No. of members and investors, 71.

No. of shares, 1202.

Assets.		Liabilities.	
Loans, on mortgages, \$66,750; on definite contract, \$28,186.89; on shares, \$1,185.....	\$96,121 89	Installment shares, dues.....	\$54,497 50
Arrearages, on shares, \$20; on interest, \$34.....	54 00	Installment shares, profits.....	8,890 34
Cash, in office, \$176.82; in bank, \$748.81.....	925 63	Paid-up and prepaid shares, capital.....	8,600 00
Advances, ledger accounts.....	41 34	Advance payments.....	186 38
Bonds owned.....	1,500 00	Overdrafts and bills payable.....	18,700 00
Total assets.....	\$98,642 86	Reserve and undivided profits.....	7,720 31
		Interest accrued.....	48 33
		Total liabilities.....	\$98,642 86

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$1,624 80	Overdrafts and bills payable.....	\$11,500 00
Installment shares, dues.....	11,696 00	Loans on mortgages and shares....	11,675 00
Paid-up and prepaid shares, dues..	2,000 00	Interest paid.....	1,414 98
Interest.....	7,203 10	Dues repaid, installment shares....	6,711 86
Fines.....	4 80	Profits repaid, installment shares..	2,568 95
Fees.....	20 60	Paid-up and prepaid shares, capital	5,500 00
Loans repaid.....	12,553 92	Paid-up and prepaid shares, divi-	
Overdrafts and bills payable.....	7,700 00	dends.....	969 48
Advances repaid, ledger accounts..	50 70	Advances, ledger accounts.....	22 00
Total receipts.....	\$42,853 92	Salaries.....	1,308 00
		Taxes.....	85 00
		Other expenses.....	173 02
		Balance, cash in office and bank....	925 63
		Total disbursements.....	\$42,853 92

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
40.....	120	\$120 00	\$167 91	
44.....	108	108 00	146 85	
47.....	99	99 00	131 67	
52.....	84	84 00	107 56	
56.....	72	72 00	89 35	
60.....	60	60 00	72 08	
64.....	48	48 00	55 76	
68.....	36	36 00	40 40	
72.....	24	24 00	25 98	
75.....	12	12 00	12 48	

No. 69. SAN FRANCISCO.

NORTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION.

P. O. address, 255 Montgomery Street, San Francisco.

(Incorporated October 2, 1911.)

WM. E. BOUTON, Secretary.

F. W. BLANCHARD, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 237.

No. of shares, 340.

Assets.		Liabilities.	
Loans, on definite contract, \$145,759.94; on shares, \$90.....	\$145,849 94	Guarantee stock, capital.....	\$34,000 00
Arrearages, on interest.....	869 04	Guarantee stock, surplus.....	3,781 70
Cash, in office, \$619.27; in bank, \$1,304.88.....	1,924 15	Investment certificates, principal..	51,605 78
Furniture and fixtures.....	351 77	Investment certificates, dividends..	2,127 47
Advances, ledger accounts.....	10 40	Advance payments.....	335 47
		Overdrafts and bills payable.....	40,000 00
		Reserve and undivided profits.....	1,479 25
		Loans due and incomplete.....	15,465 87
		Sundry ledger accounts.....	209 76
Total assets.....	\$149,005 30	Total liabilities.....	\$149,005 30

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$10,632 83	Overdrafts and bills payable.....	\$61,000 00
Guarantee stock.....	9,000 00	Loans on mortgages and shares....	73,141 08
Investment certificates.....	49,178 28	Interest paid.....	2,648 66
Interest.....	11,119 65	Dividends on guarantee stock.....	1,095 60
Fines.....	57 23	Investment certificates, principal..	29,432 00
Fees.....	4,213 28	Investment certificates, dividends..	2,432 28
Loans repaid.....	22,614 41	Advances, ledger accounts.....	10 40
Overdrafts and bills payable.....	72,000 00	Salaries.....	1,452 50
Advances repaid, ledger accounts ..	179 66	Taxes.....	92 00
Guarantee surplus, etc.....	1,090 80	Other expenses.....	5,751 45
		Loan fees, etc.....	1,106 02
		Balance, cash in office and bank....	1,924 15
Total receipts.....	\$180,086 14	Total disbursements.....	\$180,086 14

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 70. SAN FRANCISCO.

OCCIDENTAL LOAN ASSOCIATION.

P. O. address, 1933 Ellis Street, San Francisco.

(Incorporated August 28, 1885.)

BENJ. M. STICH, Secretary.

S. CAMPBELL, President.

Fiscal year ended September 6, 1921.

No. of series, 25.

No. of members and investors, 174.

No. of shares, 791.

Assets.		Liabilities.	
Loans, on mortgages, \$102,147.90; on shares, etc., \$2,300; on con- tract sales, \$17,112.19	\$121,560 09	Guarantee stock, capital	\$20,000 00
Arrearages, on shares, \$2,279; on interest, \$4,108.09	6,387 09	Installment shares, dues	57,240 00
Cash, in office, \$961.85; in bank, \$7,750.58	8,712 43	Installment shares, profits	18,503 38
Real estate, owned	10,999 90	Paid-up and matured shares, capital	35,209 04
Advances, ledger accounts	2,010 97	Reserve and undivided profits	18,634 52
		Sundry ledger accounts	83 54
Total assets	\$149,670 48	Total liabilities	\$149,670 4

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$21,939 87	Overdrafts and bills payable	\$3,000 00
Installment shares, dues	8,996 00	Loans on mortgages and shares	59,854 03
Paid-up and matured shares, dues	7,000 00	Interest paid	12 32
Interest	10,348 93	Dues repaid, installment shares	11,704 00
Premiums	1,985 56	Profits repaid, installment shares	5,826 73
Fees	7 40	Paid-up and matured shares, capital	6,940 96
Loans repaid	42,158 42	Advances, ledger accounts	1,090 47
Overdrafts and bills payable	3,000 00	Real estate acquired	2,259 26
Advances repaid, ledger accounts	696 15	Salaries	3,300 00
Real estate sold	4,500 00	Taxes	519 92
Eserows, rents, etc.	5,367 64	Other expenses	779 85
		Eserows, etc.	2,000 00
Total receipts	\$105,999 97	Balance, cash in office and bank	8,712 43
		Total disbursements	\$105,999 97

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
27	120	\$120 00	\$170 47	\$157 85
28	108	108 00	146 93	135 25
29	96	96 00	125 32	115 05
30	84	84 00	105 52	96 91
31	72	72 00	87 25	80 38
32	60	60 00	70 28	65 14
33	48	48 00	54 42	51 21
34	36	36 00	39 53	37 76
36	12	12 00	12 39	12 19

No. 71. SAN FRANCISCO.

PACIFIC STATES SAVINGS AND LOAN COMPANY.

P. O. address, 550 California Street, San Francisco.

(Incorporated June 14, 1889.)

W. S. PARDY, Secretary.

FERD. REIS, JR., President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 3778.

No. of shares, 3693.

Assets.		Liabilities.	
Loans, on mortgages, \$93,953.41; on definite contract, \$700,619.58; on shares, \$1,750	\$1,796,322 99	Paid-up and prepaid shares, capital	\$263,774 00
Arrearages, on shares, \$5,792.40; on interest, \$14,694.95	20,487 35	Paid-up and prepaid shares, dividends	19,783 01
Cash, in office, \$590.86; in bank, \$37,788.76	38,379 62	Investment certificates, principal	1,274,867 36
Real estate, owned (office building, \$84,694)	128,296 83	Investment certificates, dividends	222,097 83
Furniture and fixtures	300 00	Advance payments	14,449 25
Advances, ledger accounts	8,581 28	Reserve and undivided profits	278,259 62
Bonds owned	104,612 50	Loans due and incomplete	7,138 56
		Sundry ledger accounts	16,610 94
Total assets	\$2,096,980 57	Total liabilities	\$2,096,980 57

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$79,120 15	Overdrafts and bills payable	\$40,000 00
Investment certificates	452,735 73	Loans on mortgages and shares	647,729 37
Interest	163,899 48	Interest and discount	700 36
Fees	975 00	Paid-up and prepaid shares, capital	840 00
Loans repaid	470,749 78	Paid-up and prepaid shares, dividends	23,929 74
Overdrafts and bills payable	40,000 00	Investment certificates, principal	284,704 61
Advances repaid, ledger accounts	30,436 00	Investment certificates, dividends	62,536 49
Bonds sold	10,000 00	Advances, ledger accounts	33,555 81
All other receipts	13,764 89	Real estate acquired	87,711 73
		Salaries	12,000 00
		Taxes	2,676 22
		Other expenses	26,817 08
		All other disbursements	100 00
		Balance, cash in office and bank	38,379 62
Total receipts	\$1,261,681 03	Total disbursements	\$1,261,681 03

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 60 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 72. SAN FRANCISCO.

PROGRESS MUTUAL LOAN ASSOCIATION.

P. O. address, 715 Clunie Building, San Francisco.

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

FRED T. JENNER, President.

Fiscal year ended December 31, 1921.

No. of series, 12.

No. of members and investors, 126.

No. of shares, 936.

Assets.		Liabilities.	
Loans, on definite contract, \$52,941.42; on shares, \$1,085.....	\$54,026 42	Installment shares, dues.....	\$37,179 60
Arrearages, on shares, \$7.30; on interest, \$67.34.....	74 64	Installment shares, profits.....	8,705 51
Cash, in bank.....	1,462 89	Overdrafts and bills payable.....	8,500 00
Real estate, owned.....	700 00	Reserve and undivided profits.....	1,943 84
Advances, ledger accounts.....	15 00		
Other assets.....	50 00		
Total assets.....	\$56,328 95	Total liabilities.....	\$56,328 95

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$268 67	Overdrafts and bills payable.....	\$15,500 00
Installment shares, dues.....	7,803 00	Loans on mortgages and shares.....	27,995 00
Interest.....	4,083 72	Interest paid.....	396 52
Fines.....	13 74	Dues repaid, installment shares.....	3,382 00
Fees.....	24 90	Profits repaid, installment shares.....	413 61
Loans repaid.....	16,051 98	Advances, ledger accounts.....	61 82
Overdrafts and bills payable.....	22,000 00	Salaries.....	1,033 00
Advances repaid, ledger accounts.....	97 83	Taxes.....	52 74
Real estate sold.....	410 89	Other expenses.....	388 28
All other receipts.....	20 00	Contingent fund, etc.....	88 87
Total receipts.....	\$50,774 73	Balance, cash in office and bank.....	1,462 89
		Total disbursements.....	\$50,774 73

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
18.....	120	\$120 00	\$158 29	\$157 50
19.....	108	108 00	138 17	137 50
20.....	96	96 00	119 23	118 00
21.....	84	84 00	101 33	100 00
22.....	72	72 00	84 41	83 50
23.....	60	60 00	68 42	67 50
24.....	48	48 00	53 28	52 75
25.....	36	36 00	38 89	38 50
26.....	24	24 00	25 26	25 00
27.....	12	12 00	12 33	12 25

No. 73. SAN FRANCISCO.

PROVIDENT MUTUAL LOAN ASSOCIATION.

P. O. address, 715 Clunie Building, San Francisco.

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

I. F. MOULTON, President.

Fiscal year ended September 30, 1921.

No. of series, 11.

No. of members and investors, 282.

No. of shares, 3539.

Assets.		Liabilities.	
Loans, on definite contract, \$213,901.73; on shares, \$3,810.00	\$217,711 73	Installment shares, dues	\$132,217 20
Arrearages, on shares, \$16.60; on interest, \$188.27	204 87	Installment shares, profits	34,029 38
Cash, in bank	1,604 00	Paid-up and prepaid shares, capital	200 00
Real estate, owned	1,929 98	Overdrafts and bills payable	41,500 00
Furniture and fixtures	225 00	Reserve and undivided profits	8,915 30
Advances, ledger accounts	186 30	Loans due and incomplete	8,000 00
Bonds owned	3,000 00		
Total assets	\$224,861 88	Total liabilities	\$224,861 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,670 03	Overdrafts and bills payable	\$96,000 00
Installment shares, dues	28,704 10	Loans on mortgages and shares	78,427 55
Interest	16,249 36	Interest paid	2,646 09
Fines	36 46	Dues repaid, installment shares	15,905 70
Fees	86 10	Profits repaid, installment shares	5,764 82
Loans repaid	40,728 80	Paid-up and prepaid shares, divi- dends	12 00
Overdrafts and bills payable	117,000 00	Advances, ledger accounts	550 24
Advances repaid, ledger accounts	650 54	Salaries	3,252 50
Rents, etc.	1,130 52	Taxes	225 78
		Other expenses	746 71
		Office fixtures, etc.	1,120 52
		Balance, cash in office and bank	1,604 10
Total receipts	\$206,255 91	Total disbursements	\$206,255 91

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
27	120	\$120 00	\$168 59	\$168 00
28	108	108 00	146 39	145 00
29	96	96 00	125 59	122 50
30	84	84 00	106 07	101 60
31	72	72 00	87 82	83 75
32	60	60 00	70 73	67 50
33	48	48 00	54 72	52 80
34	36	36 00	39 72	38 70
35	24	24 00	25 65	25 20
36	12	12 00	12 42	12 25

No. 74. SAN FRANCISCO.

WESTERN LOAN ASSOCIATION.

P. O. address, 1933 Ellis Street, San Francisco.

(Incorporated November 12, 1886.)

B. M. GUNZBURGER, Secretary.

FRANK R. DANN, President.

Fiscal year ended March 20, 1922

No. of series, 30.

No. of members and investors, 218.

No. of shares, 1009.

Assets.		Liabilities.	
Loans, on mortgages, \$72,975; on definite contract, \$45,524.59; on shares, \$700; on contract sales, \$26,615.41	\$145,815 00	Guarantee stock, capital	\$30,000 00
Arrearages, on shares, \$2,018; on interest, \$5,112.76	7,130 76	Installment shares, dues	60,370 00
Cash, in office, \$1,174.25; in bank, \$3,954.95	5,129 20	Installment shares, profits	17,368 62
Real estate, owned	21,458 47	Overdrafts and bills payable	9,500 00
Advances, ledger accounts	3,107 28	Reserve and undivided profits	13,787 87
		Sundry ledger accounts	49,304 70
		Real estate suspense	2,309 52
Total assets	\$182,640 71	Total liabilities	\$182,640 71

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$14,723 51	Overdrafts and bills payable	\$4,500 00
Installment shares, dues	10,609 00	Loans on mortgages and shares	38,470 23
Interest	9,740 99	Interest paid	2,608 15
Premiums	1,975 05	Dues repaid, installment shares	16,216 00
Fees	8 60	Profits repaid, installment shares	7,527 33
Loans repaid	17,460 11	Advances, ledger accounts	1,859 66
Overdrafts and bills payable	5,000 00	Real estate, expense	2,455 25
Advances repaid, ledger accounts	17,836 28	Salaries	3,600 00
Real estate sold	2,700 00	Taxes	1,725 80
Rents, etc.	4,816 04	Other expenses	777 96
		Balance, cash in office and bank	5,129 20
Total receipts	\$84,869 58	Total disbursements	\$84,869 58

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
26	124	\$128 00	\$176 83	\$163 62
27	112	112 00	153 41	140 98
28	100	100 00	131 81	120 67
29	88	88 00	111 89	102 33
30	76	76 00	93 37	85 55
31	64	64 00	76 05	70 02
32	52	52 00	59 89	55 94
33	40	40 00	44 69	42 34
34	28	28 00	30 37	29 18
35	16	16 00	16 84	16 42
36	12	12 00	12 45	12 22

No. 75. SAN JOSE.

GUARANTY BUILDING AND LOAN ASSOCIATION.

P. O. address, 94 North First Street, San Jose.

(Incorporated June 3, 1919.)

H. S. KITTREDGE, Secretary.

W. M. SONTHEIMER, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 974.

No. of shares, 1050.

Assets.		Liabilities.	
Loans, on definite contract, \$1,187,443.25; on shares, \$900...	\$1,188,343 25	Guarantee stock, capital.....	\$105,000 00
Arrearages, on interest.....	3,419 84	Investment certificates, principal..	993,186 81
Cash, in office, \$946.66; in bank, \$4,206.99.....	5,153 65	Investment certificates, dividends..	51,389 80
Furniture and fixtures.....	1,000 00	Advance payments.....	252 46
Advances, ledger accounts.....	191 17	Reserve and undivided profits.....	2,410 27
Bonds owned.....	20,150 00	Loans due and incomplete.....	65,968 57
		Sundry ledger accounts.....	50 00
Total assets.....	\$1,218,257 91	Total liabilities.....	\$1,218,257 91

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$3,028 10	Overdrafts and bills payable.....	\$135,000 00
Guarantee stock.....	5,000 00	Loans on mortgages and shares....	484,775 29
Investment certificates.....	674,151 50	Interest paid.....	798 17
Interest.....	87,184 29	Dividends on guarantee stock.....	2,500 00
Premiums.....	385 59	Investment certificates, principal..	339,712 12
Loans repaid.....	201,095 78	Investment certificates, dividends..	20,372 64
Overdrafts and bills payable.....	70,000 00	Advances, ledger accounts.....	4,828 17
Advances repaid, ledger accounts..	4,938 08	Bonds purchased.....	62,650 00
Bonds sold.....	42,500 09	Salaries.....	19,380 00
Rents, etc.....	206 19	Taxes.....	1,762 04
		Other expenses.....	11,512 45
		All other disbursements.....	45 00
		Balance, cash in office and bank...	5,153 65
Total receipts.....	\$1,088,489 53	Total disbursements.....	\$1,088,489 53

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 76. SAN JOSE.

HOME OWNERS BUILDING AND LOAN ASSOCIATION.

P. O. address, 70-76 West San Antonio Ave., San Jose.

(Incorporated August 21, 1919.)

ROLEY S. KOOSER, Secretary.

R. O. SUMMERS, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 94.

No. of shares, 110.

Assets.		Liabilities.	
Loans, on definite contract.....	\$33,017 16	Guarantee stock, capital.....	\$10,000 00
Arrearages, on shares, \$700; on interest, \$47.50.....	747 50	Guarantee stock, surplus.....	300 00
Cash, in office, \$282.69; in bank, \$2,233.88.....	2,516 57	Installment shares, dues.....	9 50
Advances, ledger accounts.....	9 00	Investment certificates, principal..	19,956 61
		Reserve and undivided profits.....	497 39
		Loans due and incomplete.....	5,474 73
		Sundry ledger accounts.....	51 00
Total assets.....	\$36,290 23	Total liabilities.....	\$36,290 23

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$1,920 18	Overdrafts and bills payable.....	\$5,500 00
Installment shares, dues.....	4 50	Loans on mortgages and shares....	16,464 27
Investment certificates.....	12,270 77	Interest paid.....	42 60
Interest.....	2,102 43	Dividends on guarantee stock.....	495 00
Fines.....	24 00	Investment certificates, principal..	782 96
Loans repaid.....	5,896 49	Advances, ledger accounts.....	264 00
Overdraft and bills payable.....	4,000 00	Salaries.....	240 00
Advances repaid, ledger accounts ..	33 00	Other expenses.....	260 97
All other receipts.....	315 00	Balance, cash in office and bank..	2,516 57
Total receipts.....	\$26,566 37	Total disbursements.....	\$26,566 37

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 77. SAN JOSE.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 34 East San Antonio Avenue, San Jose.

(Incorporated March 12, 1889.)

W. B. RICE, Secretary.

GEO. E. GRAFT, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 1706.

No. of shares, 9782.

Assets.		Liabilities.	
Loans, on definite contract, \$2,137,407.10; on shares, \$9,825.40; on contract sales, \$89,721.57-----	\$2,236,954 07	Installment shares, dues-----	\$463,886 88
Arrearages, on interest-----	253 01	Installment shares, profits-----	39,907 13
Cash, in office, \$85; in bank, \$30,219.35-----	30,304 35	Paid-up and prepaid shares, capital	1,492,400 00
Real estate, owned (office build- ing lot)-----	42,000 00	Paid-up and prepaid shares, divi- dends-----	64,098 17
Furniture and fixtures-----	2,819 50	Investment certificates, principal--	28,276 43
Advances, ledger accounts-----	422 30	Overdrafts and bills payable-----	40,000 00
Bonds owned-----	7,242 25	Reserve and undivided profits-----	62,114 73
Other assets-----	2,102 39	Loans due and incomplete-----	130,801 77
		Sundry ledger accounts-----	612 76
Total assets-----	\$2,322,097 87	Total liabilities-----	\$2,322,097 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$9,634 89	Overdrafts and bills payable-----	\$247,500 00
Installment shares, dues-----	298,990 42	Loans on mortgages and shares---	648,630 10
Paid-up and prepaid shares, dues--	467,575 00	Interest paid-----	1,597 42
Investment certificates-----	50,072 22	Dues repaid, installment shares---	169,125 18
Interest-----	159,090 92	Profits repaid, installment shares--	558 02
Loans repaid-----	459,385 05	Paid-up and prepaid shares, capital	442,600 00
Overdrafts and bills payable-----	242,500 00	Paid-up and prepaid shares, divi- dends-----	105,562 71
Advances repaid, ledger accounts--	474 16	Investment certificates, principal--	25,642 04
Bonds sold-----	48,863 50	Investment certificates, dividends--	311 74
Insurance, etc.-----	1,305 54	Real estate acquired-----	42,000 00
		Salaries-----	18,004 55
		Taxes-----	1,715 25
		Other expenses-----	4,175 34
		All other disbursements-----	165 00
		Balance, cash in office and bank---	30,304 35
Total receipts-----	\$1,737,891 70	Total disbursements-----	\$1,737,891 70

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 78. SAN JOSE.

NUCLEUS BUILDING AND LOAN ASSOCIATION.

P. O. address, 12 North First Street, San Jose.

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

GEO. B. MCKEE, President.

Fiscal year ended April 4, 1922.

No. of series, none.

No. of members and investors, 718.

No. of shares, 10,479.

Assets.		Liabilities.	
Loans, on definite contract, \$709,311.44; on shares, \$75.....	\$709,386 44	Installment shares, dues.....	\$601,578 11
Arrearages, on interest.....	1,375 15	Installment shares, profits.....	79,526 60
Cash, in office, \$15,565.43; in bank, \$15,123.39.....	30,688 82	Paid-up and prepaid shares, capital.....	5,900 00
Furniture and fixtures.....	200 00	Reserve and undivided profits.....	15,255 67
Advances, ledger accounts.....	111 25	Loans due and incomplete.....	42,501 28
Bonds owned.....	3,000 00		
Total assets.....	\$744,761 66	Total liabilities.....	\$744,761 66

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$11,910 67	Overdrafts and bills payable.....	\$15,000 00
Installment shares, dues.....	375,698 65	Loans on mortgages and shares....	251,939 11
Interest.....	45,257 86	Interest paid.....	63 35
Loans repaid.....	149,259 70	Dues repaid, installment shares....	252,782 35
Overdrafts and bills payable.....	15,000 00	Profits repaid, installment shares..	26,089 58
Advances repaid, ledger accounts..	79 15	Paid-up and prepaid shares, capital	13,500 00
		Paid-up and prepaid shares, divi-	
		dends.....	632 50
		Advances, ledger accounts.....	111 25
		Salaries.....	4,095 00
		Taxes.....	593 21
		Other expenses.....	1,453 36
		All other disbursements.....	257 50
		Balance, cash in office and bank....	30,688 82
Total receipts.....	\$597,206 03	Total disbursements.....	\$597,206 03

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 79. SAN JOSE.

SAN JOSE BUILDING AND LOAN ASSOCIATION.

P. O. address, 81 West Santa Clara Street, San Jose.

(Incorporated January 30, 1885.)

ALLEN RUDOLPH, Secretary.

V. Koch, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 1598.

No. of shares, 25,311.

Assets.		Liabilities.	
Loans, on mortgages, \$455,334.73; on definite contract, \$1,073,166.53; on contract sales, \$5,755.48.....	\$1,534,256 74	Installment shares, dues.....	\$1,295,475 56
Arrearages, on interest, \$2,543.51; on fines, \$20.15.....	2,563 66	Installment shares, profits.....	122,715 50
Cash, in office, \$2,336.08; in bank, \$46,733.79.....	49,069 87	Investment certificates, principal.....	57,560 19
Real estate, owned.....	17,838 72	Investment certificates, dividends.....	685 09
Furniture and fixtures.....	4,563 12	Reserve and undivided profits.....	49,420 40
Bonds owned.....	40,000 00	Loans due and incomplete.....	120,491 28
Other assets.....	930 00	Sundry ledger accounts.....	2,874 08
Total assets.....	\$1,649,222 11	Total liabilities.....	\$1,649,222 11

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$21,818 31	Overdrafts and bills payable.....	\$60,000 00
Installment shares, dues.....	613,906 34	Loans on mortgages and shares.....	596,278 58
Investment certificates.....	154,293 41	Interest paid.....	369 28
Interest.....	100,615 46	Dues repaid, installment shares.....	353,993 52
Premiums and commissions.....	1,397 69	Profits repaid, installment shares.....	45,821 75
Fines.....	388 73	Investment certificates, principal.....	161,855 67
Loans repaid.....	353,207 75	Investment certificates, dividends.....	2,954 39
Overdrafts and bills payable.....	60,000 00	Advances, ledger accounts.....	20,345 61
Advances repaid, ledger accounts.....	22,431 99	Bonds purchased.....	56,000 00
Bonds sold.....	36,000 00	Salaries.....	9,100 00
Rents, etc.....	1,242 35	Taxes.....	1,486 40
Total receipts.....	\$1,365,302 03	Other expenses.....	3,944 49
		Office fixtures.....	4,082 47
		Balance, cash in office and bank.....	49,069 87
		Total disbursements.....	\$1,365,302 03

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 80. SAN LUIS OBISPO.

SAN LUIS BUILDING AND LOAN ASSOCIATION.

P. O. address, 792 Monterey Street, San Luis Obispo.

(Incorporated March 1, 1888.)

M. LEWIN, Secretary.

BENJ. BROOKS, President.

Fiscal year ended March 1, 1922.

No. of series, 21.

No. of members and investors, 429.

No. of shares, 5279.

Assets.		Liabilities.	
Loans, on mortgages, \$364,500; on shares, \$2,050	\$366,550 00	Installment shares, dues	\$236,182 00
Arrearages, on shares, \$115; on interest, \$102.68; on fines, \$119.42	337 10	Installment shares, profits	61,572 88
Cash, in bank	7,310 53	Paid-up and prepaid shares, capital	60,800 00
Furniture and fixtures	425 00	Paid-up and prepaid shares, divi- dends	304 00
Advances, ledger accounts	8 65	Advance payments	6,952 94
Bonds owned	5,000 00	Reserve and undivided profits	5,349 18
Total assets	\$379,631 28	Loans due and incomplete	8,375 00
		Sundry ledger accounts	95 28
		Total liabilities	\$379,631 28

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,696 00	Overdrafts and bills payable	\$10,500 00
Installment shares, dues	60,780 00	Loans on mortgages and shares	138,415 58
Paid-up and prepaid shares, dues	15,800 00	Interest and discount	577 05
Interest	28,658 24	Dues repaid, installment shares	16,179 00
Fines	166 64	Profits repaid, installment shares	3,577 51
Fees	158 87	Paid-up and prepaid shares, capital	800 00
Loans repaid	65,315 00	Paid-up and prepaid shares, divi- dends	4,626 64
Overdrafts and bills payable	10,500 00	Advances, ledger accounts	189 23
Advances repaid, ledger accounts	198 58	Salaries	4,687 60
Escrows, etc.	650 66	Taxes	396 80
Total receipts	\$188,923 99	Other expenses	650 95
		Office fixtures, etc.	1,013 10
		Balance, cash in office and bank	7,310 53
		Total disbursements	\$188,923 99

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
23	120	\$120 00	\$171 77	\$171 77
25	108	108 00	148 99	143 87
27	96	96 00	127 83	121 46
29	84	84 00	107 99	101 39
31	72	72 00	89 28	83 23
33	60	60 00	71 84	66 81
35	48	48 00	55 41	51 71
37	36	36 00	40 00	38 00
39	24	24 00	25 77	24 89
41	12	12 00	12 47	12 24

No. 81. SAN MATEO.

SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 318 B Street, San Mateo.

(Incorporated June 2, 1896.)

Jos. B. GORDON, Secretary.

WM. F. TURNBULL, President.

Fiscal year ended December 31, 1921.

No. of series, 38.

No. of members and investors, 238.

No. of shares, 2319.

Assets.		Liabilities.	
Loans, on mortgages.....	\$163,705 00	Installment shares, dues.....	\$64,353 00
Arrearages, on shares, \$1,643; on interest, \$1,441.57; on fines, \$164.30.....	3,248 87	Installment shares, profits.....	13,707 11
Cash, in bank.....	2,335 85	Paid-up and prepaid shares, capital	33,400 00
Real estate, owned.....	275 79	Paid-up and prepaid shares, dividends.....	1,087 06
Furniture and fixtures.....	270 75	Advance payments.....	420 69
Advances, ledger accounts.....	704 81	Overdrafts and bills payable.....	49,800 00
Bonds owned.....	2,500 00	Reserve and undivided profits.....	5,362 08
War Savings Stamps.....	276 00	Loans due and incomplete.....	4,848 34
		Sundry ledger accounts.....	288 79
		All other liabilities.....	50 00
Total assets.....	\$173,317 07	Total liabilities.....	\$173,317 07

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$1,665 85	Overdrafts and bills payable.....	\$42,295 00
Installment shares, dues.....	22,935 00	Loans on mortgages and shares....	63,754 84
Paid-up and prepaid shares, dues..	7,200 00	Interest paid.....	2,342 85
Interest.....	10,708 76	Dues repaid, installment shares...	12,408 00
Premiums.....	336 54	Profits repaid, installment shares..	2,540 05
Fines.....	165 55	Paid-up and prepaid shares, capital	4,400 00
Fees.....	180 25	Paid-up and prepaid shares, dividends.....	1,806 05
Loans repaid.....	21,495 00	Advances, ledger accounts.....	1,091 16
Overdrafts and bills payable.....	65,400 00	Salaries.....	1,988 00
Advances repaid, ledger accounts..	924 39	Taxes.....	109 72
Real estate sold.....	4,506 00	Other expenses.....	450 32
All other receipts.....	7 50	Balance, cash in office and bank....	2,335 85
Total receipts.....	\$135,524 84	Total disbursements.....	\$135,524 84

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
63.....	120	\$120 00	\$170 85	\$167 43
67.....	108	108 00	148 16	145 20
71.....	96	96 00	126 96	124 42
75.....	84	84 00	107 15	105 01
79.....	72	72 00	88 64	86 87
83.....	60	60 00	71 33	69 90
87.....	48	48 00	55 15	54 05
91.....	36	36 00	40 00	39 20
95.....	24	24 00	25 78	25 26
99.....	12	12 00	12 46	12 21

No. 82. SAN RAFAEL.

MARIN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 713 Fourth Street, San Rafael.

(Incorporated July 19, 1886.)

L. A. LANCEL, Secretary.

GEO. M. DODGE, President.

Fiscal year ended July 31, 1921.

No. of series, 18.

No. of members and investors, 244.

No. of shares, 3981.

Assets.		Liabilities.	
Loans, on mortgages.....	\$158,000 00	Installment shares, dues.....	\$126,690 00
Arrearages, on shares, \$130; on interest, \$165; on fines, \$14.75....	309 75	Installment shares, profits.....	26,933 98
Real estate, owned.....	5,877 69	Advance payments.....	180 00
		Overdrafts and bills payable.....	3,404 99
		Reserve and undivided profits.....	6,978 47
Total assets.....	\$164,187 44	Total liabilities.....	\$164,187 44

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$11,459 40	Loans on mortgages and shares....	\$44,600 00
Installment shares, dues.....	48,380 00	Interest paid.....	17 92
Interest.....	13,104 60	Dues repaid, installment shares....	36,771 00
Fines.....	76 62	Profits repaid, installment shares..	8,912 80
Fees.....	121 70	Salaries.....	1,560 00
Loans repaid.....	13,600 00	Taxes.....	147 90
Overdrafts and bills payable.....	3,404 99	Other expenses.....	518 73
Advances repaid, ledger accounts..	491 97		
Real estate sold.....	1,889 07		
Total receipts.....	\$92,528 35	Total disbursements.....	\$92,528 35

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
37.....	114	\$114 00	\$179 69	\$176 41
40.....	96	96 00	138 50	134 25
42.....	84	84 00	115 16	108 93
44.....	72	72 00	94 12	87 48
46.....	60	60 00	74 74	68 84
48.....	48	48 00	57 04	57 57
50.....	36	36 00	40 80	38 40
52.....	24	24 00	26 06	25 03
54.....	12	12 00	12 58	12 29

No. 83. SANTA ANA.

HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 115 West Fourth Street, Santa Ana.

(Incorporated April 1, 1893.)

O. M. ROBBINS, Secretary.

P. G. BIESSEL, President.

Fiscal year ended December 31, 1921.

No. of series, 23.

No. of members and investors, 1821.

No. of shares, 6838.

Assets.		Liabilities.	
Loans, on mortgages, \$106,625; on definite contract, \$898,372.01; on shares, \$9,843	\$1,014,840 01	Installment shares, dues	\$284,991 00
Arrearages, on shares, \$104; on interest, \$7,814.40	7,918 40	Installment shares, profits	68,310 46
Cash, in bank	12,622 89	Investment notes, principal	579,950 00
Real estate, owned (office building)	16,276 41	Investment notes, dividends	11,000 00
Furniture and fixtures	1 00	Advance payments	636 55
Bonds owned	5,000 00	Overdrafts and bills payable	50,000 00
Total assets	\$1,056,658 71	Reserve and undivided profits	33,799 89
		Loans due and incomplete	27,970 81
		Total liabilities	\$1,056,658 71

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$7,618 39	Overdrafts and bills payable	\$50,000 00
Installment shares, dues	85,154 50	Loans on mortgages and shares	404,792 64
Investment notes	250,642 00	Dues repaid, installment shares	70,811 50
Interest	80,331 85	Profits repaid, installment shares	23,490 01
Fines	9 50	Investment notes, principal	140,025 00
Fees	184 85	Investment notes, dividends	32,311 17
Loans repaid	270,726 14	Salaries	5,550 00
Overdrafts and bills payable	50,000 00	Taxes	908 93
Rents	1,665 00	Other expenses	5,202 02
Total receipts	\$746,332 23	All other disbursements	618 07
		Balance, cash in office and bank	12,622 89
		Total disbursements	\$746,332 23

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
30	120	\$120 00	\$174 89	\$174 89
32	108	108 00	151 13	151 13
34	96	96 00	128 95	128 95
36	84	84 00	108 63	108 63
38	72	72 00	89 68	89 68
40	60	60 00	72 01	71 01
42	48	48 00	55 43	54 53
44	36	36 00	40 16	39 16
46	24	24 00	25 83	24 91
48	12	12 00	12 46	12 23

No. 84. SANTA BARBARA.

LOAN AND BUILDING ASSOCIATION.

P. O. address, 1016 State Street, Santa Barbara.

(Incorporated May 23, 1887.)

J. M. ABBOTT, Secretary.

H. L. STAMBACH, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 755.

No. of shares, 9933.

Assets.		Liabilities.	
Loans, on mortgages, \$930,226.75; on definite contract, \$5,915.25; on shares, \$8,820.....	\$944,962 00	Installment shares, dues.....	\$212,257 15
Arrearages, on interest.....	1,495 91	Installment shares, profits.....	37,261 61
Cash, in office, \$1,549.70; in bank, \$14,807.22.....	16,356 92	Paid-up and prepaid shares, capital	445,400 00
Furniture and fixtures.....	490 00	Paid-up and prepaid shares, divi- dends.....	3,376 70
Advances, ledger accounts.....	82 28	Investment certificates, principal..	222,050 00
		Investment certificates, dividends..	1,148 77
		Advance payments.....	97 90
		Reserve and undivided profits.....	19,564 64
		Loans due and incomplete.....	18,255 89
		Sundry ledger accounts.....	3,974 45
Total assets.....	\$963,387 11	Total liabilities.....	\$963,387 11

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$8,696 56	Loans on mortgages and shares...	\$384,969 91
Installment shares, dues.....	83,278 83	Dues repaid, installment shares...	62,297 68
Paid-up and prepaid shares, dues...	259,800 00	Profits repaid, installment shares...	15,285 87
Investment certificates.....	69,380 00	Paid-up and prepaid shares, capital	30,900 00
Interest.....	53,872 12	Paid-up and prepaid shares, divi- dends.....	16,113 20
Fines.....	86 59	Investment certificates, principal..	96,830 00
Loans repaid.....	160,944 17	Investment certificates, dividends..	12,724 39
Advances repaid, ledger accounts	10,477 87	Advances, ledger accounts.....	6,625 44
Bonds sold.....	947 50	Salaries.....	2,100 00
Rent, etc.....	52 50	Taxes.....	722 83
		Other expenses.....	2,286 90
		All other disbursements.....	323 80
		Balance, cash in office and bank...	16,356 92
Total receipts.....	\$647,536 14	Total disbursements.....	\$647,536 14

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 85. SANTA BARBARA.

SANTA BARBARA MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Care County National Bank & Trust Co., Santa Barbara.

(Incorporated May 1, 1901.)

LLOYD I. TILTON, Secretary.

JAMES M. WARREN, President.

Fiscal year ended February 28, 1922.

No. of series, none.

No. of members and investors, 1633.

No. of shares, 31,395.

Assets.		Liabilities.	
Loans, on mortgages.....	\$1,305,977 64	Guarantee stock, capital.....	\$76,600 00
Arrearages, on interest.....	3,150 00	Guarantee stock, surplus.....	20,884 96
Cash, in office, \$25; in bank, \$51,782.66.....	51,807 66	Installment shares, dues.....	1,132,860 55
Real estate, owned.....	3,550 00	Installment shares, profits.....	164,417 73
Furniture and fixtures.....	558 50	Reserve and undivided profits.....	5,096 81
Advances, ledger accounts.....	2,978 67	Loans due and incomplete.....	25,569 55
Bonds owned.....	59,158 69	Sundry ledger accounts.....	1,811 56
Other assets.....	60 00		
Total assets.....	\$1,427,241 16	Total liabilities.....	\$1,427,241 16

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$41,999 48	Overdrafts and bills payable.....	\$58,500 00
Guarantee stock.....	17,500 00	Loans on mortgages and shares....	686,990 83
Installment shares, dues.....	872,279 55	Interest paid.....	907 22
Interest.....	88,107 86	Dividends on guarantee stock.....	8,011 04
Fines.....	38 07	Dues repaid, installment shares....	627,499 49
Fees.....	209 00	Profits repaid, installment shares..	42,497 69
Loans repaid.....	387,010 54	Advances, ledger accounts.....	3,388 16
Overdrafts and bills payable.....	58,500 00	Bonds purchased.....	4,000 00
Advances repaid, ledger accounts ..	2,568 60	Salaries.....	4,073 00
Real estate sold.....	840 00	Taxes.....	952 99
Bonds sold.....	20,393 95	Other expenses.....	2,444 82
Surplus account, etc.....	1,865 85	Office fixtures, etc.....	240 00
Total receipts.....	\$1,491,312 90	Balance, cash in office and bank....	51,807 66
		Total disbursements.....	\$1,491,312 90

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 86. SANTA CLARA.

SANTA CLARA BUILDING AND LOAN ASSOCIATION.

P. O. address, 1129 Franklin Street, Santa Clara.

(Incorporated March 19, 1889.)

F. O. ROLL, Secretary.

J. B. O'BRIEN, President.

Fiscal year ended March 31, 1922.

No. of series, 22.

No. of members and investors, 232.

No. of shares, 2221.

Assets.		Liabilities.	
Loans, on mortgages, \$90,100; on definite contract, \$148,297.95; on shares, \$675; on contract sales, \$3,372.43	\$242,445 38	Installment shares, dues	\$150,679 50
Arrearages, on shares, \$2,896; on interest, \$3,831.17; on fines, \$90.85	6,818 02	Installment shares, profits	49,480 77
Cash, in bank	14,828 00	Paid-up and prepaid shares, capital	27,900 00
Total assets	\$264,091 40	Paid-up and prepaid shares, dividends	337 50
		Advance payments	148 19
		Overdrafts and bills payable	15,000 00
		Reserve and undivided profits	19,237 00
		Loans due and incomplete	100 00
		Sundry ledger accounts	1,290 00
		Real estate reserve	818 44
		Total liabilities	\$264,091 40

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$24,800 25	Overdrafts and bills payable	\$24,650 61
Paid-up and prepaid shares, dues	17,500 00	Loans on mortgages and shares	22,425 00
Interest	19,224 77	Interest paid	769 55
Fines	116 37	Dues repaid, installment shares	7,802 25
Fees	20 60	Profits repaid, installment shares	2,875 60
Loans repaid	37,562 24	Paid-up and prepaid shares, capital	21,400 00
Total receipts	\$99,224 23	Paid-up and prepaid shares, dividends	1,691 79
		Salaries	1,920 00
		Taxes	702 20
		Other expenses	159 23
		Balance, cash in office and bank	14,828 00
		Total disbursements	\$99,224 23

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
31	120	\$120 00	\$173 41	\$173 41
33	108	108 00	149 85	149 85
35	96	96 00	126 99	126 50
37	84	84 00	107 69	107 00
39	72	72 00	88 88	88 00
41	60	60 00	71 41	70 00
43	48	48 00	55 13	52 50
45	36	36 00	39 82	38 00
46	24	24 00	25 70	25 00
47	12	12 00	12 42	12 25

No. 87. SANTA CRUZ.

SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION.

P. O. address, 8 Cooper Street, Santa Cruz.

(Incorporated May 20, 1908.)

HARRY E. MURRAY, Secretary.

GEO. W. STONE, President.

Fiscal year ended April 20, 1922.

No. of series, none.

No. of members and investors, 109.

No. of shares, 967.

Assets.		Liabilities.	
Loans, on mortgages, \$73,166.35; on shares, \$550.....	\$73,716 35	Guarantee stock, capital.....	\$25,000 00
Cash, in office, \$41.10; in bank, \$14,100.17.....	14,141 27	Guarantee stock, surplus.....	1,462 91
Furniture and fixtures.....	144 68	Installment shares, dues.....	1,000 00
Advances, ledger accounts.....	68 76	Installment shares, profits.....	10 22
Bonds owned.....	150 00	Paid-up and prepaid shares, capital	55,693 00
Supplies, etc.....	418 15	Investment certificates, principal..	430 01
		Investment certificates, dividends..	1 86
		Reserve and undivided profits.....	3,508 05
		Sundry ledger accounts.....	621 06
		Unearned premium, etc.....	912 10
Total assets.....	\$88,639 21	Total liabilities.....	\$88,639 21

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$1,583 30	Overdrafts and bills payable.....	\$5,000 00
Guarantee stock.....	3,300 00	Loans on mortgages and shares....	62,010 00
Installment shares, dues.....	1,470 00	Interest paid.....	173 03
Paid-up and prepaid shares, dues..	62,817 50	Dividends on guarantee stock.....	1,868 00
Investment certificates.....	950 01	Dues repaid, installment shares....	470 00
Interest.....	4,216 09	Paid-up and prepaid shares, capital	7,224 50
Loans repaid.....	14,006 68	Paid-up and prepaid shares, divi-	
Overdrafts and bills payable.....	5,000 00	dends.....	500 91
Advances repaid, ledger accounts..	70 78	Investment certificates, principal..	520 00
Guarantee capital, surplus, etc....	346 35	Advances, ledger accounts.....	192 69
		Salaries.....	525 00
		Taxes.....	79 80
		Other expenses.....	974 67
		Office fixtures, etc.....	80 84
		Balance, cash in office and bank....	14,141 27
Total receipts.....	\$93,760 71	Total disbursements.....	\$93,760 71

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 88. SANTA MONICA.

BAY CITIES GUARANTY BUILDING AND LOAN ASSOCIATION.

P. O. address, 221 Santa Monica Boulevard, Santa Monica.

(Incorporated May 27, 1921.)

J. D. RISHELL, Secretary.

W. E. LEACH, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 166.

No. of shares, 684.

Assets.		Liabilities.	
Loans, on mortgages.....	\$61,400 00	Guarantee stock, capital.....	\$32,595 00
Arrearages, on interest.....	45 07	Guarantee stock, surplus.....	3,710 00
Cash, in office, \$2,437.38; in bank, \$3,006.98.....	5,444 36	Installment shares, dues.....	7,462 34
Furniture and fixtures.....	4,732 92	Installment shares, profits.....	118 39
Advances, ledger accounts.....	289 00	Investment certificates, principal.....	2,945 00
		Investment certificates, dividends.....	18 95
		Overdrafts and bills payable.....	19,000 00
		Reserve and undivided profits.....	835 16
		Loans due and incomplete.....	4,802 46
		Sundry ledger accounts.....	177 19
		All other liabilities.....	246 86
Total assets.....	\$71,911 35	Total liabilities.....	\$71,911 35

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock.....	\$32,255 00	Overdrafts and bills payable.....	\$3,000 00
Installment shares, dues.....	7,546 75	Loans on mortgages and shares.....	59,060 78
Investment certificates.....	2,945 00	Interest paid.....	966 90
Interest.....	3,537 08	Dividends on guarantee stock.....	128 61
Fines.....	2 49	Dues repaid, installment shares.....	360 00
Fees.....	1 00	Profits repaid, installment shares.....	08
Loans repaid.....	3,683 60	Advances, ledger accounts.....	10,548 67
Overdrafts and bills payable.....	22,000 00	Other expenses.....	6,593 92
Advances repaid, ledger accounts.....	11,445 32	Office fixtures.....	4,732 92
Guarantee capital premium.....	7,420 00	Balance, cash in office and bank.....	5,444 36
Total receipts.....	\$90,836 24	Total disbursements.....	90,836 24

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.[†]

Withdrawal value, full book value.

No. 89. SANTA PAULA.

SANTA PAULA BUILDING AND LOAN ASSOCIATION.

P. O. address, 109 South Mill Street, Santa Paula.

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended May 13, 1922.

No. of series, 16.

No. of members and investors, 520.

No. of shares, 12,546.

Assets.		Liabilities.	
Loans, on mortgages, \$893,500; on shares, \$6,700-----	\$900,200 00	Installment shares, dues-----	\$304,428 00
Arrearages, on shares, \$2,095.85; on interest, \$1,670.20; on fines, \$163.86-----	3,929 91	Installment shares, profits-----	47,308 06
Cash, in bank-----	26,614 99	Investment notes, principal-----	454,875 00
Furniture and fixtures-----	2,240 77	Investment notes, dividends-----	6,900 00
Advances, ledger accounts-----	1,972 81	Advance payments-----	1,963 35
Bonds owned-----	2,819 67	Overdrafts and bills payable-----	42,000 00
Other assets-----	153 27	Reserve and undivided profits-----	22,600 00
Total assets-----	\$937,931 42	Loans due and incomplete-----	55,249 00
		Escrows-----	2,608 01
		Total liabilities-----	\$937,931 42

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$13,009 62	Overdrafts and bills payable-----	\$36,000 00
Installment shares, dues-----	126,934 85	Loans on mortgages and shares---	243,809 80
Investment notes-----	148,275 00	Interest paid-----	2,525 69
Interest-----	72,276 60	Dues repaid, installment shares---	85,498 90
Fines-----	172 26	Profits repaid, installment shares---	20,116 63
Fees-----	397 55	Investment notes, principal-----	98,905 00
Loans repaid-----	155,400 00	Investment notes, dividends-----	26,458 75
Overdrafts and bills payable-----	35,000 00	Advances, ledger accounts-----	1,803 55
Advances repaid, ledger accounts---	1,082 15	Salaries-----	6,996 93
Bonds sold-----	563 96	Taxes-----	545 91
Escrows-----	54,900 52	Other expenses-----	4,098 34
Total receipts-----	\$608,012 51	Escrows-----	54,638 02
		Balance, cash in office and bank----	26,614 99
		Total disbursements-----	608,012 51

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per month	Book value per share	Withdrawal value
C. 27-----	72	\$72 00	\$91 64	\$90 85
28-----	60	60 00	73 42	72 08
29-----	48	48 00	56 40	54 74
30-----	36	36 00	40 64	39 34
31-----	24	24 00	26 04	25 50
32-----	12	12 00	12 52	12 38

No. 90. SANTA ROSA.

SANTA ROSA BUILDING AND LOAN ASSOCIATION.

P. O. address, 629 Fourth Street, Santa Rosa.

(Incorporated October 3, 1888.)

C. D. BARNETT, Secretary.

D. P. ANDERSON, President.

Fiscal year ended October 31, 1921.

No. of series, 11.

No. of members and investors, 223.

No. of shares, 2071.

Assets.		Liabilities.	
Loans, on definite contract, \$133,208.18; on shares, \$7,050....	\$140,258 18	Installment shares, dues.....	\$83,583 60
Arrearages, on shares, \$11.90; on interest, \$98.55.....	110 45	Installment shares, profits.....	24,868 85
Cash, in bank.....	1,821 19	Investment certificates, principal..	20,471 67
Advances, ledger accounts.....	6 09	Advance payments.....	199 80
Bonds owned.....	4,050 00	Overdrafts and bills payable.....	6,500 00
Total assets.....	\$146,245 91	Reserve and undivided profits.....	5,588 97
		Loans due and incomplete.....	5,033 02
		Total liabilities.....	\$146,245 91

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$4,340 16	Overdrafts and bills payable.....	\$14,000 00
Installment shares, dues.....	16,112 00	Loans on mortgages and shares....	53,360 24
Investment certificates.....	14,275 00	Interest paid.....	358 33
Interest.....	9,531 39	Dues repaid, installment shares....	17,297 74
Fines.....	47 00	Profits repaid, installment shares..	6,779 65
Loans repaid.....	39,581 08	Investment certificates, principal..	8,838 33
Overdrafts and bills payable.....	20,500 00	Investment certificates, dividends..	943 64
Advances repaid, ledger accounts ..	390 85	Advances, ledger accounts.....	40 85
All other receipts.....	63 76	Salaries.....	1,000 00
Total receipts.....	\$104,841 24	Taxes.....	104 98
		Other expenses.....	296 29
		Balance, cash in office and bank....	1,821 19
		Total disbursements.....	\$104,841 24

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
24.....	120	\$120 00	\$167 61	\$160 50
25.....	108	108 00	145 72	139 59
26.....	96	96 00	125 16	120 00
27.....	84	84 00	105 86	101 64
28.....	72	72 00	87 74	84 42
29.....	60	60 00	70 72	68 25
30.....	48	48 00	54 74	53 04
31.....	36	36 00	39 74	38 70
32.....	24	24 00	25 65	25 14
33.....	12	12 00	12 42	12 30

No. 91. SAUSALITO.

SAUSALITO MUTUAL LOAN ASSOCIATION.

P. O. address, 36 Princess Street, Sausalito.

(Incorporated December 1, 1887.)

J. J. Ross, Secretary.

C. O. SHARPE, President.

Fiscal year ended October 31, 1921.

No. of series, 12.

No. of members and investors, 73.

No. of shares, 901.

Assets.		Liabilities.	
Loans, on mortgages, \$18,500; on definite contract, \$13,766.24; on contract sales, \$3,566.13.....	\$35,832 37	Installment shares, dues.....	\$27,047 70
Arrearages, on shares, \$25.75; on interest, \$49.06.....	74 81	Installment shares, profits.....	5,290 91
Cash, in bank.....	985 69	Overdrafts and bills payable.....	1,500 00
Total assets.....	\$36,892 87	Reserve and undivided profits....	3,054 26
		Total liabilities.....	\$36,892 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$1,475 77	Overdrafts and bills payable.....	\$3,500 00
Installment shares, dues.....	8,781 75	Loans on mortgages and shares....	5,325 00
Interest.....	2,977 76	Interest paid.....	482 59
Fines.....	93 80	Dues repaid, installment shares....	11,829 00
Fees.....	20 00	Profits repaid, installment shares..	2,778 47
Loans repaid.....	11,257 03	Advances, ledger accounts.....	192 81
Overdrafts and bills payable.....	1,000 00	Salaries.....	540 00
Advances repaid, ledger accounts ..	50 38	Taxes.....	28 00
Rents.....	60 00	Other expenses.....	54 93
Total receipts.....	\$25,716 49	Balance, cash in office and bank....	985 69
		Total disbursements.....	\$25,716 49

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
29.....	72	\$72 00	\$92 15	Dues plus profits as per by-laws.
31.....	60	60 00	73 83	
33.....	48	48 00	56 80	
35.....	36	36 00	41 04	
37.....	24	24 00	26 18	
39.....	12	12 00	12 52	

No. 92. STOCKTON.

SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION.

P. O. address, 11 South Hunter Street, Stockton.

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. CROSS, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 4125.

No. of shares, 35,954.

Assets.		Liabilities.	
Loans, on mortgages.....	\$1,626,617 32	Installment shares, dues.....	\$724,598 34
Cash, in bank.....	28,402 37	Installment shares, profits.....	157,988 21
Advances, ledger accounts.....	322 41	Paid-up and prepaid shares, capital	570,802 06
		Paid-up and prepaid shares, divi-	
		dends.....	97,788 31
		Reserve and undivided profits.....	70,489 56
		Loans due and incomplete.....	21,098 07
		All other liabilities, contingent.....	12,577 55
Total assets.....	\$1,655,342 10	Total liabilities.....	\$1,655,342 10

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$37,109 39	Overdrafts and bills payable.....	\$50,000 00
Installment shares, dues.....	321,222 09	Loans on mortgages and shares.....	601,272 75
Paid-up and prepaid shares, dues..	232,503 08	Interest paid.....	773 95
Interest.....	109,445 62	Dues repaid, installment shares...	166,877 74
Loans repaid.....	225,282 44	Profits repaid, installment shares...	30,005 65
Overdrafts and bills payable.....	50,000 00	Paid-up and prepaid shares, capital	85,627 87
Advances repaid, ledger accounts ..	921 92	Paid-up and prepaid shares, divi-	
Real estate sold.....	10,000 00	dends.....	13,872 64
Bonds sold.....	7,223 60	Advances, ledger accounts.....	595 65
		Real estate acquired.....	295 00
		Salaries.....	9,776 00
		Taxes.....	1,664 86
		Other expenses.....	4,563 66
		Balance, cash in office and bank ..	28,402 37
Total receipts.....	\$993,708 14	Total disbursements.....	\$993,708 14

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 7.2 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 93. STOCKTON.

SECURITY BUILDING-LOAN ASSOCIATION.

P. O. address, 26 N. San Joaquin Street, Stockton.

(Incorporated October 25, 1912.)

F. L. WILLIAMS, Secretary.

CHAS. FINKBOHNER, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 991.

No. of shares, 11,873.

Assets.		Liabilities.	
Loans, on definite contract, \$1,202,727.48; on shares, \$2,323.75; on contract sales, \$1,854.21	\$1,206,905 44	Guarantee stock, capital	\$100,000 00
Cash, in office, \$1,934.65; in bank, \$37,364.17	39,298 82	Guarantee stock, surplus	11,500 00
Real estate, owned	2,494 13	Installment shares, dues	43,262 74
Furniture and fixtures	2,000 00	Paid-up and prepaid shares, capital	336,550 00
Advances, ledger accounts	2,302 07	Investment certificates, principal	696,497 35
Bonds owned	10,000 00	Reserve and undivided profits	14,804 84
Revenue stamps	25 00	Loans due and incomplete	60,315 75
		All other liabilities, suspense	94 78
Total assets	\$1,263,025 46	Total liabilities	\$1,263,025 46

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$47,967 25	Overdrafts and bills payable	\$25,000 00
Installment shares, dues	47,877 37	Loans on mortgages and shares	420,006 51
Paid-up and prepaid shares, dues	369,000 00	Interest paid	145 85
Investment certificates	174,221 25	Dividends on guarantee stock	15,211 67
Interest	92,315 65	Dues repaid, installment shares	8,342 18
Fees	587 00	Profits repaid, installment shares	1,497 78
Loans repaid	193,018 86	Paid-up and prepaid shares, capital	62,000 00
Overdrafts and bills payable	25,000 00	Paid-up and prepaid shares, dividends	13,567 48
Advances repaid, ledger accounts	4,584 12	Investment certificates, principal	305,328 80
Real estate sold	1,392 77	Investment certificates, dividends	40,976 89
Rents, etc.	159 79	Advances, ledger accounts	4,731 62
		Real estate acquired	2,494 13
		Salaries	7,980 00
		Taxes	795 49
		Other expenses	6,767 45
		All other disbursements	1,979 39
		Balance, cash in office and bank	39,298 82
Total receipts	\$956,124 06	Total disbursements	\$956,124 06

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 94. STOCKTON.

STOCKTON LAND, LOAN AND BUILDING ASSOCIATION.

P. O. address, 36 South San Joaquin Street, Stockton.

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

C. M. JACKSON, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 1231.

No. of shares, 16,142.

Assets.		Liabilities.	
Loans, on mortgages, \$1,327,104.81; on shares, \$5,545.....	\$1,332,649 81	Installment shares, dues.....	\$695,014 34
Arrearages, on interest.....	782 25	Installment shares, profits.....	282,215 60
Cash, in office, \$984.34; in bank, \$3,974.48.....	4,958 82	Paid-up and prepaid shares, capital	286,100 00
Furniture and fixtures.....	1,400 00	Paid-up and prepaid shares, divi- dends.....	15,688 07
Advances, ledger accounts.....	3,720 67	Reserve and undivided profits.....	60,582 78
Bonds owned.....	24,300 00	Loans due and incomplete.....	26,060 76
		Escrows.....	2,150 00
Total assets.....	\$1,367,811 55	Total liabilities.....	\$1,367,811 55

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$15,454 27	Overdrafts and bills payable.....	\$40,000 00
Installment shares, dues.....	159,447 75	Loans on mortgages and shares....	343,597 16
Paid-up and prepaid shares, dues....	53,100 00	Interest paid.....	704 05
Interest.....	88,927 41	Dues repaid, installment shares....	81,170 15
Fees.....	273 60	Profits repaid, installment shares....	27,501 88
Loans repaid.....	203,936 46	Paid-up and prepaid shares, capital	37,400 00
Overdrafts and bills payable.....	35,000 00	Paid-up and prepaid shares, divi- dends.....	13,185 21
Advances repaid, ledger accounts....	2,461 00	Advances, ledger accounts.....	1,005 06
Escrows, etc.....	4,914 79	Salaries.....	5,060 00
		Taxes.....	1,209 05
		Other expenses.....	5,255 93
		All other disbursements.....	2,467 97
		Balance, cash in office and bank....	4,958 82
Total receipts.....	\$563,515 28	Total disbursements.....	\$563,515 28

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 6¾ per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 95. SUSANVILLE.

HONEY LAKE BUILDING AND LOAN ASSOCIATION.

P. O. address, Susanville.

(Incorporated November 4, 1919.)

W. J. EARL, Secretary.

A. G. BREITWEISER, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 48.

No. of shares, 1290.

Assets.		Liabilities.	
Loans, on definite contract	\$5,972 03	Installment shares, dues	\$7,174 50
Arrearages, on interest	44 59	Reserve and undivided profits	44 59
Cash, in office, \$334.61; in bank, \$216.06	550 67		
Other assets	651 80		
Total assets	\$7,219 09	Total liabilities	\$7,219 09

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,142 67	Loans on mortgages and shares ...	\$3,300 00
Installment shares, dues	2,667 50	Interest paid	5 22
Interest	392 32	Dues repaid, installment shares ...	168 00
Fines	6 67	Salaries	350 00
Fees	23 00	Taxes	16 00
Loans repaid	320 02	Other expenses	163 35
All other receipts	1 06	Balance, cash in office and bank ...	550 67
Total receipts	\$4,553 24	Total disbursements	\$4,553 24

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, . . . per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-laws.

No. 96. TULARE.

TULARE BUILDING AND LOAN ASSOCIATION.

P. O. address, 211 East Kern Street, Tulare.

(Incorporated January, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1921.

No. of series, 21.

No. of members and investors, 92.

No. of shares, 875.

Assets.		Liabilities.	
Loans, on mortgages, \$55,855; on shares, \$2,275-----	\$58,130 00	Installment shares, dues-----	\$43,524 00
Cash, in bank-----	2,492 91	Installment shares, profits-----	10,109 68
Furniture and fixtures-----	200 00	Advance payments-----	1,976 00
		Overdrafts and bills payable-----	2,500 00
		Reserve and undivided profits-----	2,608 13
		Sundry ledger accounts-----	105 10
Total assets-----	\$60,822 91	Total liabilities-----	\$60,822 91

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report-----	\$4,204 57	Overdrafts and bills payable-----	\$7,000 00
Installment shares, dues-----	11,223 00	Loans on mortgages and shares---	6,875 00
Interest-----	4,776 50	Interest paid-----	407 82
Fees-----	32 00	Dues repaid, installment shares---	11,692 00
Loans repaid-----	6,100 00	Profits repaid, installment shares---	3,163 06
Overdrafts and bills payable-----	6,500 00	Advances, ledger accounts-----	378 60
Advances repaid, ledger accounts--	323 60	Salaries-----	900 00
		Taxes-----	69 76
		Other expenses-----	180 52
		Balance, cash in office and bank---	2,492 91
Total receipts-----	\$33,159 67	Total disbursements-----	\$33,159 67

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
Z. -----	120	\$120 00	\$165 10	\$153 82
B. 2 -----	108	108 00	143 83	134 87
D. 2 -----	96	96 00	123 95	116 96
F. 2 -----	84	84 00	105 07	99 80
G. 2 -----	72	72 00	87 34	83 51
J. 2 -----	60	60 00	70 37	65 19
K. 2 -----	48	48 00	54 54	51 27
M. 2 -----	36	36 00	39 54	37 77
O. 2 -----	24	24 00	25 53	24 77
Q. 2 -----	12	12 00	12 42	12 21

No. 97. UPLAND.

MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, 267 East Ninth Street, Upland.

(Incorporated September 24, 1901.)

M. H. BORDWELL, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1921.

No. of series, none.

No. of members and investors, 414.

No. of shares, 5720.

Assets.		Liabilities.	
Loans, on mortgages.....	\$292,700 00	Installment shares, dues.....	\$62,523 01
Arrearages, on interest.....	1,626 50	Installment shares, profits.....	19,778 82
Cash, in office, \$134.36; in bank, \$3,563.34.....	3,697 70	Paid-up and prepaid shares, capital	206,000 00
Furniture and fixtures.....	266 04	Paid-up and prepaid shares, divi- dends.....	5,692 16
Advances, ledger accounts.....	354 68	Reserve and undivided profits.....	5,272 28
Bonds owned.....	583 60		
Other assets.....	37 75		
Total assets.....	\$299,266 27	Total liabilities.....	\$299,266 27

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$10,208 42	Overdrafts and bills payable.....	\$7,100 00
Installment shares, dues.....	20,678 17	Loans on mortgages and shares....	86,800 00
Paid-up and prepaid shares, dues...	100,000 00	Interest paid.....	94 92
Interest.....	20,166 43	Dues repaid, installment shares...	10,287 71
Fines.....	315 13	Profits repaid, installment shares...	2,646 42
Fees.....	209 25	Paid-up and prepaid shares, capital	83,800 00
Loans repaid.....	49,050 00	Paid-up and prepaid shares, divi- dends.....	11,388 68
Overdrafts and bills payable.....	7,100 00	Advances, ledger accounts.....	1 00
Advances repaid, ledger accounts ..	68 02	Salaries.....	900 00
		Taxes.....	302 42
		Other expenses.....	776 57
		Balance, cash in office and bank....	3,697 70
Total receipts.....	\$207,795 42	Total disbursements.....	\$207,795 42

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus dividends as per by-laws.

No. 98. VENTURA.

VENTURA BUILDING AND LOAN ASSOCIATION.

P. O. address, Rooms 1-6 Carne Building, Ventura.

(Incorporated June 24, 1921.)

SCOTT McREYNOLDS, Secretary.

T. G. GABBERT, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 174.

No. of shares, 1897.

Assets.		Liabilities.	
Loans, on mortgages.....	\$65,583 32	Installment shares, dues.....	\$39,637 55
Arrearages, on interest.....	101 50	Installment shares, profits.....	909 99
Cash, in office, \$115.70; in bank, \$1,750.77.....	1,866 47	Paid-up and prepaid shares, capital	16,900 00
		Paid-up and prepaid shares, divi- dends.....	613 59
		Overdrafts and bills payable.....	7,000 00
		Reserve and undivided profits.....	2,456 13
		Accrued interest.....	34 03
Total assets.....	\$67,551 29	Total liabilities.....	\$67,551 29

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$546 82	Overdrafts and bills payable.....	\$12,700 00
Installment shares, dues.....	23,580 17	Loans on mortgages and shares....	38,123 32
Paid-up and prepaid shares, dues..	16,900 00	Interest paid.....	263 71
Interest.....	3,544 64	Dues repaid, installment shares....	2,075 00
Fees.....	116 90	Profits repaid, installment shares..	107 68
Overdrafts and bills payable.....	10,500 00	Salaries.....	50 00
Advances repaid, ledger accounts ..	39 00	Taxes.....	28 00
		Other expenses.....	13 35
		Balance, cash in office and bank....	1,866 47
Total receipts.....	\$55,227 53	Total disbursements.....	\$55,227 53

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 99. VISALIA.

VISALIA BUILDING AND LOAN ASSOCIATION.

P. O. address, 125 North Court Street, Visalia.

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1922.

No. of series, none.

No. of members and investors, 392.

No. of shares, 10,143.

Assets.		Liabilities.	
Loans on mortgages, \$485,450; on shares, \$500	\$488,950 00	Installment shares, dues	\$169,846 71
Arrearages, on interest	1,091 86	Installment shares, profits	89,189 73
Cash, in bank	30,091 11	Paid-up and prepaid shares, capital	202,200 00
Furniture and fixtures	60 00	Paid-up and prepaid shares, dividends	5,580 96
Advances, ledger accounts	160 46	Overdrafts and bills payable	21,100 00
		Reserve and undivided profits	15,581 27
		Loans due and incomplete	16,510 34
		Sundry ledger accounts	344 42
Total assets	\$520,353 43	Total liabilities	\$520,353 43

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$10,339 83	Overdrafts and bills payable	\$14,000 00
Installment shares, dues	49,939 24	Loans on mortgages and shares	126,473 86
Paid-up and prepaid shares, dues	65,700 00	Interest paid	345 91
Interest	36,507 16	Dues repaid, installment shares	35,218 18
Fines	23 40	Profits repaid, installment shares	17,995 92
Fees	486 75	Paid-up and prepaid shares, capital	12,500 00
Loans repaid	65,700 00	Paid-up and prepaid shares, dividends	9,157 79
Overdrafts and bills payable	20,000 00	Advances, ledger accounts	322 29
Advances repaid, ledger accounts	482 05	Salaries	2,400 00
Escrows, etc.	9,382 00	Taxes	389 61
		Other expenses	472 76
		All other disbursements	9,193 00
		Balance, cash in office and bank	30,091 11
Total receipts	\$258,560 43	Total disbursements	\$258,560 43

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month

Dividend, last fiscal year, 9.30 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 100. WHITTIER.

MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address 113 N. Greenleaf Ave., Whittier.

(Incorporated March 29, 1920.)

W. H. KIMBALL, Secretary.

M. ORBAN, JR., President.

Fiscal year ended December 31, 1921.

No. of series, 3.

No. of members and investors, 275.

No. of shares, 2012.

Assets.		Liabilities.	
Loans, on mortgages.....	\$172,400 00	Guarantee stock, capital.....	\$75,700 00
Arrearages, on shares.....	451 50	Guarantee stock, surplus.....	400 00
Cash, in office, \$1,817.97; in bank, \$6,549.04.....	8,367 01	Installment shares, dues.....	6,096 00
Furniture and fixtures.....	449 51	Installment shares, profits.....	219 60
		Investment certificates, principal..	91,363 60
		Investment certificates, dividends..	2,010 73
		Advance payments.....	794 00
		Reserve and undivided profits....	67 31
		Dividends unpaid.....	2,338 28
		Unearned premiums, etc.....	2,678 50
Total assets.....	\$181,668 02	Total liabilities.....	\$181,668 02

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$10,338 93	Overdrafts and bills payable.....	\$29,500 00
Guarantee stock.....	33,300 00	Loans on mortgages and shares....	136,100 00
Installment shares, dues.....	5,612 00	Interest paid.....	208 95
Investment certificates.....	88,913 60	Dividends on guarantee stock.....	1,881 46
Interest.....	10,159 99	Dues repaid, installment shares...	10 00
Premiums, unearned.....	2,447 50	Investment certificates, principal..	14,661 00
Fines.....	4 75	Investment certificates, dividends..	945 96
Fees.....	1,358 00	Salaries.....	1,360 00
Loans repaid.....	13,890 40	Other expenses.....	2,041 28
Overdrafts and bills payable.....	29,500 00	Office fixtures.....	449 51
		Balance, cash in office and bank....	8,367 01
Total receipts.....	\$195,525 17	Total disbursements.....	\$195,525 17

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
1.....	18	\$9 00	\$9 47	\$9 41
2.....	12	6 00	6 22	6 18
3.....	6	3 00	3 06	3 04

No. 101. WHITTIER.

WHITTIER BUILDING AND LOAN ASSOCIATION.

P. O. address, 116 West Philadelphia Street, Whittier.

(Incorporated October 25, 1920.)

M. R. ALLEN, Secretary.

WALLACE GREGG, President.

Fiscal year ended December 31, 1921.

No. of series, none.

No. of members and investors, 40.

No. of shares 560.

Assets.		Liabilities.	
Loans, on definite contract	\$100,524 50	Guarantee stock, capital	\$56,000 00
Cash, in office, \$58.96; in bank, \$6,875.62	6,934 58	Investment certificates, principal ..	38,681 75
Revenue stamps	10 50	Reserve and undivided profits	1,429 37
Total assets	\$107,469 58	Loans due and incomplete	11,358 46
		Total liabilities	\$107,469 58

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock	\$56,000 00	Loans on mortgages and shares	\$95,741 54
Investment certificates	38,681 75	Dividends on guarantee stock	2,424 92
Interest	5,065 15	Investment certificates, dividends ..	444 37
Fees	1,176 00	Taxes	52 00
Loans repaid	6,575 50	Other expenses	1,890 49
		Revenue stamps	10 50
		Balance, cash in office and bank	6,934 58
Total receipts	\$107,498 40	Total disbursements	\$107,498 40

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 102. WILMINGTON.

WILMINGTON MUTUAL BUILDING AND LOAN ASSOCIATION.

P. O. address, Wilmington.

(Incorporated September 23, 1920.)

DON C. FOHL, Secretary.

E. OPP, President.

Fiscal year ended June 30, 1922.

No. of series, none.

No. of members and investors, 12.

No. of shares, 103.

Assets.		Liabilities.	
Loans, on definite contract.....	\$3,596 41	Guarantee stock, capital.....	\$5,300 00
Cash, in bank.....	2,217 64	Installment shares, dues.....	420 00
		Installment shares, profits.....	4 48
		Reserve and undivided profits.....	89 57
Total assets.....	\$5,814 05	Total liabilities.....	\$5,814 05

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.....	\$15 32	Loans on mortgages and shares...	\$147 60
Guarantee stock.....	66 66	Dividends on guarantee stock.....	318 00
Installment shares, dues.....	242 50	Profits repaid, installment shares..	35 75
Interest.....	378 62	Taxes.....	28 00
Loans repaid.....	2,065 39	Other expenses.....	21 50
		Balance, cash in office and bank....	2,217 64
Total receipts.....	\$2,768 49	Total disbursements.....	\$2,768 49

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

FOREIGN ASSOCIATION.

SALT LAKE CITY, UTAH.

WESTERN LOAN AND BUILDING COMPANY.

Address, 45-49 East First South Street, Salt Lake City.

(Incorporated April, 1892.)

H. M. H. LUND, Secretary.

R. W. MADSEN, President.

Statement of condition June 30, 1922.

No. of series, 176.

No. of shareholders, 18,468.

No. of shares, 372,724.

Assets.		Liabilities.	
Mortgage loans, net:		Reserve fund, capital	\$500,000 00
California	\$1,302,116 11	General fund, capital	250,000 00
Idaho	1,859,412 39	Installment shares:	
Montana	458,916 24	"C"	\$2,869 45
Nevada	16,227 89	"CC"	188,792 58
Oregon	697,848 78	"E"	346,602 27
Washington	271,089 85	"F"	3,364,091 50
Wyoming	384,649 78	"H"	571,256 35
Utah	713,805 84		\$4,473,612 15
Total	\$5,704,066 88	"D" stock, full paid	\$59,000 00
Contract sales, net	\$402,744 86	"B" stock, prepaid	288,780 45
Stock loans	198,420 56	Savings stock	662,569 19
Cash in office	55,464 91	Extra payment stock	270,609 87
Sundry banks	488,788 66	Due borrowers	105,937 00
Office building	45,000 00	Sundry ledger accounts	5,405 27
Other real estate	13,674 03	"D" coupons unpaid	534 00
Advances, foreclosure	42,911 27	Wyoming suspense	1,318 60
Advances, insurance, etc.	21,831 82	Attorney fees	851 18
Advances, agents	1,804 57	Suspense account	6 00
Sundry ledger accounts	25,050 50	General fund expense account	2,284 82
	\$6,699,758 06	Undivided profits	378,849 53
			\$6,699,758 06

California Business.

Installment shares in force, 79,408.

Dues paid in—"CC"	\$20,953 69
Dues paid in—"E"	70,397 60
Dues paid in—"F"	349,949 09
Dues paid in—"H"	34,479 25
Total	\$475,779 63

Mortgage loans, face value	\$1,481,215 00
Less repayments	179,098 89
Net value	\$1,302,116 11

Number of shareholders in California	3,056
Number of loans in California	546
Number of loans on deposit in California	272
Face value of loans on deposit	\$762,575 00
Repayments on same	146,860 00
Net value	615,715 00
Net value required by law	50,000 00
Contract sales in California, net	135,815 81

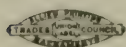
INDUSTRIAL ACCIDENT COMMISSION
OF THE
STATE OF CALIFORNIA

REPORT
OF THE
INDUSTRIAL ACCIDENT
COMMISSION
OF THE
STATE OF CALIFORNIA

FROM JULY 1, 1920, TO JUNE 30, 1921

COMMISSIONERS:
WILL J. FRENCH, Chairman
A. J. PILLSBURY A. H. NAFTZGER

525 MARKET STREET
SAN FRANCISCO



CALIFORNIA STATE PRINTING OFFICE
SACRAMENTO, 1921

CONTENTS.

	Page
REPORT OF THE COMMISSION	5
PERSONNEL	5
COMMUTATIONS	6
STATEMENT OF EXPENDITURES	8
SELF-INSURANCE DEPARTMENT	10
LEGAL DEPARTMENT	11
COMPENSATION DEPARTMENT	13
PERMANENT DISABILITY RATING DEPARTMENT	17
REHABILITATION DEPARTMENT	20
CASES UNDER TRAINING	22
INVESTIGATION OF DEATH BENEFIT CASES	30
MEDICAL DEPARTMENT	42
SAFETY DEPARTMENT'	46
BOILER DIVISION	47
CONSTRUCTION DIVISION	48
ELECTRICAL DIVISION	48
ELEVATOR DIVISION	49
MECHANICAL DIVISION	50
MINING DIVISION	50
SHIPBUILDING DIVISION	50
SAFETY MUSEUM	51
LOS ANGELES OFFICE	51
SUMMARY OF ACTIVITIES	52
SUMMARY OF INSPECTIONS	52
GENERAL CONCLUSIONS	52
STATE COMPENSATION INSURANCE FUND	54
STATISTICAL REPORT	59

REPORT OF THE INDUSTRIAL ACCIDENT COMMISSION FROM JULY 1, 1920 TO JUNE 30, 1921.

HON. WM. D. STEPHENS,
Governor of the State of California.

DEAR SIR:

In compliance with the provisions of section 88, chapter 176, Laws of 1913, we herewith report upon the operations of the Industrial Accident Commission in administering the Workmen's Compensation, Insurance and Safety Act during the year ended June 30, 1921.

Personnel.

The Industrial Accident Commission, during the year, consisted of the following members: Will J. French, chairman; A. J. Pillsbury and A. H. Naftzger, members.

The heads of the various departments during the year were: H. L. White, secretary; J. S. Thomas, assistant secretary; F. W. Fellows and L. O. Adams, assistant secretaries (Los Angeles office); A. E. Graupner, attorney; F. B. Lord, manager Compensation Department; Dr. Morton R. Gibbons, medical director; Dr. R. W. Harbaugh and Dr. F. E. Raynes (San Francisco), and Dr. H. E. Southworth (Los Angeles), assistant medical directors; C. W. Fellows, manager State Compensation Insurance Fund; H. M. Wolflin, superintendent of Safety Department; W. P. Ratliff, statistician and superintendent of Department of Self-Insurance; R. E. Haggard, superintendent of Permanent Disability Rating Department.

Adequacy of Death Benefits.

A special feature of this report, one which will be of material assistance in the future in determining the adequacy of death benefits paid widows and other dependents under the law, is the synopsis of an investigation made of the question during the year by the Industrial Accident Commission's special investigator, which appears elsewhere in this report. It gives in detail a statistical survey of a large group of these cases and is supplemented by a study of vocational opportunities and training for women. A close perusal of the findings of this investigation will show that while the benefits given by the present law probably meet requirements of dependents in many cases, there are others where the relief falls short of what it should be; and still others in which they are in excess of needs to bring about the theoretical rehabilitation which the benefit is primarily intended to bring about.

Calls of Injured Persons.

First calls of injured persons to the rooms of the Industrial Accident Commission have steadily increased, the number approximating 300 monthly at the present time, or a total of about 3600 per year. In addition, there are many cases where disability is greatly protracted, and injured persons call frequently regarding complications which have arisen, or to seek assistance in securing weekly payments which are not

made promptly. At times controversies arise which are the subject of informal conferences. This course obviates the necessity for formal proceedings in many cases.

Commutations and Compromise Settlements.

Approval was given by the Commission to commutations and compromise settlements in 423 cases not formally adjudicated, as against 301 in the preceding year. These comprised 32 death benefit cases. Payments were made to 31 dependent widows and 47 minor children. The total amount payable to all dependents was \$137,609.34.

The total commuted payments-----	\$55,691 02
Previously paid -----	40,742 02
Remaining to be paid-----	34,168 87
	<hr/>
	\$130,601 91

The difference between the amount payable and the total of previous payments, commutations and remainder to be paid, amounting to \$7,000.43, represents interest deductions at the rate of 6 per cent per annum, as allowed by law. The large proportion of interest as compared with total paid is chargeable to the fact that in all cases where partial payments were anticipated those last falling due were taken in order that there might be no intermission in payments until the full obligations of employers and insurance carriers were discharged. Where total commutations were granted the periods covered in some instances ranged up to more than four and one-half years.

The purposes to which commuted payments were devoted are given below:

Purchase of homes-----	3
Purchase of ranch and other property to be used for homes-----	7
Purchase of hotels or rooming houses-----	3
To pay off mortgages-----	6
To repair or improve homes-----	3
To pay debts-----	3
To enable beneficiaries to return to former home-----	1
Other purposes -----	6
	<hr/>
	32

Either full or partial commutations were made in 217 permanent disability cases, in which the ratings ranged up to 95½ per cent of total. The undiscounted liability in these cases totaled \$467,838.77. The record shows:

Commutations -----	\$210,544 75
Previous payments -----	154,619 46
Remaining to be paid-----	89,698 60
	<hr/>
	\$454,862 81

The difference between the last total and entire amount payable is due to lawful interest deductions in the amount of \$12,975.96.

One hundred sixty-nine compromises were approved, the total amount involved equaling \$167,562.25. These approvals were given in many instances because questions were involved which made uncertain the outcome of formal proceedings. Some were due to neurotic conditions,

while others covered permanent injuries which had not reached a stage where the percentage of loss could be definitely determined at time of approval.

In two instances, the Commission consented to have second commutations made.

One approval covered cost of medical treatment only, one provided for payment of expenses only, while another called for monthly in lieu of weekly payments.

Below is a statement showing the nature of injuries involved in 217 cases:

Loss of members.

Multiple finger injuries to one hand, including amputations-----	30
Loss of all fingers one hand-----	7
Loss of all fingers both hands-----	1
Part or all of one finger-----	19
Hand-----	3
Arm-----	11
Leg-----	8
Foot-----	1
Toes-----	1
Both legs-----	1
	<hr/> 82

Loss of function.

Fingers-----	12
Hand-----	1
Wrist-----	6
Elbow-----	5
Shoulder-----	11
Arm-----	6
Knee-----	5
Hips-----	2
Leg-----	4
Ankle-----	13
Foot-----	4
Chest-----	1
Neck-----	1
Several fingers one hand-----	8
All fingers one hand-----	1
All fingers both hands-----	2
	<hr/> 82

Eye injuries.

Enucleation of one eye-----	19
Loss of sight of one eye-----	11
Reduction of vision-----	15
	<hr/> 45

Spine and other injuries.

Impaired hearing-----	1
Spine injury-----	7
	<hr/> 8

Compromise and indeterminate cases----- 169

The uses to which the money received through these commutations was to be devoted is shown below:

Purchase of small ranches	10
Purchase of homes	13
Auto trucks	5
Jitney automobiles	8
Business ventures	40
Property	35
Debts	28
Mortgages	12
Property improvements	5
Technical education	4
To remove to other parts of state	3
To remove to other states	14
To remove to foreign countries	23
(Switzerland, 1; Holland, 1; Hungary, 1; Scotland, 1; New South Wales, 1; Norway, 1; Ireland, 1; Greece, 1; Mexico, 8; Australia, 1; Spain, 2; China, 1; Italy, 2; Germany, 1.)	
Furniture (apartment house and hotel)	2
Change to warmer climate	2
Miscellaneous	13
	<hr/> 217

Statement of Expenditures for the Period July 1, 1920, to June 30, 1921.

(Exclusive of State Compensation Insurance Fund Expenses.)

Function	Materials and supplies	Salaries and wages	Service and expense	Property and equipment	Totals
<i>Administrative and Executive.</i>					
Board members	\$174 47	\$15,000 00	\$862 39	\$180 75	\$16,217 61
Legal	850 76	3,999 96	1,263 11	198 07	6,311 90
Secretary	1,943 26	14,238 52	599 91	33 31	17,085 00
Accounting	107 78	4,515 00	47 55	72 15	4,742 48
Freight, cartage and express			629 96		629 96
Rent			3,187 21		3,187 21
Postage			891 30		891 30
Telephone and telegraph			330 96		330 96
Total administrative and executive	\$3,076 27	\$37,753 48	\$7,812 39	\$754 28	\$49,396 42
<i>Accident Prevention.</i>					
Superintendence	\$948 07	\$15,754 48	\$2,507 85	\$1,083 62	\$20,294 02
Supply and service	794 92	2,687 33	267 77	175 00	3,925 02
Boiler inspection	2,196 96	19,763 11	4,830 67	1,939 58	28,730 32
Electrical inspection	694 10	9,058 23	2,693 02	3,458 75	15,874 10
Elevator inspection	1,501 96	24,136 37	5,000 78	741 73	31,380 84
Mining inspection	1,822 38	11,490 00	3,218 57	3,088 94	19,619 89
Construction and general	653 07	10,515 00	2,350 87	1,809 48	15,328 42
Shipbuilding	288 76	3,487 50	709 42	74 50	4,560 18
Lumber industry	113 41	562 50	154 30		830 21
Safety museum	16 43	1,877 50	3,765 51	10 45	5,669 89
Publications	1,710 55		60 20	274 02	2,044 77
Rent			4,875 63		4,875 63
Postage			3,452 00		3,452 00
Telephone and telegraph			1,846 76		1,846 76
Total accident prevention	\$10,740 61	\$99,332 02	\$35,703 35	\$12,656 07	\$158,432 05
<i>Hearings and Compensation.</i>					
Superintendence	\$2,390 57	\$9,526 74	\$1,087 27	\$1,063 96	\$14,068 54
Preparing and recording cases	2,212 08	31,331 77	455 08	163 75	34,165 68
Referees and decisions	148 30	28,448 50	5,224 29	355 96	34,177 05
Reporting and transcribing	245 15	20,507 58	6,217 82	6 25	26,976 80
Medical	269 96	14,040 00	1,426 20	81 79	15,817 95
Permanent rating	192 03	7,740 00		335 50	8,267 53
Acceptances	1 50	690 00			691 50
Rent			7,107 16		7,107 16
Postage			1,861 50		1,861 50
Telephone and telegraph			1,499 29		1,499 29
Total hearings and compensation	\$5,459 59	\$112,284 59	\$24,878 61	\$2,010 21	\$144,633 00
<i>Special Surveys.</i>					
Statistical	\$1,769 73	\$19,319 28	\$4,076 83	\$47 25	\$25,213 09
Publications	722 36				722 36
Welfare	133 00	2,562 08	1,090 36	87 45	3,881 89
Rehabilitation	1,581 53	4,384 68	12,127 38		18,093 59
Total special surveys	\$4,206 62	\$26,266 04	\$17,303 57	\$134 70	\$47,910 93
Total expenditures	\$23,483 09	\$275,636 13	\$85,697 92	\$15,555 26	\$400,372 40

SELF-INSURANCE DEPARTMENT.

Our report for the seventy-first fiscal year showed that certificates of consent to self-insure compensation liability had been issued to 221 employers of labor in the state, with approximately 204,802 employees, and that security to the amount of \$4,275,000 had been deposited with the State Treasurer to guarantee the payment of compensation.

During the seventy-second fiscal year sixteen additional certificates were issued, covering approximately 5,625 employees, and security to the amount of \$320,000 was deposited. This brings the total number of certificates issued since January 1, 1918, to 237, covering approximately 210,427 employees, for whose protection security to the amount of \$4,307,000 was deposited with the State Treasurer.

LEGAL DEPARTMENT—FISCAL YEAR 1920-1921.

The work of the legal department during the fiscal year 1920-1921, may be divided into the following main and general classifications:

1. Defense of proceedings brought before the supreme and appellate courts to review the findings and awards of the Commission.
2. Advising with and rendering opinions to the Commission and the heads of the various departments thereof.
3. Preparation and review of legislative measures considered for or submitted to the legislature at its 1921 session.
4. Attendance on the state legislature.

The court proceedings handled during the fiscal year may best be shown by the following table:

Petitions for writs of review and writs pending action of courts on July 1, 1920	15
Petitions for writs of review filed during fiscal year	48
Petitions for writs of review denied during fiscal year	30
Petitions for writs of review dismissed during fiscal year	2
Writs of review ordered issued during fiscal year	20
Case remanded on confession of error	1
Awards of Commission affirmed during fiscal year	12
Awards of Commission annulled during fiscal year	6
Petitions for writs of review and writs pending action of courts on June 30, 1921	12
Petitions for rehearings filed by petitioners	14
Petitions for rehearings filed by respondents	2
Petitions for writs of certiorari filed with United States Supreme Court, to review decisions of state courts	2

During the fiscal year 2219 claims for compensation were filed with the Commission, and 2056 claims were decided. A comparison of figures will show that attempts to review the awards of the Commission were made in only .023 per cent of the cases in which awards were made. Furthermore, it will be seen that in only six of the fifty cases actually decided by the appellate courts of the state was the award of the Commission disturbed.

The principal cases handled by the legal department during the year were *Yosemite Lumber Company vs. Industrial Accident Commission* (S. F. 9556), *Quong Ham Wah Company vs. Industrial Accident Commission and Owe Ming* (S. F. 9090), and *E. Clemens Horst Company vs. Industrial Accident Commission and La Verne Hamilton* (S. F. 9319). These cases are particularly discussed because they present important issues of constitutional and statutory interpretation.

In *Yosemite Lumber Company vs. Industrial Accident Commission*, the constitutionality of chapter 183, Statutes 1919, was challenged. The petitioners presented many constitutional and statutory questions and the case was fully briefed and submitted to the Supreme Court in November, 1920. The matter was reopened by the Supreme Court in June, 1921, and ordered reargued on special questions. The case will be reargued at the September term, and an early decision is expected.

In *Quong Ham Wah Company vs. Industrial Accident Commission*, section 58 of the Workmen's Compensation, Insurance and Safety Act of 1917, was attacked as granting a privilege to a citizen of this state

which it denied to a noncitizen, and it was therefore claimed to be violative of section 2 of article IV of the Federal Constitution. Upon the first hearing the Supreme Court annulled the award. A petition for rehearing was filed on behalf of the Commission which was granted. On rehearing the Supreme Court held that the provisions of section 58 must be interpreted as extending to citizens of other states benefits of extraterritorial right, and that the section was invalid only in so far as it attempted to bar noncitizens. The award of the Commission was affirmed. The petitioners carried the matter to the United States Supreme Court, where the decision of the state court was upheld.

The case of *E. Clemens Horst Company vs. Industrial Accident Commission* involved section 6 (b) of the Workmen's Compensation, Insurance and Safety Act of 1917. The question presented was as to the validity of an award for additional compensation for the serious and wilful misconduct of the employer. The question involved the interpretation of the phrase "executive or managing officer" of a corporation, and the court held that such term means a person in a corporation's employ, either elected or appointed, invested with the general conduct or control in a particular place of business, and is not confined to the technical or legal sense of one elected or whose office is provided in the articles or by-laws of a corporation.

In addition to the foregoing, the legal department prosecuted proceedings for disbarment of one attorney before the appellate court and investigated several other cases of misconduct on the part of attorneys. A few attorneys practicing before the Commission do not seem to recognize the fact that "compensation" is intended for the injured man or his dependents. They seek to avoid the provisions of section 24, which vests the Commission with authority to fix fees of attorneys in compensation cases, and, by persuading ill-informed injured men to sign contracts for larger fees, seek to collect sums ranging as high as fifty per cent of the amount of the award. In most of the cases brought to the attention of the legal department, refunds of the excess charges have been accomplished.

Previous to and during the 1921 session of the legislature, a large amount of time was devoted to the preparation and investigation of proposed legislation affecting the Commission and its work. Previous to the meeting of the session a complete survey of all laws affecting the work of the Industrial Accident Commission was made. Nine bills intended to strengthen the operation of compensation and safety were drafted and presented to the legislature on behalf of the Commission, of which six were passed and became laws. Seventeen bills affecting the Commission, workmen's compensation, and safety were introduced in the legislature by representatives of other interests. Nine of these bills were particularly pernicious and would have been a severe set-back to the progress of workmen's compensation in this state had they been passed. However, only one of the seventeen bills mentioned passed the legislature and received the signature of the Governor.

COMPENSATION DEPARTMENT.

This department has just completed the most strenuous year of its existence. Previous to the last fiscal year, the increase in business (7 per centum in 1919-20), though steady, could be absorbed without difficulty. The report for the past fiscal year shows a sudden jump of $23\frac{1}{2}$ per centum—that is from 1796 to 2219 cases.

Confronted with the problem of handling this increase with the expedition and thoroughness that has come to be the recognized policy of the Commission in dealing with claims, the department was handicapped by lack of funds due to limited appropriations, which forbade an increase in personnel. However, faithful work on the part of every member of the staff, and the application of more efficient methods has made possible the handling of the greater part of the increase without undue delay in the determination of the claims of injured workmen. The time for deciding the ordinary case was 67.7 days as against 68.1 days in 1919-1920.

The explanation of the abnormal increase in claims filed may probably be found in the following three principal causes:

First—The effective work done by the Statistical Department and Bureau of Information of this Commission in bringing the attention of the injured workmen and their dependents to their rights under the Compensation Act.

Second—The increasing unemployment among the workmen of the state during the past year.

Third—Death claims filed by the state under the Rehabilitation Act.

Besides the 2056 original cases decided during the past fiscal year, the Commission disposed of 927 supplementary proceedings and approved 423 agreements for settlement or payment of lump sums. Over eight formal hearings were held each full working day to accomplish this result.

Time Consumed in Deciding Cases—July, 1920, to June, 1921.

Days	Number of cases	Per cent	Cumulative per cent	Number of days
Less than 10.....	38	1.9	1.9	141
10-20	67	3.3	5.2	1,035
21-30	95	4.6	9.8	2,454
31-40	131	6.4	16.2	4,679
41-50	183	8.9	25.1	8,344
51-60	175	8.5	33.6	9,688
61-70	168	8.2	41.8	11,055
71-80	138	6.7	48.5	10,387
81-90	177	8.6	57.1	15,200
91-100	150	7.3	64.4	14,132
101-110	122	5.9	70.3	12,866
111-120	74	3.6	73.9	8,489
121-130	77	3.7	77.6	9,617
Over 130	461	22.4	100.0	102,843
Totals.....	2,056	100.0		210,933

Average number of days for all cases..... 102.5

Average number of days for 1,595 cases, or 77.5 per cent of total, requiring less than 130 days..... 67.7

NOTE.—As against the following figures for previous years, 105.9 and 68.1 for the year ending June 30, 1920; 85.1 and 67.8 for the year ending June 30, 1919; 71.4 and 56.5 for the year ending June 30, 1918; and 81.8 and 62.6 for the year ending June 30, 1917.

REPORT OF INDUSTRIAL ACCIDENT COMMISSION.

Number of Cases filed under Law of 1911 and Law of 1913, to June 30, 1921.

	Law of 1911	Law of 1913	Total
Cases led to December 13, 1913.....	69		69
Cases filed January 1, 1914, to June 30, 1914.....	32	291	323
Cases filed July 1, 1914, to June 30, 1915.....	23	1,122	1,151
Cases filed July 1, 1915, to June 30, 1916.....	1	1,403	1,404
Cases filed July 1, 1916, to June 30, 1917.....		1,655	1,655
Cases filed July 1, 1917, to June 30, 1918.....		1,503	1,503
Cases filed July 1, 1918, to June 30, 1919.....	1	1,678	1,679
Cases filed July 1, 1919, to June 30, 1920.....		1,796	1,796
Cases filed July 1, 1920, to June 30, 1921.....		2,219	2,219
Total cases filed.....	126	11,673	11,799
Average number claims filed per month, January 1 to June 30, 1914.....			56
Average number claims filed per month, July 1, 1914, to June 30, 1915.....			96
Average number claims filed per month, July 1, 1915, to June 30, 1916.....			117
Average number claims filed per month, July 1, 1916, to June 30, 1917.....			138
Average number claims filed per month, July 1, 1917, to June 30, 1918.....			125
Average number claims filed per month, July 1, 1918, to June 30, 1919.....			140
Average number claims filed per month, July 1, 1919, to June 30, 1920.....			150
Average number claims filed per month, July 1, 1920, to June 30, 1921.....			185
Percentage of increase, 23½ per cent.			

Classification as to Decisions in Decided Cases—July 1, 1920, to June 30, 1921.

	Tem- porary	Perma- nent	Fatal	Total	Per cent
Compensation awarded.....	600	257	355	1,212	58.9
Compensation denied.....	446	52	73	571	27.8
Cases settled.....	45	13	15	73	3.6
Cases dismissed.....	148	33	19	200	9.7
Totals.....	1,239	355	462	2,056	100.0

Claims pending June 30, 1920.....	491
Claims filed July 1, 1920, to June 30, 1921.....	2,219
Total claims before the Commission.....	2,710
Claims adjudicated.....	2,056
Claims pending June 30, 1921.....	654

Classification as to Principal Question Involved in Decided Cases
July 1, 1920, to June 30, 1921.

Principal question involved	Awarded	Denied	Settled	Dismissed	Total
Extent and duration of disability.....	336	74	32	89	531
Whether disability was result of injury.....	73	169	8	3	253
Whether injury was in course of employment.....	103	121	7	1	232
Extent of permanent disability.....	149	8	9	24	190
Hernia.....	70	97	4	13	184
Wilful misconduct of employee.....	11		1		12
Payment of medical bills.....	37	2		1	40
Dependency.....	107	4	6	3	120
Average annual earnings.....	35				35
Jurisdiction.....	11	6	2	32	51
Whether employee or independent contractor.....	8	19	1		28
Lump sum settlement.....	16		1		17
Refusal to submit to medical treatment.....		1			1
Statute of limitations.....	5	45		7	57
Dismissed for want of prosecution.....				26	26
Insurance coverage.....	5	1			6
Identity of employer.....	12	3			15
Whether notice was given to employer.....	3				3
Misconduct of employer.....	15	3		1	19
Decided on stipulations.....	129		2		131
Intoxication.....		2			2
Amount of compensation paid.....	2				2
Rehabilitation fund.....	80				80
Fact of employment.....	2	3			5
Lien on compensation.....	2	2			4
Fact of injury.....		10			10
Postponed without date.....		1			1
Acceptance of employer.....	1				1

The compensability of hernias has always been a source of litigation both in this state and other jurisdictions. Time and precedents do not seem to correct the difficulty of settling such cases without a formal decision. The number of cases increased from 106 in 1919-1920, to 184 in 1920-1921, and decisions against applicants remained slightly over one-half.

Value of Awards in Decided Cases—July 1, 1920, to June 30, 1921.

Deaths (80 to "Industrial Rehabilitation Fund")	\$1,058,356 75
Permanent disability (13 pension cases)	352,856 95
Temporary disability	64,906 90
Temporary disability (238 continuing cases)	44,516 80
Medical	17,218 34
Totals	\$1,537,855 74

The total value of the awards of the Commission exclusive of the Rehabilitation Fund cases increased 45 per cent or \$466,006.99.

The average death award was \$3,552.95 as against \$2,866.05 in 1919-1920.

Permanent disabilities increased in value an average of \$225.06 per case, or from \$1,081.81 to \$1,306.87.

Miscellaneous Statistics of Cases Decided.

Rehearings granted	203
Rehearings denied	220
Rehearings asked	423
Other supplemental proceedings	504
Total supplemental proceedings	927
Petitions for writs:	
Petitions pending July 1, 1920	5
Petitions filed July 1, 1920, to June 30, 1921	48
Total	53
Writs issued	20
Writs denied	30
Petition dismissed	1
	51
Petitions pending July 1, 1921	2
Writs of review:	
Writs pending July 1, 1920	10
Writs issued July 1, 1920, to June 30, 1921	20
Total	30
Decisions affirmed	12
Decisions annulled	6
Writ dismissed	1
Writ remanded on motion	1
	20
Writs pending June 30, 1921	10
Medical reference ordered	194
Cases involving insurance carriers	1,230
Cases without insurance carriers	826
Hearings held in 1,724 cases	2,375
One hearing	1,241
Two hearings	364
Three hearings	89
Four hearings	18
Five hearings	8
Six hearings	2
Seven hearings	1
Eight hearings	1

Settlement Agreements Approved for Injuries Not Formally Adjudicated.

To June 30, 1914.....	22
July 1, 1914, to June 30, 1915.....	96
July 1, 1915, to June 30, 1916.....	215
July 1, 1916, to June 30, 1917.....	420
July 1, 1917, to June 30, 1918.....	330
July 1, 1918, to June 30, 1919.....	318
July 1, 1919, to June 30, 1920.....	301
July 1, 1920, to June 30, 1921.....	423
Total.....	2,125

Distribution as to Location of Cases Decided—July 1, 1920, to June 30, 1921.

San Francisco and vicinity.....	930
Los Angeles and vicinity.....	498
Remainder of state.....	628
Total.....	2,056

PERMANENT DISABILITY RATING DEPARTMENT.

This department has for its function the determination of the extent of permanent disability in those accidents where permanent disability occurs. This is done by referring to a schedule of permanent disabilities which has been adopted by the Commission for the purpose. This schedule considers not only the nature of the injury, but the age and occupation of the injured workman at the time of the injury. The California schedule is the only one, so far as we know, which considers the factors of age and occupation in fixing the amount of the compensation to be paid for permanent injury. It is conceded by most students and authorities of the question that disability ratings should consider the age of the injured workman in arriving at permanent disability ratings, and some authorities also admit that age is a factor also to be considered.

The work of this department has increased considerably during the past year. Whereas, formerly, the number of ratings made during the year were estimated to be about two thousand, this last year we have been rating on an average of two hundred cases per month, making an approximate total of twenty-four hundred during the year. Many of these cases are not tabulated for the statistical tables in this report. There are two reasons for this. First: Those permanent injuries which are not considered serious enough to be ratable as causing a percentage loss of permanent impairment, are not included in the tables as permanent disabilities, but are classified with the temporary disability injuries. Second: There are many cases of preceding years which are rated, and which are not included with the permanent disabilities which occur during the calendar year of 1920. The statistical tables in this report are only concerned with those permanent disabilities occurring during the year 1920. There are some cases which are rated approximately four and one-half years after the date of the original injury, or at the termination of the two hundred and forty weeks period allowed by the statute for temporary disability.

One of the most important things accomplished during the last year is the devising of a new blank form for the reporting of permanent disabilities to the eye. The old form only called for the uncorrected and corrected remaining vision based on the Snellen's readings for distance. Students of the question have recognized for some time that the tests for distance do not satisfactorily meet the situation for partial loss of sight. In conjunction with the eye section of the San Francisco County Medical Society the Commission has drawn up a form which we believe meets the requirements. This form calls for both the readings for distance and for near vision and both for uncorrected and corrected vision, and asks for a statement of the degree of blurring accompanying both near and distance vision. Other factors concerning which information is asked are impairment of field of vision, impairment of binocular vision, impairment of stereoscopic vision, dazzling, lacrimation, impairment of muscular balance and ocular fatigue. Since cosmetic defect is also considered in the rating, this

factor is also mentioned. The blank also asks if the correction provided is practicable for the patient's occupation.

We have not yet received reports enough on the new form to enable us to work out any statistics. The reports we have received, however, show that there are very few cases of partial loss of sight in which there is not some degree of blurring. It is our belief that the degree of blurring is an important factor to be taken into consideration in rating eye injuries.

The ratings for all injuries are based upon the reports of the attending physician. These reports are reviewed by an assistant medical director of the Commission's staff. The purpose of checking the medical reports is threefold: First, to see that the case is not sent in for rating before all possibility of further improvement has been exhausted, either through treatment, therapeutic methods, or by use; second, to see that the disabilities described in the reports include all the disabilities arising from the injury; third, to see that the description of the disability is definite and accurate enough for purposes of rating.

In those cases too far away from the San Francisco or Los Angeles offices for personal examination by our medical directors, a card is sent the injured workman with the doctor's description of the disability, and the workman is asked to describe in his own words, the nature and extent of his permanent disability. When there is a discrepancy between the injured workman's statement and the doctor's statement, the doctor is asked for definite information on this point. When the report has been approved by the medical director for rating, it is referred to the rating expert to determine by the rating schedule the proper percentage of permanent disability.

The following tables summarize the results of the work of the assistant medical director:

(1) SAN FRANCISCO OFFICE.

1. All disabilities not mentioned-----	248
2. All disabilities not mentioned and too early for rating-----	2
3. Too early for rating-----	5
4. Disabilities mentioned but inadequate description-----	86
5. Surgeon's report and findings in this office substantially the same----	523
6. Applicant requested to call but failed to do so-----	16
7. No report from surgeon-----	48
8. Additional information requested and obtained from surgeon-----	1
Total -----	929

The purpose of the above examination is to make a comparison between the report of the attending surgeon and the findings in this office.

(2) OUTSIDE CASES.

1. Cards returned -----	403
2. Cards not returned-----	98
3. No card sent-----	102
4. Additional information requested and obtained from surgeon-----	57
Total -----	660

In the above cases a card of inquiry is sent to the applicant so that he may give us a description of his disability, for comparison with the attending surgeon's report.

If there is any marked difference in the two reports the matter is taken up by correspondence in order to clear up any apparent discrepancy, and to determine whether or not a further examination is necessary.

(3) LOS ANGELES OFFICE.

1. All disabilities not mentioned-----	95
2. Surgeon's report and findings in Los Angeles office substantially the same -----	494
3. Disabilities mentioned but inadequate description-----	67
4. Applicant requested to call, but failed to do so-----	9
5. No report from surgeon-----	2
6. Approved without examination-----	65
7. Cards sent and returned-----	5
8. Cards sent, not returned-----	3
Total -----	740

There are, altogether, three hundred and eighty-three more cases in this year's report over the report of last year, divided as follows:

1. Examined at San Francisco office-----	66
2. Outside reports -----	73
3. Los Angeles office-----	244
Total -----	383

REHABILITATION DEPARTMENT.

The Rehabilitation Department placed the first men in school in April, 1920, and continued placing men until April, 1921, when, due to shortage in funds and uncertainty as to whether or not the constitutionality of chapter 183 of the Laws of 1919 would be sustained, it was deemed advisable not to add new names to the list. Shortly after the Rehabilitation Law went into effect on July 22, 1919, it became apparent that the constitutionality of the act was to be tested. This fact retarded payments into the fund and, as the attack on the law progressed, more and more of the employers and insurance carriers sought to delay payments until a final decision by the courts. This condition resulted in the collection of approximately 25 per cent of the amount that should have been collected and the consequent placing of men for the short period mentioned above. We are, therefore, only able to report on approximately one year's work.

In addition to the beginning of actual rehabilitation work, there has been established, during this year, an office in Los Angeles to carry on the work in the southern part of the state. Below is given a brief summary of the work done through that office:

Total number of cases on file (1916-1921)-----	512
Total number of cases in investigated file-----	334
Total number of cases in uninvestigated file-----	178
Total number of cases open for further consideration-----	255
Total number of cases considered this year-----	199

Communications were mailed in the balance of the cases not considered this year and we either received no reply from same or the communications were returned to us as unclaimed.

Total number of cases disposed of this year-----	157
Total number of cases in which lump sums were granted-----	19
Total number of cases where no further rehabilitation was necessary because of the injured man's return to his former wages-----	138
Total number granted rehabilitation courses-----	5
Total number in school at present date-----	4
Total number having completed course-----	1

No payments have been made on two of the cases which are in school at the present time.

Rehabilitation Cases in San Francisco Office.

The remaining portion of this report is concerned with the work of the San Francisco Department of Rehabilitation.

This department has come in contact with many cases other than those to which rehabilitation training has been given. At the present time we have five hundred ninety-one uninvestigated case in our files. To all of these form letters, inclosing a self-report to be filled out and returned to this office, have been sent. Those who indicate that they are interested in rehabilitation work are asked to call at the office. Any questions regarding compensation or medical treatment are referred to the proper departments.

During this year we have investigated four hundred ninety-one cases and have disposed of ninety-three cases for the following reasons: Fifty have returned to work and are getting along very well; five have gone into business for themselves, for example, a small grocery store or a rooming house; three are not working, but are able to resume their former occupations; three are unable to work, and also unable to take up any rehabilitation work because of their physical disability; fourteen have left the state, returning to their homes; seven are too old for reeducation and will have to find some light occupation; two have died; three were judged not to be industrial accident cases; six could not be located.

The major portion of the work of this department has been done on three hundred ninety-nine of the four hundred ninety-one investigated cases now in our files. Personal interviews, looking toward reeducation, should be obtained in the other ninety-two cases, but because they are scattered throughout the state and too far from San Francisco, it has been impossible for the investigator to see them.

Included in the four hundred ninety-one cases is the group of ninety-five rehabilitation cases. It will be of interest and of value to study carefully these ninety-five cases. Of the men we have placed in school, thirty-two have discontinued their work, forty-one are still under training, and twenty-two have completed their courses.

We have divided the discontinued cases into two groups, those who gave up the work permanently, and those who expect to return to complete their courses. In this latter group are ten; five had to return to the hospital for further medical treatment; three found that for the present their work demanded all their time (15); and two had other reasons (25). In the remaining twenty-two who discontinued the work permanently, was a group of four illiterate foreign-born men (4, 21, 28). It was, in the first place, very difficult to interest them in rehabilitation work, though no group was more in need of training, and they were discouraged and gave up the work upon encountering the first obstacle. One of the twenty-two stopped to accept a good position (14); one had a comfortable income for life from private insurance which made it unnecessary for him to work or to complete the training (11); one was decidedly incompetent (26); five moved away (6, 8, 13); five lost interest and felt that they could get along just as well without the training (31); two were not well enough (23, 27); one woman married; and for two, the reasons given were indefinite (29).

Of the forty-one who are now under training, twenty-two are spending all their time on their schooling (1, 2, 24); four are attending part time, eight of them going to night school (7, 16); seven are taking correspondence courses (30, 34).

In dealing with a group of men whose education and occupations have been so different, the question naturally arises, "In what lines have these men been placed?" We have placed our men in twenty-seven different schools or with private instructors. The largest number

[Editorial note: The numbers in parentheses refer to the numbered sketches describing the rehabilitation students in the Annual Report of 1919-1920 of this Commission. All arrangements had been made for number 33 to start his training, but he changed his mind and after the report went to print we learned that he had not started.]

in any one school was thirteen. This school, however, offered instruction in many lines of work. The next largest group was eleven, and they were in an automobile school. As would be expected, the courses have been varied.

- 21 chose various automobile courses.
- 27 chose commercial work.
- 14 chose drafting or engineering.
- 2 chose to learn the barber trade.
- 2 chose poultry raising.
- 1 chose chemistry.
- 1 chose engraving.
- 7 chose watchmaking.
- 1 chose Spanish.
- 1 chose photography and English.
- 1 chose radio operating.
- 1 chose manicuring and hairdressing.
- 4 chose mechanical dentistry.
- 5 chose English.
- 6 chose elementary mathematics, English, and spelling.
- 1 chose music.

95

Of the ninety-five cases, nine were given correspondence courses. In general, we have not approved of correspondence courses, for it is a very difficult way to study and most of the men have been out of school many years and have had, on the average, only about seven years' schooling. However, in seven of the cases the men lived in places inaccessible to schools, and in two cases the men were so crippled that it was physically impossible for them to attend school, but they were glad of the opportunity to study at home.

Up to date we have spent \$13,710.46, and estimate that it will cost \$3,818.37 to complete the training of those who are now in school and of those who have now discontinued, but who expect to return and complete their courses. This makes an estimated total cost of \$17,528.83 for ninety-eight cases. (The figures include the cost of three Los Angeles cases.)

We list the expenditures in each case under three headings: Tuition, supplies and other expenses. In twenty-two cases the Commission has allowed something in addition to paying tuition and for supplies. In most of these cases it was a regular payment each week to supplement the compensation or to take the place of compensation which had all been paid, thus making it possible for a man to complete his course of training, which otherwise he could not have done. The amount allowed varies from \$4.25 a week to \$20 a week. Four have been given railroad transportation or carfare.

Any conclusions as to the value of rehabilitation to injured employees must be drawn from completed cases. We have thought it wise to give here a brief summary of each completed case:

I (17).

This is a young married man, twenty-seven years of age, with a wife and baby to care for. He was working as a ship fitter's helper at a wage of \$25.84 a week and scratched the back of his hand. It became infected, and later the major arm had to be amputated at the shoulder joint. He was given a permanent disability rating of 57 per cent, or compensation for two hundred twenty-eight weeks. He had only a

grammar school education, but was eligible for a special course in poultry husbandry at the state farm at Davis. After spending two months there, he made application for a commutation of part of his compensation to purchase a small ranch and planned to go into the chicken business.

Tuition, \$20; expenses, \$100.17; total, \$120.17.

II (3).

This woman was working as an elevator operator at \$15 a week when she received an injury which resulted in practically complete immobility of the left knee joint and limited motion of the ankle joint. She was given a permanent disability rating of $21\frac{3}{4}$ per cent,* or compensation for eighty-seven weeks, paid at the rate of \$9 a week. She is forty-two years of age and has a child, twelve, to support. Her education is equivalent to two years in high school. When she had recovered sufficiently from her injury she took a two months' course in manicuring and hairdressing, and is now doing well in a beauty shop of her own.

Tuition, \$50.

III (19).

The subject here described is a married man, forty-two years old, with a wife and child to support. He was working as a laborer at \$20.50 a week when he injured his back. While he was still receiving medical treatment he started a course in watchmaking and immediately after completing the six months' course he took a position at \$30 a week, with promise of a raise in a short time. He was under medical treatment for several months after returning to work.

Tuition, \$125; supplies, \$160.70; total, \$285.70.

IV (12).

At the time this man was injured he was thirty-six years of age, was single, and had no one dependent upon him. He was working as a ship rigger at \$45 a week when he met with an injury, fracturing the major shoulder. His education was limited to the fifth grade, and a course in auto mechanics and oxyacetylene welding was his choice. His instructors gave very encouraging reports on his progress, but since completion of the course he seems to have been unable to hold a job. He complains of continual pain in his shoulder and this is largely responsible for his idleness. It appears to the medical authorities that he is a malingerer as they can not find any cause for his complaints.

Tuition, \$159.99; supplies, \$7.75; expenses, \$255; total, \$422.74.

V.

The subject of this sketch is forty-two years of age, is single, but supports his mother. He went through the third grade in school and worked as a teamster for many years. As a result of his injury, he lost a part of his ear and suffered a sprained right shoulder. For this he was given a permanent disability rating of $10\frac{1}{2}$ per cent. He was earn-

*Rerated since last year's report.

ing \$30 a week and compensation was paid at \$18.52 a week. He spent two months learning the barber trade. As soon as he had finished the course he got a position in a barber shop, starting with a wage of from \$18 to \$20 a week.

Tuition, \$50.

VI.

While working as a laborer for \$15 a week, this man was hit by the boom of a derrick and fell from a stack of hay, the injury resulting in the flattening of the arches of both feet. He was given a permanent disability rating of $26\frac{3}{4}$ per cent, or compensation for one hundred seven weeks, which was paid at the rate of \$12.96 a week. At the time of the injury he was forty-seven years of age, single, and had no one dependent upon him. He had a grammar school education and was interested in tractors and gas engines. He took a three months' course in the operating and repairing of tractors and gas engines and has now gone out into the country where he expects to get work as a tractor operator.

Tuition, \$90; expenses, \$82.50; total, \$172.50.

VII.

The man described here was a brakeman, thirty years of age, when, as a result of an accident, his left foot was amputated at the tarsus. For this injury the rating was $30\frac{3}{4}$ per cent, or one hundred twenty-three weeks' compensation at \$12.23 a week. The barber trade appealed to him and upon the completion of a four months' course he started into business for himself.

Tuition, \$85; expenses, \$225; total, \$310.

VIII (9).

This man, forty-three, was a lineman earning \$36 a week. He fell twenty-five feet and the injury resulted in limited motion of the thumb and all the fingers of the major hand and partial immobility of the minor thumb. A $14\frac{3}{4}$ per cent disability rating was given and compensation paid at the rate of \$20.83 a week. With a grammar school education as a foundation, he began taking an automobile engineering and oxyacetylene welding course. It took six months to complete the work. The school found a job for him in a garage, but he could not agree with his boss and gave up the work. He is now out of a job.

Tuition, \$254.99; supplies, \$18.25; total, \$273.24.

IX (18).

This twenty-one-year-old young man has gone only as far as the fifth grade in school. While working as a laborer in a lumber yard at a wage of \$22.50 a week, he sustained an injury which resulted in the amputation of the right thumb through the proximal phalanx and amputation of index and middle fingers at middle joints. In our first interview with him he was not interested in reeducation. At that time he was working and making forty cents an hour. Shortly after, he lost his job and came to us asking for a course in auto mechanics. This

was given to him. He also took English and arithmetic part of the time. He spent seven months on his rehabilitation work, and then went to work as a truck driver.

Tuition, \$191; expenses, \$13.10; total \$204.10.

X.

While trimming lumber this boy's hand came in contact with the trimmer saw, and his minor index, middle and ring fingers were amputated at the second joints. He was employed as a laborer and earned \$35.04 a week. The permanent disability rating given in this case was 23 per cent, entitling him to compensation for a period of ninety-two weeks at \$20.83 a week. At the time of the accident he was sixteen years old and had no dependents. He had spent two and one-half years in high school and desired a commercial course. The regular course required six and one-half months to complete and he returned for one month to take advanced bookkeeping. He has been offered a position as bookkeeper in a garage.

Tuition, \$92.50; supplies, \$15.30; total, \$107.80.

XI (10).

This young man is a Slav, twenty-three years of age, and single. He was injured while at work as a ship carpenter's helper. His wage was \$27 a week. The injury resulted in osteomyelitis and united fracture of the left humerus, musculo-spiral paralysis, united fracture of both bones of the forearm, with locking of both bones. He is still receiving medical treatment and is drawing compensation of \$16.67 a week. We placed him in a commercial school where he specialized in bookkeeping for eleven months. He is to take a position as bookkeeper and interpreter in a Slavic bank.

Tuition, \$235; supplies, \$3.85; total, \$238.85.

XII.

While employed as a millman this man was starting an engine and it backfired and threw his arm into the crank shaft. The permanent disability resulting from the accident was the loss of the minor arm above the elbow joint; complete paralysis of the minor shoulder girdle; paralysis of deltoid and posterior scapula muscles of major arm, with one-fourth loss of strength in flexion, adduction and total loss of abduction. The rating given was $68\frac{3}{4}$ per cent, equivalent to two hundred seventy-five compensation weeks. The rate of compensation was \$14.52 a week. At the time of the accident he was twenty-five years old, and since then has married. He took a three months' course in ignition, carburetion, and electric wiring of automobiles and has returned to his home in a small town to open an automobile repair shop. He will hire a mechanic to do the heavy work.

Tuition, \$90.

XIII (32).

This young man was twenty years old when he severed the nerves of the major arm. He was working as a dodger on a carriage in a saw-mill at a wage of \$24 a week. Compensation amounts to \$14.48 a week.

Before the injury he had completed grammar school and has since taken a six months' course in bookkeeping. Just as he completed the course he suffered a nervous breakdown and has been unable to work.

Tuition, \$97.20; supplies, \$14.50; total, \$111.70.

XIV.

The subject of this sketch is an Italian. He was a miner, earning \$21.49 a week. While at work he fell fifty feet to the bottom of a chute, fracturing the first and second lumbar vertebra, resulting in paralysis of the lower extremities. He has no use of the right leg, but is able to stand on the left, and gets around with crutches. The kidneys and bowels were involved also. He is entitled to compensation at \$13.95 for two hundred forty weeks and to a pension of \$8.60 a week for the rest of his life under the 100 per cent permanent disability rating given in his case. At the time of the injury he was twenty-eight years old and had no dependents. During the four years he was in the hospital he learned to speak and write English and later repaired the clocks there and sharpened the surgeons' instruments. He became so interested in the work that we encouraged him to take a course in watchmaking and watch repairing. Now, after seven months training, he is qualified as a watch repairer and gives promise of being an expert. He expects to have a position in two weeks.

Tuition, \$155; supplies, \$276.43; expenses, \$310; total, \$741.43.

XV.

This man was a gasmaker. Some hot iron dropped from a machine striking his right leg and resulting in third degree burns of the right leg at the ankle joint, for which he was given a permanent disability rating of $19\frac{1}{4}$ per cent, or seventy-seven weeks' compensation at \$20.01 a week. He was thirty-five years old, single, and had no dependents. His education was limited to the fifth grade, but he took a three months' course in gas engines and tractors and has gone out into the country to look for work operating and repairing tractors.

Tuition, \$90.

XVI.

When this man was riding on the rear platform of an air engine, the engine crashed into a small car, crushing his legs and feet. Because of this, he suffers severe limited motion of both ankle joints, and was given a permanent disability rating of $27\frac{3}{4}$ per cent, or one hundred eleven compensation weeks, to be paid at \$19.24 a week. This was based on a monthly wage of \$135. He was employed as a patrolman by a powder company. He is thirty-two years of age and divorced, but has a seven-year-old boy to support. Automobile work appealed to him and he has just completed a six months' course in auto mechanics, but has not yet taken a job.

Tuition, \$180.

XVII (5).

This young man is of Italian parentage, but American born, and speaks very good English. At the age of sixteen he met with an injury which resulted in complete loss of flexion of distal and mid-phalangeal joints of major index finger, limitation of flexion of middle, ring, and little fingers. He has received a rating of $18\frac{3}{4}$ per cent disability, or compensation for seventy-five weeks. As his education was limited, he was given a course in English and arithmetic, which he did not complete, and also a course in automobile ignition and carburetor work. Since the completion of the six months' course he has been unable to find work because of the present industrial conditions.

Tuition, \$83

XVIII.

This subject is a man, sixty-seven years of age, with a wife and daughter dependent upon him. He was employed as a timekeeper when, in an accident, the neck of the right femur was fractured, resulting in one inch shortening, with considerable outward rotation of the lower fragment; limited motion of the hip joint; slight loss of flexion of the knee joint. He was given a 44 per cent disability rating, or compensation for one hundred seventy-six weeks. Based on a monthly wage of \$150 and board, compensation amounts to \$20.83 a week. He is a college trained man and has held good positions, but he was not familiar with the present methods of bookkeeping and accounting. He took instruction for three months from a private teacher, but has not yet started to work. Present industrial conditions, and his age, are largely responsible for his idleness.

Tuition, \$60.

XIX.

This is a single man, thirty-seven, who supports his mother. He was earning \$60 a week as a shingle sawyer and was hurt while making an adjustment on a machine when the carriage started. The injury resulted in limited motion of the major middle and ring fingers. For the injury he was given a $15\frac{3}{4}$ per cent disability rating, allowing him compensation at the rate of \$20.83 a week for sixty-three weeks. He had completed the seventh grade in school and was anxious to improve himself during the three winter months when things were slack in the industry. Construction drafting was his choice. He has now gone back to work as a saw filer in the lumber mills, beginning with a wage of \$5 a day. He will later take more advanced work through correspondence courses.

Tuition, \$90.

XX. (20).

This man is a very bright, intelligent Italian, twenty-nine years of age, who speaks fairly good English. He injured his right leg working in a mine. The femur was broken about four inches below the hip joint, and resulted in a practically stiff knee, stiff ankle, toe drop of all the toes, and one inch shortening of the leg. A rating of $37\frac{1}{2}$ per cent

disability, or one hundred fifty compensation weeks, was made in this case. Compensation amounts to \$15.13 a week. While he was still receiving medical treatment, and nearly a year before the bill providing funds for reeducation had been passed, this man had taken part of his compensation in a lump sum to pay his tuition in school. He attended an automobile school for four months and in two months more would have completed the course but, unfortunately, he had to return to the hospital for an operation on the nerves of his legs. Since then he has started a course in English and has completed the automobile course. The commission has paid for the entire course, refunding to him the amount he had previously paid. Because it was so difficult to find employment in automobile work here, he has returned to the mining district where he was hurt with the expectation of finding employment there in the line of work for which he has trained.

Tuition, \$211; supplies, \$12; total, \$223.

XXI (22).

The subject of this sketch is a man, fifty-eight, with a wife and three dependent children. He was a carpenter by trade and while at work injured the vertebræ in his back, and is drawing compensation of \$20.83 a week. He is working as a truant officer in one of the valley towns, and took up a six weeks' course in Spanish so that he would be able to converse with the Mexican parents and children in the community.

Tuition, \$30; supplies, \$5; total, \$35.

XXII.

This seventeen-year-old boy was a press operator, earning \$21.50 a week. His left arm was caught between the jaws of the press, necessitating amputation three inches below the elbow joint. A permanent disability rating of 39½ per cent, or one hundred fifty-seven weeks compensation at \$20.83, was given him. He had gone to high school for one year and thought that a business course would be of great benefit to him. As soon as he had finished the nine months' course he took a position as bookkeeper and salesman, with a salary, to begin with, of \$100 a month.

Tuition, \$122.65; supplies, \$13.52; total, \$136.17.

For the twenty-two completed cases the average cost was \$203.24, and the average length of course was five months.

When we placed these men in school we undertook to fit them to return to work at a fair wage, but mere training is not enough. They must have jobs. At the present time unemployed men are so numerous that it is difficult for anyone to find a job. Under the most favorable of circumstances it is hard to persuade an employer to hire a disabled man. Now it is almost impossible. An influential agency is a necessity and the logical place for a placement bureau is in the rehabilitation department. It should serve not only rehabilitation students, but all injured employees. The few completed cases listed above illustrate

vividly the point that the work of the rehabilitation department will never be entirely satisfactory until such a bureau is functioning.

Placement training goes hand in hand with rehabilitation work, but because we did not have a placement bureau scarcely anything has been done along that line. However, two men who were nearly blind have been placed in a school for the blind where they are learning to do blindcraft work and earn money at the same time.

The period of time elapsed since the completion of the courses is too short to judge accurately the outcome of the cases. The lack of facilities for placing the men has been a serious handicap. The brevity of the summaries leave out entirely the change of attitude and the resulting contentment, which are of no small importance. Withal, one feels that rehabilitation work is exceedingly worth while and it is indeed disappointing to be unable, for want of funds, to give any assistance to the twenty-five men who are now waiting to start courses of training.

INVESTIGATION OF DEATH BENEFIT CASES.

The work of investigating death benefit cases and rendering service to dependents has continued throughout the year 1920-1921. In addition to the regular routine we have made two notable studies: *First*, a detailed statistical survey of a large group of cases in which death benefits were paid; *second*, a study of vocational opportunities and training for women. The Commission took another step toward better service to dependents, when it established in the Los Angeles office a special agent whose duty it is to cover death benefit cases in the southern counties.

In our regular routine we have visited this year a total of three hundred forty-two families of men killed in industrial accidents. Of these visits two hundred thirty-four were routine investigations, and involved a friendly visit which assured the family of the Commission's continued interest and which secured for us the necessary information for statistics. In the one hundred eight cases we performed services so varied that it seems of interest to list them.

At the request of the Secretary or the Compensation Department we investigated and made recommendations on ten requests for commutations of compensation to buy property. These were the requests of dependents who preferred to put a lump sum into a home rather than let compensation payments take their usual course.

In twenty-one death benefit cases the dependents applied to the State Board of Control for half-orphan aid. These applications were made either because the compensation payments had run out or because they were too small to live on. At the request of the State Board of Control we made investigations and recommendations in these cases.

Six families of dependents asked that compensation payments be increased even though the compensation period was thereby shortened and interest deducted. We investigated and made recommendation in these cases of insufficient compensation.

Generally we do not follow up a case until after compensation payments have been started. However, we have made visits to six families before the right to compensation was established. Two of the cases were reported to us by the State Board of Control as possibly entitled to compensation. The other investigations were made at the request of the Bureau of Information of the Commission.

In three cases the routine visit brought to light unsatisfactory guardianship arrangements under which children who received compensation were living. We made complete investigations, with the result that in one case the guardianship was changed to conform to our recommendation, in one case an adjustment was made without necessitating a change in guardianship, and the third case was placed in the hands of the proper county authorities.

We have requests from dependents for many kinds of information. Sixteen widows wanted to know what kinds of jobs they could fill, and where to find them. We were able to find definite work for four of them, and the rest we referred to whichever cooperating employment bureau was most interested in the particular type of woman.

We obtained schooling information for nine widows. Two of them wanted to learn English and the others asked about trade schools.

In six cases we obtained and sent out information concerning clinics, their hours and location. One of these cases was that of a boy who had been judged partially dependent upon his deceased father. His compensation had run out, he was in a serious tubercular condition, and was sleeping in a corner of a garage and eating when and where he could find a friend kind enough to feed him. We sent him to the anti-tuberculosis clinic with a card of introduction. They examined him and sent him immediately to the tuberculosis ward of the San Francisco hospital where he is receiving expert attention.

We found two families whose compensation payments had run out and who were living in abject poverty. Both had been only partially dependent upon the deceased, but through sickness and age were unable to care for themselves. We reported them to the proper authorities and obtained regular aid for them.

In thirty-one cases we obtained and sent to dependents information on miscellaneous matters too varied to tabulate.

In January, 1921, we made a detailed study of all dependency records which we had handled. The purpose was to secure definite information as to what effect the death of the breadwinner and the substitution of compensation for wage had had on the standard of living of the persons left dependent. To this end we made a comparative study of conditions in the family at the date of death of the breadwinner and at the date of investigation. It should be noted that the only study of which we could find record which is in any way comparable is one made in 1918 under the Bureau of Labor Statistics. This had a totally different purpose.*

The information obtained from this study was used as a basis in formulating the death benefit schedule embodied in Senate Bill No. 259 introduced at the last legislative session. We presented comparative tables of statistics in a pamphlet circulated at that time and entitled "A Rational Death Benefit Schedule." We are reproducing those tables here, with some explanation of each table, for several reasons: *First*, we believe that these tables give a definite index of the inadequacy of the present death benefit provisions; *second*, they form a valuable contribution to the available statistical information concerning dependency; *third*, the tables should be made available for a larger number of people than the pamphlet reached; *fourth*, a future study along similar lines will be made of a larger number of cases.

We have handled a total of 1438 cases. Of these, six hundred seventy-four were investigated and studied, fifty-eight were investigated but not included in the study, and seven hundred six were, for various reasons, dropped without investigation.

Of the seven hundred six dropped cases, four hundred fifty were not compensable under the terms of the act; in one hundred fifty-four cases no dependents were left; in eleven the insurance companies were insolvent, and not paying compensation; eighty-two could not be located, and in nine the dependents were dead. For various reasons fifty-eight cases were investigated but not studied. In twelve of these insufficient

*United States Bureau of Labor Statistics, Bulletin 217.

time had elapsed between death and investigation to provide definite basis for judgment as to the adequacy of compensation. In seventeen cases the insurance company was insolvent and not paying. In fourteen cases awards had been made, but on appeal they had been judged not compensable, and in fifteen the investigators were not able to get information enough to make them of value in the study. That left a total of six hundred seventy-four cases which received compensation according to the terms of the act, and which were studied so as to show the whole circumstances of the family at the time of the investigator's visit as compared with circumstances at the time the breadwinner was killed. On an average twenty-nine months elapsed between these two dates.

Most of these cases were those of families which were totally dependent for support upon the deceased workman. Of the six hundred seventy-four cases, 84.42 per cent were those of persons totally dependent, while in 13.20 per cent an award was made to persons partially dependent. In 2.37 per cent the circumstances were unusual, and the award was divided between two persons totally dependent, but not in one household; for instance, a wife and a mother, a wife and a child by a former marriage, etc. In two hundred thirty-three cases or 34.57 per cent the compensation period had been completed by the time the investigator visited, and the death benefit was entirely paid. In four hundred forty-one cases the families were still receiving compensation. Table I shows the degree of dependency according to the number of cases in which compensation had been completely paid, or was still being paid at the time of the investigator's visit.

TABLE I.

Table Showing Degree of Dependency of 674 Cases; also Number of Cases in Which Compensation Has Been Completed, and Number Still Being Paid.

Degree of dependency	Total number of cases	Number of cases in which compensation has been completed	Number of cases in which compensation is still being paid
Totally dependent	569	164	405
Partially dependent	89	65	24
Divided, i.e., total and partial.....	16	4	12
Totals	674	233	441

In the six hundred seventy-four cases there were at the time the men were killed, 1686 dependent individuals. Table II shows how these individuals were related to the deceased, and the difference in the number who were dependent at the time the investigator called as compared with those left dependent at the time of death. Changes which took place among widows and children are shown in detail in Tables IX and X.

TABLE II.

Comparative Table Showing Total Number of Dependents and Their Relationship to Deceased Workman; Taken at Date of Injury and at Date of Investigation.

Relationship of dependents to deceased	Total number of dependents	
	Date of injury	Date of investigation
Wife	531	522
Child	913	815
Father	47	42
Mother	94	88
Brother	30	24
Sister	50	41
Nephew	7	5
Niece	6	6
Grandchild	5	3
Relatives in law	3	3
Totals	1,680	1,549

In a group of cases as large as this there are certain natural classifications which come to mind at once. Compensation is paid not so much to an individual as to a family, and we have first grouped our cases according to the size of the family. One hundred and sixty-two men left a widow only; three hundred fifty-five, or 52.67 per cent, left a widow and one or more children; and one hundred fifty-seven left family groups made up of other relatives than a widow, or a widow and children. The largest group, that of a widow and children, is divided in Table III according to the number of children in the family.

TABLE III.

Table Showing Size of Families, Consisting of Widows and Children; Taken at Date of Injury to Deceased.

Widow with one child	134
Widow with two children	87
Widow with three children	71
Widow with four children	31
Widow with five children	10
Widow with six children	13
Widow with seven children	7
Widow with eight children	1
Widow with nine children	1
Total	355

Having in mind the fact that 76.70 per cent of the six hundred seventy-four cases consisted of widows, or widows and children, it is necessary to consider first the age factor. A woman's ability to readjust herself to changed condition, her power to assume responsibility, and her value as a potential wage earner, all depend to some extent on her age. Table IV shows in ten-year groups, the ages of all widows at the time they lost their husbands, and at the time of the investigation. It will be noticed that the largest group at both times lies between thirty and forty years of age, and the next largest lies between forty and fifty. In general, then, these women are mature. Their days of education and training are probably over, their habits and mode of living have become fixed to a certain extent, and they are past the age when sudden change is easy or desirable.

TABLE IV.

Comparative Table Showing Age of All Widows at Date of Injury, and Date of Investigation.

Ages Shown in Ten Year Groups.

Age of widows	Total number of widows	
	Date of injury	Date of investigation
Under 20 years.....	8	1
20-29 inclusive.....	120	91
30-39 inclusive.....	178	176
40-49 inclusive.....	133	148
50-59 inclusive.....	70	77
60 and over.....	22	29
Totals	531	*522

*Nine died.

Given a group of three hundred fifty-five widows, with children, and finding that their average age is 36.4 years, one expects that there will be a large group of young children, and the figures bear out this expectation. According to the school law of California, children between six and sixteen are supposed to be in school. We have shown the children in five-year groups except for the number between sixteen and eighteen years of age, feeling that it was easier to picture them that way than within narrower limits. At the time of death of the employee, the largest number of children were under six years of age. By the time of investigation some of these had passed the five-year line but even then one hundred ninety-seven, or 24.17 per cent, were under school age. Remembering that the compensation period is about four and one-half years, one reads Table V with the question, "But what will these children do when compensation ceases?"

TABLE V.

Comparative Table Showing Ages of Dependent Children at Date of Injury, and at Date of Investigation.

Age of dependent children	Total number of children	
	Date of injury	Date of investigation
1-5 inclusive.....	308	197
6-10 inclusive.....	265	265
11-15 inclusive.....	244	260
16-17 inclusive.....	71	79
18 and over.....	25	14
Totals	913	*815

*Difference in totals due to number of children who ceased to be dependent. See Table XI.

Very closely allied to age, and perhaps even more important, is the question of health. Visiting case after case, the investigators gathered the impression that the widows and children were not as well at the time of investigation as they were when the workmen were killed. There seemed to be a general, though slight, lowering in the physical well-being of the survivors, and one wondered if the figures for the whole group would bear out the theory. Unfortunately, Tables VI and

VII, which follow, show this to be actually the case. We have not asked for medical reports, but have relied on the statement of the individual and the judgment of the investigator. "Good health" is self explanatory. "Total temporary disability" means severe illness, a broken leg, or some other temporary circumstance which is at the time totally disabling, but which will not prevent future self support. "Partial disability" may be temporary, or may be permanent, but is merely a handicap rather than a totally incapacitating circumstance. Slight lameness, a crippled hand, slight chronic heart trouble, etc., are examples. In the group of "permanently totally disabled" we have counted only those who, by reason of severe chronic illness or other circumstances, were totally incapacitated from self-support and would probably so remain. Incurable insanity, total blindness, severe tuberculosis, etc., are examples. Table VI shows the health of all widows at the time of the death of the deceased, and at the time of the investigator's visit. At the later time there is shown a decrease of 6.9 per cent in the number who were at first in good health. This is accounted for by the increase in the number of partially disabled and totally permanently disabled. These groups show an increase of 5.46 per cent and 1.70 per cent respectively.

TABLE VI.

Comparative Table Showing Health of Widows at Date of Injury to Deceased, and at Date of Investigation.

Health of widows	Total number of widows	
	Date of injury	Date of investigation
Good health -----	374	348
Totally disabled—temporary -----	35	14
Partially disabled -----	103	132
Totally disabled—permanent -----	19	28
Dead -----		9
Totals -----	531	531

The figures showing the health of children are not quite so discouraging. The sharp decrease in the number in good health is partly accounted for by the number of children who ceased to be dependent.

TABLE VII.

Comparative Table Showing Health of Dependent Children at Date of Injury to Deceased, and at Date of Investigation.

Health of dependent children	Total number of dependent children	
	Date of injury	Date of investigation
Good health -----	867	763
Totally disabled—temporary -----	7	8
Partially disabled -----	26	29
Totally disabled—permanent -----	13	15
Dead -----		11
Totals -----	913	*826

*Difference in totals due to number of children who ceased to be dependent. See Table XI.

Housing arrangements are a vital factor in our study of standard of living. In normal American family life, one family group carries on an existence as a household separate and distinct from each other family group. This arrangement is only abandoned for the most pressing economic or moral reasons, and the principle that individual family life is the normal and the ideal is so well established that we find it recognized in treatises on children's problems, and read that a large percentage of delinquency among children can be traced to "broken homes." We have, therefore, studied the housing arrangements of our six hundred seventy-four families, and show in Table VIII the changes which took place after the death of the breadwinner. It is both serious and startling to find a decrease of 28.9 per cent in the number of those families which carried on a separate family life. Of the twenty-three more families which are counted as having scattered, three groups of children were in orphanages, two were being boarded out by public agencies, two had been adopted, and the other family groups were divided among relatives, friends, etc.

TABLE VIII.

Comparative Table Showing Housing Arrangements of Dependent Families at Date of Injury to Deceased, and at Date of Investigation.

Housing arrangements	Total number of families	
	Date of injury	Date of investigation
Maintaining separate household.....	637	442
Living with relatives.....	28	169
Living with other families.....	4	35
Family scattered	5	28
Totals	674	674

The next factor to be discussed comparatively is that of occupation. At the time of death five hundred eleven out of five hundred thirty-one widows were housewives, fifteen were employed outside their homes, and five had no occupation. These five were all invalids. At the time of investigation only three hundred thirty-two were housewives, one hundred fifty-six were employed outside the home, and thirty-four were without occupation. Nine had died. There is a 35 per cent decrease in the number of housewives between the two dates. We find also a 27.07 per cent increase in the number of women earning wages at the date of investigation over the number at the date of injury to the deceased. This might be a most cheering figure if we could be sure that the increase in the number of wage earners represented widows who had no children. This is unfortunately not the case. One hundred of the three hundred fifty-five widows with children were engaged in work outside the home at the time of investigation and only eight at the time of death. It is a recognized principle in California social legislation that a woman with children is performing a greater service to the state by caring for her children at home than by engaging in industry, and the fact that these one hundred mothers have had to leave their homes in order to supplement the death benefit with their earnings is a grave charge against the

existing act. A table showing the occupation of wage earning women at both dates may be of interest. We have used the occupational divisions recognized by the United States Census Bureau in this table.

TABLE IX.

Comparative Table Showing Occupations of Widows Employed Outside the Home; Taken at Date of Injury to Deceased and Date of Investigation.

Occupations of widows	Number of widows employed outside home	
	Date of injury	Date of investigation
Agriculture		7
Clerical	2	17
Domestic	7	54
Manufacturing	5	41
Public service		1
Professional		10
Trade	1	24
Transportation		2
Totals	15	156

Remembering that all but twenty-five of our nine hundred thirteen children were of school age or younger, we studied the occupations of dependent children at the time the workman died and contrasted it with their occupations at the time of the investigator's visit. The table shows more than twice as many dependent children engaged in full time work at the time of investigation as at the time of death.

TABLE X.

Comparative Table Showing Occupations of Dependent Children at Date of Injury to Deceased, and at Date of Investigation.

Occupations of dependent children	Total number of children	
	Date of injury	Date of investigation
Home	319	203
School	575	573
Full-time work	16	33
Part-time work	3	6
Totals	913	*815

*Difference in totals due to number of children who ceased to be dependent. See Table XI.

It is commonly accepted as a truism that widows marry in much larger per cent than maidens. We were surprised to find that the numbers of remarriages among the group of five hundred thirty-one widows was so small. Only seventy-four, or 13.93 per cent of the whole number had remarried by the time the investigator visited them. Table XI shows the various changes in status which took place among widows and children between the date of death and the date of investigation.

TABLE XI.

Table Showing Changes in Status of Widows and Children Which Occurred Between Time of Death of Deceased, and Time of Investigation.

Changes in status	Number of widows whose status has changed since date of injury	Number of dependent children whose status has changed since date of injury
Death -----	9	11
Marriage -----	74	13
Become 18 years old -----	0	84
Posthumous birth -----	0	22
*Become self-supporting -----	0	10
Adoption -----	0	2

*Applies only to children who, at date of injury, were over 18, but dependent in fact.

We have compiled extensive statistics showing the sources and amounts of income which the six hundred seventy-four families received at the time the breadwinner was killed, and at the time of the investigation. Unfortunately the finances of the whole world have been so variable from 1914 to 1920 that these figures do not furnish a reliable basis of comparison. The most interesting and illuminating figures concerning income are those which show the number of families which, by the time the investigation was made, had been forced to ask for public or private aid to supplement their compensation or their earnings. Public aid to California half-orphans is state aid, or state and county aid, which means that these families are not only suffering the moral stigma incident on accepting charity, but are a direct expense to the state instead of being a charge on industry which killed their breadwinners. Thirty-four out of the three hundred fifty-five families consisting of widows, and widows and children, together with four families in which were left children but no widows, were receiving state aid at the time of the investigation. In addition to those families receiving public aid fifty-seven families were receiving allowances from friends or relatives. This makes a total of ninety-five families, that is 14.1 per cent of the whole six hundred seventy-four which, by the time the investigation was made, were depending in part or whole upon private or public charity. One hesitates to think how far this number will increase as the compensation period expires in more cases.

It may be of interest to note that two hundred ninety-seven families owned property at the date of death, of which one hundred sixteen pieces were mortgaged. At the date of investigation three hundred seventy-four families were property owners and seventy-seven of these had mortgages on their property. It is not an unusual circumstance for a widow to ask for part or all of the compensation to be paid to her in a lump sum for one purpose or another. The Commission investigates every such application carefully, for investment sharks have been known to wait in the background, and more than one attempt has been made to marry a widow in order to depart with her lump sum. Excellent reasons must be shown for the request, such as to buy a home, or to pay off a mortgage on a home, or to improve property so as to make it income producing. If the widow has had business experience she may want some small capital to start a business of her own, or she may plan to return to a former home either in another state or in a foreign

country. Lump sums were granted in one hundred ninety-six of the cases. In twenty instances advances were allowed from time to time in varying sums in order to meet special needs. In other cases the commutations were allowed in considerable sums, the total for all such advances being \$195,654.69, the average payment being \$998.23.

The purposes for which these commutations were allowed were as follows:

To buy homes-----	23
To pay off mortgages-----	20
To repair homes-----	11
To pay pressing debts-----	32
To supplement insufficient weekly payments-----	12
To pay debts due to illness in family-----	10
To pay funeral expenses in excess of \$100 allowance-----	8
To start in business-----	9
Compromised settlement agreements-----	40
To leave the state for a former home-----	9
To reinvest at a higher interest-----	3
To pay for an education-----	1
To send money to dependents in foreign countries-----	9
Cases in which records do not disclose reason-----	9
Total -----	196

Of the foregoing, sixty-four payments covered the total death benefit, ninety-seven were partial payments on account, thirty-five were partial, but also final, closing out the account.

Throughout the whole investigation the agents were asked to state clearly in each case whether or not they considered compensation adequate, and if it was not adequate, what remedy they would recommend. These judgments are of value, for they summarize the effect of the compensation in meeting the reasonable needs of each family. In brief, the agents found compensation adequate in two hundred sixty cases. It more than met the reasonable needs in sixty-seven cases, and it was not sufficient in two hundred ninety-eight cases, or 44.2 per cent of the total six hundred seventy-four. In only 38.5 per cent of the cases did it fit. Tabulated, their conclusions and recommendations are as follows:

TABLE XII.

Table Showing Adequacy of Compensation of Total Cases.

Adequate -----	260
Not indispensable -----	67
Needed in larger installments-----	26
Needed for longer time-----	203
Needed in both larger installments and for longer time-----	69
Unable to judge-----	49
Total-----	674

In order to see the relation between the adequacy of compensation and the size of the family, we expanded Table XII and found that the proportion and even the number of cases in which compensation was inadequate increased directly as the number of children in the family increased. Table XIII shows this quite clearly, and brings home vividly the fact that the present three-times-the-average-annual earnings method of figuring death benefits takes no account of the size

of the family which is left dependent, and whose reasonable needs it is supposed to meet. Table XIII does not include families composed of relatives other than a widow, or a widow with children.

TABLE XIII.

Table Showing Adequacy of Compensation In Relation to Size of Family.

Size of family	Total number	Adequate	More than adequate	Insufficient	Unable to judge
Widow only -----	162	84	27	46	5
Widow and one child -----	134	78	6	35	15
Widow and two children -----	87	23	6	55	3
Widow and three children -----	71	12	0	56	3
Widow and four children -----	31	8	0	23	0
Widow and five children -----	10	0	0	9	1
Widow and six children -----	13	0	0	12	1
Widow and seven children -----	7	1	0	5	1
Widow and eight children -----	1	0	0	1	0
Widow and nine children -----	1	0	0	1	0
Totals -----	517	206	39	243	29

Let us now summarize conditions in the groups of dependents which are left by men who are killed in industrial accidents. They consist principally of widows alone, and widows with children. There is a small number of special cases which do not fall within these groups. The widows are mostly between thirty and forty years of age, are in reasonably good health, have had practically no experience or training in wage earning, and are busy as home keepers of an individual family group. Those who have children have an average of 2.36 children each. The children are practically all under sixteen, and most of them are under ten, with a large group too young to go to school. Clearly they will not be producers of income for many years. Suddenly the breadwinner is killed, and after a necessary period they are supposed to have readjusted their lives to the changed conditions, and to be supplying their reasonable needs with a death benefit which comes to them in amounts equal to 65 per cent of the wages they are accustomed to depend on, and which will last about four years and a half, or until they have received three times the average annual earnings of the dead man.

Let us visit them three years after the death and see what has happened. The widows are older, but most of them are still between thirty and forty. They are not in such good health. Some of them have developed definite diseases, others show the effect of hard work, worry and little income. Many of the widows who have no children are working and supporting themselves adequately without aid of the compensation and that is banked or used for gorgeous clothes, according to the temperament of the individual. An unfortunately large number of widows who have children are working, not from choice, but because they found the compensation payments too small to meet the needs of themselves and their growing children. Some of the children have ceased to be dependent, but the largest number are still under sixteen, and there is still a large group which is too young for school. This has been added to by children who were born after the father's death. Twice as many children under eighteen are working as

before. We find that many families have broken up housekeeping and have either gone to live with relatives or joined forces with other families to cut down expenses and share responsibilities. Very few of them received insurance other than compensation and most of those who did received merely burial benefits. There has been an appreciable lowering of the standard of living and we are forced to conclude that, except for some of the widows who had no children, compensation has been mainly insufficient.

The remedy which the Commission proposed was embodied in Senate Bill No. 259.

In making follow-up visits the investigators were frequently asked what jobs existed, and where dependents could get training, and they became convinced that more than a casual knowledge of jobs and schools was necessary. Therefore, a survey was started of industrial opportunities and vocational schools. Through the kindness of the Industrial Welfare Commission we obtained a list of San Francisco firms employing more than ten women, and then visited representative firms in various industries to learn working conditions, hours, wages, possibilities of employment, and the demands of the job. We then studied the provisions for vocational education in San Francisco and Los Angeles, and visited some typical schools which taught various trades. It is to be noted that with the exception of clerical work, practically all vocational instruction for women in San Francisco is done by private schools. Los Angeles is more fortunate.

This feature of the work has been very interesting, and is capable of almost indefinite extension. We have linked up with various organizations interested in women's vocations and believe that it is possible to carry on a vocational information service which shall be of the greatest use to our dependents. Using this information we can tell them of definite jobs and where to train for them and what to expect from them, and we believe that this definite information will do much toward helping them readjust their lives to the changed conditions brought about by the death of the breadwinner.

Our continued visits to dependent families and the knowledge we gain of the effect of the present death benefit provision strengthens our conviction that its revision is very necessary. We look forward to the time when compensation for death shall take into account the size and composition of the family, as well as the wages of the deceased. We hope that the Commission may be authorized to assist in the economic rehabilitation of the family by means of vocational training and placement. This is as much a part of the administration of a "complete system of workmen's compensation" as that physical rehabilitation of injured men which is recognized as a vital part of the Commission's work.

MEDICAL DEPARTMENT.

The fiscal year 1920-1921 has witnessed no change in the personnel of the Medical Department and only slight readjustments of methods.

The report for 1919-1920 comments upon the plan adopted in 1917 which provides for more examinations of claimants in the office of the Commission. This plan has been working smoothly and is of advantage in facilitating and expediting the work of the Commission.

It was anticipated in the early days of the existence of the Industrial Accident Commission that a considerable portion of the cases coming to the Medical Department would be susceptible of classification into groups which would permit of the establishment of precedents.

This has been realized to some extent, but not to the degree expected. It seems that as soon as one problem is settled and precedent established, some new and more intricate condition presents itself for solution. The inference must be that the medical and surgical problems of the industrially injured are not susceptible of classification and automatic decision, that the individual must be treated as an individual and his own needs, peculiarities, personal and physical, and mental state taken into consideration.

Following is a tabulation of the cases handled in the Medical Department of the Commission for the fiscal year 1920-1921:

	General physical examinations	Special medical examinations requested by—			Opinions	Bills approved
		Insurance company	Employer	Industrial Accident Commission		
San Francisco office.....	1,082	119	46	161	604	402
Los Angeles office.....	451	308	80	98	235	115
Totals	1,533	427	126	259	839	517

Comment was made in the report of 1919-1920 upon the acceptance by the Commission and the partial acceptance by the medical and lay public of the principles of occupational therapy, physical therapy, reconstruction and reeducation. During the last year, physical therapy has come to be as much an integral part of the treatment of the injured in appropriate cases as is surgery. For the other divisions of therapy, not so much can be said.

It might be well at this point to discuss the question of return to work after injury.

The hope of the Medical Department in offering the remarks which follow is to direct attention to the prevailing attitude which exists toward work and which is largely a product of workmen's compensation, and to enlist the support of propaganda for alteration of this attitude.

Is it logical to expect a reward for getting hurt? No one ever thought of reward until industrial accident compensation or war risk insurance came. With the soldiers, to be sure, it may be natural enough, but for workmen to assume the attitude is irrational.

Why is it that the injured is generally subjected to a radical change of environment and habit? Public sentiment contributes somewhat to the treatment, but do not the doctors provide a most artificial environment in their hospitals? Do they not contribute the most to the destruction of normal routine?

Work treatment is known to be valuable. Occupational therapy is a widely accepted theory, but is not put into practice. Normal habitat, habits and routine make for health of body and especially of mind. Our treatment of the injured should involve as slight departure from normal in habits and environment as is compatible with proper technical treatment.

No one is morally entitled to idleness because he has been hurt. It may be best for him to be perfectly idle. That is all right, then it should be so. But morally, when he may do any work without harm to himself, he should work. Steady work and routine are moral, beneficial, normal. Idleness in any walk of life is demoralizing, harmful and abnormal. The normal animal works that it may live. If it can not work, it ceases to exist. Civilization is the only barrier between destruction and survival in the injured of industry.

We can not go back to the old order of things. The product must pay for its production, and production costs lives and limbs. So the product must take care of the injured, and the injured workman must be taken care of by one other than himself. We must neutralize this disadvantage to attain the greatest good.

All of the things which work treatment involves have already been tried out successfully somewhere. It is no new thing. In each instance it has been an individual effort and plan, and not the product of public sentiment. It has been all the more difficult of accomplishment.

A corollary to our statement that no injured person is morally entitled to idleness, is that every injured person is morally entitled to earn whatever he can with whatever function he possesses. "No one is disabled whose spirit is not disabled." Some independent souls will find work in spite of vast handicaps. A man called a few days ago to inquire about a disability rating. A year before, he had suffered a fracture of several vertebral processes. He wears a body cast. He had been working since three months after his injury. He had needed the money for his family. He had earned more than before his injury! We do not encounter many such refreshing incidents because few men have the requisite extraordinary initiative, fortitude and fortune. Withal, this man is in better physical condition than the average case is, in such interval of time after injury. There are many obstacles to such occurrences. Some of them, to enumerate, are: (1) Public sentiment against work when at all incapacitated and the reflected personal attitude; (2) lowered pay; (3) inability of the average working man to secure positions for himself because of handicap; (4) satisfaction with compensation and lodge benefits, often totaling more than the wages; (5) timidity, nervousness, lack of fortitude to bear the discomfort entailed by work; (6) aversion to attempting work of a kind not followed when hurt; (7) Disinclination of employers to experiment with cripples; (8) hostility of bosses and fellow-workmen; (9) inertia of employers or of insurance companies in finding suitable occupation; (10) no tangible pecuniary advantage to anyone.

We imagine that this last statement is the crux of the whole matter. But is there no tangible pecuniary advantage? We can not state which of the larger and best organized companies in the country follow a plan of work treatment, but we can state that a large number of them do follow a system of rehabilitation through work, and that they find it economical, both in time and in money. Inability to see the tangible pecuniary advantage may be more exactly characterized as lack of education, or lack of self-interest. The insurance companies charge a premium which more than covers costs as they are. Why should they worry about or bother with work treatment?

The work treatment after injury can be ideally carried on in a large industrial plant which supports its own dispensary and medical department on the ground. The surgeon can make inspection of the work environment of the injured under his treatment, and can actually prescribe work, being familiar with the situation himself, and see that it is carried out without abuse.

This needs the practical cooperation of bosses, but that has been obtained satisfactorily in many plants.

However, the insurance companies could, by a system of merit rating, or some system akin to that, arrange for work for the convalescent in the industrial plants in which they were hurt. The alternative for this is workshops connected with hospitals and occupational therapy farms. These present many difficulties, not the least among them being the disposal of a product if the injured man is to be paid for his work. Pay for work is essential, we think. The injured must receive his full wage.

Some of the hardest problems we meet are involved in the cases of partly disabled men who have dependents. They can not exist upon the compensation which they receive, are not able to find employment for themselves and employment is not furnished. Without any doubt, many of these cases are hampered in their progress toward recovery, and sometimes are permanently disabled because of the futility of any effort they can make on their own account and the anxiety and depression incident thereto. We see a large number of cases which we are positive would have recovered normally and in a reasonable time had they been able to work. They have been willing to work, anxious to work, but unable to because of the barriers in the way. Work must be furnished! We used to tell the partly disabled to get light work and we would cut off part of his compensation. The average worker simply can not find work unaided.

All of this subject of work is going to require reeducation of the public and of the injured. It has become a habit of thought that an injury entails idleness. This habit of thought will have to be overcome, partly by rational consideration and partly by the example of a class large enough and with sufficiently good discipline to reverse the present system. It will also require the cooperation of the unions. We believe that the unions will cooperate as soon as the rationality of the work treatment appeals to them, and as soon as they are assured that the injured worker will receive as much pay for his time as he did before he was injured.

Uniformity will be another urgently required factor. It will never do to have certain groups of men idle during their convalescence and to have others required to work.

The points we are endeavoring to make are: that injury is not to entail idleness; work is to be provided, preferably with full pay; work in the plant where injured, under supervision of the plant physician, is best; work in plant where injured, reporting as need be to physician, is good; work provided by hospital, school, farm, etc., is far preferable to idleness.

We devoutly hope that one day soon, work treatment in suitable cases will be as well recognized as a necessary therapeutic agent as physical therapy now is.

DEPARTMENT OF SAFETY.

No attempt is being made, nor is it essential, to determine with any degree of exactness the concrete benefits resulting from the activities of the Safety Department, for the period covered by this report. The figures given in the appended statistical tables merely demonstrate that the time of both the technical and office staffs has been fully and profitably employed towards the reduction of hazards. It would be idle speculation to theorize on the possible extent of injuries and fatalities in the State of California, were it not for the moral and material consequences of the efforts put forth by the Safety Department.

No doubt has been entertained either as to the magnitude of the task undertaken by this department or as to the effectiveness of the powerful check exercised on the needless sacrifices claimed by industry.

In a quietly determined, self-effacing though vigorous discharge of the duties imposed by law, this department has made its influence felt primarily to the benefit of employees and incidentally to the advantage of the general public. It is of interest to note in this connection that safety orders have been issued, printed, and circulated for twenty-one different classes of activity, industry, equipment or energy, and that three more are in course of preparation. The cooperation extended by the insurance carriers, the various allied state institutions, municipal authorities, civic bodies, organizations of employers and employees and public spirited individuals is gratefully acknowledged.

The California Safety News, the monthly publication issued by this department, reached a circulation of 8000 copies. Space does not permit the insertion of any of the unsolicited expressions of enthusiastic commendation of the helpful and interesting material contained in its pages. It is a highly appreciated medium for the dissemination of technical and practical information, and, since the contributions are mostly those of our own staff, it has been possible to keep the expense of publication at a figure altogether insignificant when compared with the lasting benefits accruing to the reader.

The 1921 session of the California Legislature repealed chapter 202 of the Laws of 1917 by passing Assembly Bill No. 1300. This means that the work in the Boiler Division will be circumscribed, because chapter 202 provided for the periodical inspection of boilers under a fee system and the issuance of permits. Authority was also given to issue certificates of competency and to ask the superior court of any county for an injunction restraining the operation of any unsafe boiler. In the opinion of the Safety Department, all the provisions of chapter 202 had proved their worth and vigorous opposition was presented to the proposed repeal. Boiler explosions are practically unknown in California and there was a natural desire to continue the good record. The loss of fees means a substantial reduction in the slender financial resources of the Safety Department.

We believe a mistake was made by passing Assembly Bill No. 1300, and that a backward step was taken in dealing with the problem of accident prevention. The wrong move was made by many of the

proponents of Assembly Bill No. 1300. They were under the impression changes they desired in the Boiler Safety Orders could be consummated by repealing the Boiler Inspection Act. This was an error. The Boiler Safety Orders have their being under the Workmen's Compensation, Insurance and Safety Act, and the last named act provides an orderly procedure for changing or amending or taking to the courts any safety order considered objectionable. We believe time will convince all those who fairly and honestly favored the repeal of the Boiler Inspection Act that a mistake was made.

California may well be proud of its safety record. In comparing the casualty figures with those of other states it should be considered that our statistics are as complete as those of the most advanced states. This is the only state that has complete sets of safety rules covering quarries, tunnels and gold-dredges. The United States Bureau of Standards has borrowed largely from our Logging and Sawmill Safety Orders. The emulation of our methods by other states awards us the meed of highly acceptable flattery. It is well to point out in this connection that most states have their elective safety officials, as mining and factory inspectors, whereas California prides itself on its distinctly technical appointive organization under civil service reporting to the Industrial Accident Commission through the superintendent of safety. Little perception is needed to determine the manifold advantages of the latter plan over the former. It is keenly realized, however, that there are still too many needless accidents, and every member of the department is dedicating himself to the elimination of this condition, to the end that the State of California may become a safe place to work in and live in.

Every unit in the Department of Safety is charged with some special form of safety work and must stand or fall by its own efforts. It is extremely gratifying that it can be reported that each division can look back upon a record of well-sustained, profitable activity.

BOILER DIVISION.

The year ending June 30, 1921, has been one of activity on the part of the Boiler Division of the Department of Safety.

In August and December, 1920, and in January, 1921, public hearings were held on the Tentative Revised Boiler Safety Orders. The statistical tables show the activities of the division throughout the year and constitute a record of endeavor on the part of the staff to reduce the number of injuries to employees working near boilers and air pressure tanks.

In addition to the inspection of boilers and pressure tanks, the inspectors have devoted, particularly during the last six months, an appreciable part of their time to general inspection work, in order to save a duplication of traveling expenses.

Part of the chief inspector's work consists of the checking of designs of boilers and other pressure vessels, and the service is invaluable to manufacturers, who now seldom receive an inquiry which does not specify that the boiler or pressure vessel shall meet the requirements of the Industrial Accident Commission. These requirements are based

on such sound, practical and theoretical foundations that the public is not slow to recognize the advantages gained from the standpoint of both safety and economy.

In February, 1921, the chief boiler inspector attended the first annual meeting of the National Board of Boiler and Pressure Vessel Inspectors in Detroit, Michigan, which has as its principal object the promotion of greater safety to life and property, by securing concerted action and maintaining uniformity in the construction, installation and inspection of steam boilers and other pressure vessels and their appurtenances. Mr. R. L. Hemingway, the chief boiler inspector for the Industrial Accident Commission, was unanimously elected vice chairman of this national organization.

Apart from the mishaps of a more or less minor nature, the year has been entirely free from boiler explosions, with one exception, which resulted in the death of three men and the severe injury of three others.

The public is beginning to appreciate the benefits that are directly attributable to the annual inspection service, especially since incipient defects are almost invariably detected and the proper method of preventing an explosion recommended. As a direct result, the user benefits not only in the increased longevity of expensive apparatus, but also secures the benefit of continuous service.

CONSTRUCTION DIVISION.

When consideration is given to the fact that twelve out of every hundred accidents reported to the Commission in the past have occurred on construction work, some idea may be gained of the task assigned to the one and only construction engineer in the Safety Department. It was barely possible to skim the surface.

A great deal of time was spent in checking the designs of existing buildings and other structures which have been reported unsafe; inspecting fire hazards and unsafe conditions in schools, hospitals, hotels, theaters and factories in various parts of the state; attending committee meetings and revising the General Construction Safety Orders; holding conferences with contractors, architects, engineers, employees and others regarding the interpretation of rules and methods of meeting the Industrial Accident Commission's safety requirements.

Some twenty safety talks on subjects related to construction were given at various places. Articles were prepared for publication in the California Safety News and the ever increasing volume of correspondence has been handled expeditiously.

ELECTRICAL DIVISION.

During the year substantial progress was made in the revision of the Electrical Utilization Safety Orders. The revisions committee has written several new sections relating to particular classes of electrical installation and has combined in the Tentative Revised Electrical Utilization Safety Orders certain provisions contained in the National Electrical Code and the National Electrical Safety Code. The combination of these two recognized standards and adaptation to California

industries is now reaching accomplishment in the drafting by the committee of a set of orders to succeed the now widely conflicting electrical ordinances adopted by various municipalities.

The work of the electrical contractors on new installations shows a marked improvement over that of last year. The electrical industry is striving conscientiously for better and safer electrical installations and satisfactory progress can be reported as a result of the effective coordination of the activities of the division with those of the municipal inspection departments.

An increase is noted in the use of safety switches and motor control devices. The use of conduit, metal raceways and metal cabinets enclosing conductors and current-carrying parts has become standard practice. Complete "iron clad" electrical installations are increasingly displaying their advantages over the temporary and hazardous "open wire and bare copper" jobs of the past. Many industries have changed their old or put in new lighting systems in conformance with the requirements of the General Lighting Safety Orders. Improvement in quantity and quality of production, lessening of eye strain and reduction in the number of preventable accidents were the natural consequences.

At the last session of the legislature, a bill was introduced to provide for the inspection of all electrical equipment in the state and for the issuance of inspection certificates. The proposed legislation provided for the adequate administration of the Electrical Utilization Safety Orders, the licensing of electrical contractors and the charging of fees for electrical inspection to defray part of the cost of administration. The enactment of a bill of this character would have insured the periodical inspection of all electrical equipment installed in the industrial plants of this state, and would have worked towards the reduction of fire losses from electrical causes and a decrease in accidents through contact with exposed current-carrying parts of equipment. It is believed that the opposition to this bill, which resulted in its being tabled by the Senate judiciary committee, found its inception in a misunderstanding.

ELEVATOR DIVISION.

Arrangements are being concluded to present to the revision committee a set of Elevator Safety Orders which should, if adopted, reduce to a minimum hazards encountered in vertical transportation.

This has been a year of close coordination with representatives of insurance companies and the result is plainly reflected in the lessened number of accidents. This division prides itself upon its record of increased activity over that of the preceding fiscal year at a smaller operative cost. The foundation has been laid for an improved inspection service and augmentation of revenue, through the enactment of suggested legislation.

With the constantly increasing use of elevators throughout the state, the number of accidents reported does not accurately reflect the reduction in the percentage of accidents.

The causes of many accidents in the past have been eliminated and many elevator owners are now loud in their praise of devices that have

been installed to prevent accidents, although they objected strenuously when the matter of installation of these devices was first called to their attention.

MECHANICAL DIVISION.

In addition to the usual inspections, investigations were made of numerous complaints regarding unsafe conditions. This division cooperated with various fire departments in assisting to reduce hazards due to fire.

Since the cessation of all activity heretofore engaged in by the United States Grain Corporation, redoubled efforts were made by this division to prevent dust explosions.

Gas Welding and Cutting Safety Orders have been drafted and are ready for presentation to the committee. Effective coordination has been established to the end that reports of preventable accidents may be secured and followed up more promptly and effectively. The assistance of staff members of other divisions of the Safety Department was frequently requisitioned and field work apportioned to them so as to economize on traveling expenses.

MINING DIVISION.

The chief mining engineer has been required to spend a considerable portion of his time in the office, due to the numerous problems presented by operators of mines, quarries, tunnels, etc. This service, which was freely given and as freely sought, tended to place the principal burden of field work on but two mining engineers.

Mine Safety Rules were revised and after the addition of important provisions were given effect as Mine Safety Orders in June, 1921.

A careful survey of conditions existing in the petroleum industry was started in April, 1921. Valuable data to be used in completing the Tentative Petroleum Safety Orders is being obtained. Warning circulars dealing with unsafe conditions found in the petroleum industry have been issued. As a result of this safety work, the various oil producers, like other employers, are endeavoring to provide safe working places for their employees.

Ventilation and fire hazards in mines are being carefully studied in cooperation with the district engineer of the United States Bureau of Mines. The mining division has continued to cooperate with representatives of the National Board of Fire Underwriters, the Commission of Immigration and Housing, the State Board of Health, the State Mining Bureau and other state commissions.

SHIPBUILDING AND LUMBERING DIVISIONS.

During the fiscal year ending June 30, 1921, committee meetings were held and safety orders covering the shipbuilding industry were drafted. After holding public hearings on these orders they were adopted by the Commission and became effective April 1, 1921.

Twelve articles on safety were written and published and a number of addresses delivered. In the last month the entire time of the safety engineer, originally assigned to the shipbuilding division, was devoted to the making of general inspections in the logging and sawmill industry.

SAFETY MUSEUM.

The outstanding feature of the fiscal year, in so far as the museum is concerned, was the installation of the electrical lighting exhibit. The California electrical cooperative campaign management has expended approximately \$3,000 to enlarge upon the advantages of adequate lighting. Friday night lectures in connection with the demonstration have been patronized by an appreciative average attendance of 75.

About 6000 casual callers have visited the museum and about 20 per cent of them appeared sincerely interested in the exhibits and asked for and received pertinent safety literature.

LOS ANGELES OFFICE.

The Los Angeles office is charged with the administration of departmental functions in southern California.

In January, 1921, this office was moved from quarters in the Union League Building to its new location, 908 Pacific Finance Building, at the corner of Sixth and Olive streets. Adequate space and bettered arrangement, thus provided, have done much toward facilitating the work of the office and the more central location has proven of much greater convenience to those having business with the office.

Engineers and inspectors in the electrical, elevator, boiler, construction, mechanical and general divisions made inspections of places of employment and issued reports requiring the elimination of all hazardous conditions encountered; accidents were investigated, and measures, designed to guard against recurrences, were prescribed; complaints regarding hazardous conditions were investigated and appropriate action taken; tests were made of mechanical equipment and official visits were paid industrial plants and plant officials at main offices in the interest of safety.

In addition to the above, engineers and inspectors attached to the San Francisco office were, at various intervals, assigned to work in this field, and cooperated in making inspections in shipyards, mines, quarries, oil fields and of elevator and electrical installations, and construction work.

In cooperation with the San Francisco office, and others interested, research work was carried on bearing upon the drafting of Petroleum Industry Safety Orders and Shipbuilding Safety Orders, and the revision of the Electrical Utilization Safety Orders, Boiler Safety Orders and Elevator Safety Orders.

Close contact has been maintained with the Southern California Society of Safety Engineers, the Los Angeles Chamber of Commerce, the Los Angeles Fire Prevention Bureau, city, county, state and federal officials and organizations, employers' and employees' organizations, and other persons and bodies mutually interested in accident prevention.

In exercising the authority vested by law, reasonableness and cooperation in the fullest degree have been the actuating purpose, and the manner in which the personnel of industrial concerns in this field have reciprocated is most gratifying and bids fair to reduce to a minimum the toll in life and limb incident to industrial activities.

SUMMARY OF ACTIVITIES.

Fiscal Year 1920-1921.

Inspections.

Boiler—	
Air tank	110
External	225
Internal	1778
Second hand	147
Construction	511
Electrical	194
Elevator	4791
General	1839
Lumber industry	33
Mining—	
Plant	238
Workings	441
Petroleum industry	73
Shipbuilding	23

Investigations.

Accidents	326
Complaints	209
Special	165

Tests.

Boiler hydro-static	2
Elevator safeties	42

Visits.

For check inspections, collections, etc.	1332
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SUMMARY OF INSPECTIONS.

(Boilers and elevators not included.)

	Number of plants	Approximate number of employees	Number of inspections
Lumber and woodworking	428	15,580	607
Metal working	440	9,440	576
Shipbuilding	55	27,293	62
Laundries, cleaning and dyeing	160	3,787	201
Textile	67	2,290	83
Construction	245	7,531	334
Paper and printing	49	1,933	61
Public corporation	17	1,741	19
Quarry	106	4,029	182
Brick, glass, etc.	27	2,094	34
Municipal, county	9	509	11
Railroads	2	3,953	2
Transportation other than railroads	1	130	1
Foodstuffs	292	24,475	348
Mercantile and amusements	48	1,098	58
Leather and rubber	32	5,773	42
Paint and painting	10	155	19
Chemical	15	4,672	95
Oil	110	1,791	44
Feed and fuel yards	1	2	1
State institutions	12	954	14
Mines, dredges and tunnels	203	7,108	497
Buildings, hotels, and window cleaning	43	1,803	49
Institutions other than state	9	212	12
Totals	2,381	128,353	3,352

GENERAL CONCLUSIONS.

It was thought best to prepare a general survey of the activities of the Safety Department rather than a series of complicated tabulations. The safety engineer's efforts are largely cumulative in effect and it is not one of the least difficulties with which he has to contend that he is rarely in a position to point definitely to the results of his labor by a concrete presentation of figures. The superintendent of safety is,

nevertheless, fully cognizant of the impetus that might be given the safety movement, were such statistical information available, and hopes to secure the required data in the future.

The composite technical staff member of this organization has made, in the course of the fiscal year, 10,403 inspections and 700 investigations. He has performed 44 special tests of apparatus, made in addition 1332 visits of plants and examined a number of applicants for certificates of competency, 21 of which were successful. He has traveled, in the course of his duties, 158,000 miles and has preached the gospel of safety wherever he went. He cooperated industriously with the equally efficient composite office member.

The department mailed out in the past fiscal year in excess of 185,000 pieces of stamped mail matter, roughly distributed as follows: California Safety News, 60,000; registered communications, 5000; letters, circulars and postal cards, 120,000. What with telegrams and telephones, filing and messenger work, the distribution of and taking care of the enormous volume of incoming correspondence, typing, library, museum and reception service, it may be readily seen that the office force, which consists of only 15 assistants, had no opportunity to be idle on the job.

The department has earned in fees for inspection of certain boilers and elevators only the sum of \$20,802.80, about 13.13 per cent of the entire department's expenditures for the fiscal year. It is sincerely regretted that the repeal of the boiler inspection law will substantially affect our revenue from this source.

STATE COMPENSATION INSURANCE FUND.

Figures recently published by the Insurance Commissioner show that the volume of compensation business transacted in California again increased in 1920, the total premium writings of all carriers reaching the imposing figure of \$12,944,506.67. The net writings of the State Compensation Insurance Fund amounted to \$4,417,761.32, representing an increase of approximately 36 per cent over the business for the previous year and amounting to nearly four times the business of its nearest competitor.

In the matter of financial strength the fund has continued to advance until, as of June 30, 1921, its statement shows assets of \$5,651,924.05 and a net surplus of \$1,729,797.97 after paying dividends to policyholders since beginning operations totaling \$2,892,827.58. We think it can reasonably be stated that this steady progress of the fund, in the face of the severest competition, is indicative of the satisfactory service rendered and the economical manner in which the premiums entrusted to the fund by California employers have been handled. The fact that claims have been met promptly and without technical quibbling is amply illustrated by the remarkably small percentage of contested cases to the number of injuries reported. In the year 1920, 32,375 injury cases were reported to the fund and only 207, or slightly more than six-tenths of one per cent, were permitted to go to the Commission for hearing. A large proportion of that small percentage were cases not in contest but submitted upon stipulation to clear up questions of law or dependency.

The staff of the State Compensation Insurance Fund now consists of nearly three hundred persons. In addition to the executive offices in San Francisco, branches are maintained in Los Angeles, San Diego, Oakland, Sacramento and Fresno, and a large field force of trained insurance men continually cover the state in the interests of the fund and its patrons. Handling one line of insurance only (compensation), these representatives are able to specialize in that one form and bring into their work a high degree of efficiency and of knowledge.

The latest session of the legislature witnessed a repetition of previous attacks upon the fund through legislation sought by its competitors in an effort to cripple its efficiency. One of these took the form of a bill to limit the surplus of the fund to a definite amount, regardless of the volume of business and amount at risk. Such a restriction is contrary to all sound insurance theory and to the practices of conservative insurance corporations. Another was a bill to prevent the fund from continuing in its dividend disbursement plan the very principles underlying the theory of experience rating, which form of rating has been so stoutly and consistently defended by the fund's competitors. Both of these bills were defeated.

At the same legislative session the Industrial Accident Commission, with the full concurrence of the manager of the fund, proposed bills providing for the return to the state of the original appropriation of \$100,000 as a capital for the fund and for an increase in the fund's tax

upon premiums to an amount equivalent to the tax upon insurance companies under the King tax measure. These proposals were presented in order that the fund might more strictly carry out the "fairly competitive" intent of the law. The first mentioned of these measures was adopted by the legislature and enacted into law. The second was presented too late for consideration, but sufficient authority for the increased tax was found in the existing statute and it is being paid into the accident prevention fund of the state.

The difference between the claim reserves for the year 1917 and the actual losses for that year was released to surplus on December 31, 1920, and on January 3, 1921, following the practice for previous years, a final dividend was paid to 1917 policyholders which amounted to \$297,149.71 and brought the total average dividend for that year to 31.5 per cent of the premiums.

Beginning January 1, 1921, for policies issued in the year 1920, and to continue until experience might indicate the necessity of a change, it was decided to make dividend disbursements in a single payment shortly after policy expiration, rather than in two installments as heretofore. The fund had then attained a financial status where this could safely be done without depletion of surplus except, perhaps, temporarily and pending replenishment as reserves are released under the law. For this purpose, and for distribution of the final 1917 dividend above mentioned, an entirely novel plan was adopted. That plan was evolved after extensive actuarial study and test and contains two factors which never to our knowledge have heretofore been applied in dividend distribution, though one of them (Professor Whitney's "Z" factor) has been used in various plans for the prospective rating of compensation risks. The factor referred to provides for giving increasing weight to the loss experience of individual risks with increasing size (as represented by premium earned) of risks treated. For the fund's dividend distribution plan this so-called "Z" factor is combined with a factor for graduated expense loading whereby the smaller risks bear a somewhat greater ratio of expense to premium than in the case of the larger risks. The propriety of this is demonstrated by experience which shows that the actual cost of handling, recording and providing necessary service decreases in percentage to premium as the risk size increases.

In the practical application of the plan above outlined the smaller employer receives an annual dividend which, in percentage of premium, will fluctuate but slightly, if at all, no matter what the loss experience on his risk may be. With increasing size of risks, however, the range between minimum and maximum increases until, in the case of a risk paying an annual premium of \$200,000, the minimum dividend becomes 10 per cent and the maximum 73 per cent.

The theory underlying the use of the so-called "Z" factor is that the larger the risk and consequent larger annual spread of pay roll exposure the more nearly that risk approaches a point where its experience is fairly constant and can safely be taken for determination of an individual rate. In applying this principle to prospective experience rating it falls far short of doing individual justice because it attempts to measure future hazards by past experience even though the conditions

for the future may be greatly changed with respect to construction, safety devices, supervising personnel, class of employees, etc. When applying the same principle retroactively through dividends no such injustice is done and the future is left to be treated the same way and after the actual experience has been accumulated.

In the matter of service to employers and employees, the management of the fund has built up an organization for underwriting, pay roll audit, safety inspection, medical direction and claim adjustment which is believed to be unexcelled, if equaled, in the state, and effort is constantly being exerted for improvement in the service. The absolute elimination of errors and occasional vexatious delays is, of course, impossible where the human equation is involved, but keeping these to an "irreducible minimum" is the continuous aim. Considerable pride is taken in the fact that a recent report of the United States Bureau of Labor Statistics, covering an investigation of the compensation systems in twenty-one states and two Canadian provinces by Hon. Carl Hookstadt of the bureau mentioned, cites the California State Compensation Insurance Fund as an example of the best in competitive state funds. The report also gives the California fund first place among competitive carriers in the promptness with which claims are paid.

It is estimated that the net premium writings of the fund for the calendar year 1921 will exceed \$5,000,000 based upon the business done to date of this report.

The financial statements and statistical tables which follow are prepared in form similar to those contained in previous publications in order that they may be readily used for comparative purposes.

In submitting this report the fund management renews its pledge to service, economy and justice in its dealings with employers and industrial workers.

STATE COMPENSATION INSURANCE FUND.

Statement of Business Done During the Period From January 1, 1921, to June 30, 1921.

<i>Earnings.</i>	
Premiums written	\$2,685,099 86
Less unearned premiums June 30, 1921.....	738,144 33
	<hr/>
	\$1,946,955 53
Add unearned premiums December 31, 1920.....	516,289 08
	<hr/>
Earned premiums	\$2,463,244 61
Interest earned	152,317 68
Profit on sale of bonds.....	1,540 84
	<hr/>
Total earnings	\$2,617,103 13
<i>Expenditures and Reserves.</i>	
General expenses paid and incurred.....	\$76,234 54
Salaries paid (general) (excluding claims and inspection).....	94,662 07
Interest paid and accrued.....	28,873 38
Claim department payments—	
Compensation	718,986 21
Medical	506,769 81
Salaries and expenses.....	100,962 01
Taxes paid and accrued.....	69,907 12
Loss incurred on premiums outstanding over 90 days.....	23,688 76
Amount added to reserve for losses during period.....	399,236 79
Loss on sale of bonds.....	33,119 88
	<hr/>
Total expenditures	\$2,052,428 57
	<hr/>
Excess earnings over expenditures during period (excluding dividends allowed).....	\$564,674 56

STATE COMPENSATION INSURANCE FUND.

Financial Status, June 30, 1921.

Admitted Assets.

Cash—			
State Treasurer	\$109,826	29	
First National Bank of San Francisco	51,325	47	
Office cash	1,300	00	
Registered public warrants	3,049	12	
			\$165,500 88
Bonds (book value)			5,138,354 10
Accrued interest—			
On bonds	\$85,998	72	
On registered public warrants	203	77	
			86,202 49
Due from state departments for compensation, medical and service, account uninsured state employees			26,435 46
Premiums in course of collection	290,543	10	
Less premiums outstanding more than 90 days	55,112	04	
			235,431 06
Total admitted assets			\$5,651,924 05

Liabilities, Reserves and Surplus.

Liabilities—			
Trust deposits	\$44,258	92	
Authorized dividends unpaid	40,274	63	
Return premiums unpaid	3,845	74	
Commissions unpaid	56	51	
Bills unpaid	3,604	79	
Industrial rehabilitation fund	1,500	00	
Advance premiums	555	30	
			\$94,095 89
Reserves—			
Unpaid compensation losses, being 70 per cent of the net earned premiums from January 1, 1918, to June 30, 1921, less losses and loss expenses paid	\$2,892,431	08	
Unpaid 1914 compensation losses	5,504	51	
Unpaid 1915 compensation losses	6,723	72	
Unpaid 1916 compensation losses	14,024	41	
Unpaid 1917 compensation losses	98,642	39	
Unearned premiums	738,144	33	
Premium tax	73,226	42	
Interst, section 51, chapter 586, laws 1917	333	33	
			3,828,030 19
Surplus—			
Gross accumulated December 31, 1920	\$3,957,950	99	
Appropriation, chapter 180, laws 1913	100,000	00	
Total	\$4,057,950	99	
Excess earnings over expenditures as per statement January 1, 1921, to June 30, 1921	564,674	56	
Total	\$4,622,625	55	
Dividends declared to policyholders—			
Total to December 31, 1920	\$2,060,291	30	
During first half year 1921	832,536	28	2,892,827 58
			1,729,797 97
Total liabilities, reserves and surplus			\$5,651,924 05

STATE COMPENSATION INSURANCE FUND.

Statistical Report Covering the Period From January 1, 1914, to June 30, 1921.

Calendar year	Premiums written	Reserve for unearned premiums	Premiums earned	Interest earned	Losses paid	Reserve for unpaid losses	Losses incurred, legal reserve basis	Dividends declared
1914	\$547,161 24	\$51,018 95	\$496,142 29	\$12,191 00	\$80,207 05	\$249,556 64	\$338,763 69	-----
1915	655,576 55	101,712 30	604,983 20	27,761 76	180,640 39	498,898 02	429,981 77	\$74,475 88
1916	928,286 15	160,568 08	869,430 37	40,069 20	321,166 82	801,650 99	623,919 79	89,145 97
1917	1,373,792 54	234,175 58	1,300,185 04	59,425 18	580,789 71	809,484 50	588,623 22	146,733 97
1918	2,459,086 08	334,893 40	2,358,368 26	84,066 10	941,956 37	1,282,931 50	1,415,403 37	340,377 76
1919	3,251,974 25	453,924 29	3,127,943 36	115,998 14	1,351,070 31	1,877,279 97	1,945,418 78	489,690 52
1920	4,417,761 32	516,289 08	4,360,396 53	196,685 96	1,990,215 67	2,617,089 32	2,730,025 02	919,367 20
1921*	2,685,099 86	738,144 33	2,463,244 61	123,441 68	1,225,756 02	3,016,326 11	1,624,992 81	832,536 28

*Six months only.

Calendar year	Expense			All other liabilities	Total admitted assets
	Claim	Taxes	Total		
1914	\$18,458 76	-----	\$62,764 94	\$944 04	\$520,595 69
1915	27,628 64	-----	93,353 83	949 52	849,980 01
1916	39,164 25	-----	122,138 53	629 78	1,299,564 85
1917	63,352 14	-----	191,852 19	5,040 29	1,839,988 33
1918	93,314 04	\$27,475 50	277,612 10	10,252 80	2,917,571 48
1919	103,716 41	49,202 56	332,784 22	8,781 10	4,135,856 09
1920	148,856 26	65,038 77	511,357 30	4,896 12	5,324,603 18
1921*	100,952 01	38,319 30	341,755 74	55,263 18	5,651,924 05

*Six months only.

Calendar year	Percentage interest earned to mean invested assets	Percentage interest earned to premiums written	Percentage claim expense to premiums written	Percentage all other expense to premiums written	Percentage total expense to premiums written	Percentage taxes to premiums written	Percentage claim expense to premiums earned	Percentage all other expense to premiums earned	Percentage total expense to premiums earned
1914	5.24	3.37	-----	8.10	11.47	-----	3.72	8.93	12.65
1915	5.07	4.21	-----	10.07	14.28	-----	4.57	10.90	15.47
1916	5.38	4.22	-----	8.94	13.16	-----	4.50	9.54	14.05
1917	4.64	4.61	2.00	7.35	13.97	-----	4.87	7.77	14.76
1918	4.59	3.79	2.00	5.49	11.29	-----	3.96	5.73	11.78
1919	4.14	3.19	2.00	5.04	10.23	-----	3.32	5.24	10.61
1920	4.92	3.37	2.00	6.21	11.58	-----	3.41	6.29	11.73
1921*	-----	3.76	2.60	6.36	12.73	-----	4.10	6.94	13.87

*Six months only.

STATISTICAL REPORT

CONTENTS OF STATISTICAL REPORT.

	Page
Foreword	63
TABLE I.	
Compensation Incurred on Account of Compensable Injuries, by Extent of Disability	65
TABLE II.	
Incurred Compensation by Insurance Carriers.....	66
TABLE III.	
Severity Rating of Compensable Injuries.....	67
TABLE IV.	
Permanent Disabilities, by Impairment of Earning Capacity.....	67
TABLE V.	
Permanent Disabilities, by Duration of Temporary Disability	67
TABLE VI.	
Tabulatable Temporary Disabilities, by Duration of Disability.....	68
TABLE VII.	
Tabulatable Injuries, by Main Industrial Divisions and Extent of Disability....	69
TABLE VIII.	
Fatal Cases, by Degree of Dependency	70
TABLE IX.	
Fatal Cases, by Character of Dependency and Main Industrial Divisions.....	70
TABLE X.	
Fatal Cases—Ages of Dependents at Date of Death.....	71
TABLE XI.	
Fatal Cases—Suspension of Mortality.....	71
TABLE XII.	
Causes of Tabulatable Injuries, by Extent of Disability.....	72
Part 1. All Industries:	
A. Summary of Main Cause Groups.....	72
B. All Causes	73
C. "Working Machine" Injuries, by Manner of Occurrence.....	83
D. "Point of Operation" Injuries, by Working Machines.....	84
Part 2. Agriculture—Main Cause Groups.....	85
Part 3. Mining and Quarrying—Main Cause Groups.....	86
Part 4. Oil Producing—Main Cause Groups.....	87
Part 5. Food and Tobacco Manufacturing:	
A. Main Cause Groups.....	88
B. "Working Machine" Injuries, by Manner of Occurrence.....	89
C. "Point of Operation" Injuries, by Working Machines.....	90
Part 6. Lumber and Wood Manufacturing:	
A. Main Cause Groups.....	91
B. "Working Machine" Injuries, by Manner of Occurrence.....	92
C. "Point of Operation" Injuries, by Working Machines.....	93
Part 7. Metal and Machinery Manufacturing:	
A. Main Cause Groups.....	94
B. "Working Machine" Injuries, by Manner of Occurrence.....	95
C. "Point of Operation" Injuries, by Working Machines.....	96
Part 8. Chemical Manufacturing:	
A. Main Cause Groups.....	97
B. "Working Machine" Injuries, by Manner of Occurrence.....	98
C. "Point of Operation" Injuries, by Working Machines.....	99
Part 9. All Other Manufacturing:	
A. Main Cause Groups.....	100
B. "Working Machine" Injuries, by Manner of Occurrence.....	101
C. "Point of Operation" Injuries, by Working Machines.....	102
Part 10. Engineering Construction—Main Cause Groups.....	103
Part 11. Building Construction—Main Cause Groups.....	104

	Page
Part 12. Boat Buliding—Main Cause Groups-----	105
Part 13. Vessel Operation and Stevedoring—Main Cause Groups-----	106
Part 14. Railroad Operation—Main Cause Groups-----	107
Part 15. Public Utilities—Main Cause Groups-----	108
Part 16. Cartage and Storage—Main Cause Groups-----	109
Part 17. Commercial Enterprises, Clerical and Professional—Main Cause Groups -----	110
Part 18. Care and Custody—Main Cause Groups-----	111
Part 19. Miscellaneous Industries—Main Cause Groups-----	112
TABLE XIII.	
Causes of Permanent Disabilities, by Part of Body Injured—All Industries----	113
TABLE XIV.	
Tabulatable Injuries, by Nature of Injury and Extent of Disability-----	114
TABLE XV.	
Tabulatable Injuries Other Than Deaths, by Nature and Location of Injury----	115
TABLE XVI.	
Permanent Disabilities—Location and Nature of Injury and Percentage of Impairment of Earning Capacity-----	118
TABLE XVII.	
Injured Persons, by Amount of Actual Weekly Wages and Extent of Disability—All Industries-----	121
TABLE XVIII.	
Injured Persons, by Amount of Actual Weekly Wages and Main Industrial Divisions -----	122
TABLE XIX.	
Injured Persons, by Five Year Age Groups and Extent of Disability—All Industries -----	124
TABLE XX.	
Injured Persons, by Five Year Age Groups and Main Industrial Divisions-----	125
TABLE XXI.	
Sex, Conjugal Condition and Nativity of Injured Persons, by Main Industrial Divisions -----	126
TABLE XXII.	
Tabulatable Injuries, by Main Industrial Divisions and Month of Occurrence----	127

STATISTICAL REPORT FOR THE CALENDAR YEAR 1920.

FOREWORD.

This report contains statistical exhibits of industrial injuries which occurred in the calendar year 1920. Employers, attending physicians and insurance carriers are required by law to report such injuries to the Industrial Accident Commission.

To obtain the highest degree of accuracy possible, these separate reports have been brought together and rigorously compared. In securing and handling the reports in this way there has been not only a reduction of errors in the facts reported, but also an assurance that substantially all industrial injuries have been reported. The comparatively small number of cases reported, in which essential information about the injury is lacking, indicates the care displayed in the collection of this data.

The form of this report and the structure of the tables are similar to those used in presenting the statistics of industrial injuries for calendar year 1919, and conform as closely as the nature of the data permits to the standards recommended by the statistical committee of the International Association of Industrial Accident Boards and Commissions.

There were in all 134,108 cases reported, of which 70,405 represented tabulatable injuries, that is, injuries which caused disability lasting longer than the day of injury. Of the remaining 63,703 cases, there were 3,178 in which the disability was unknown and 60,525 which caused no disability. Of the 70,405 tabulatable injuries, 32,459 were compensable, that is, they involved the payment of disability indemnity as provided by the law. As in last year's report, some of the tables deal with compensable cases only and others with tabulatable cases. Direct comparison may be made with last year's report, but proper allowance must be made in making comparisons with earlier reports which dealt with all injuries reported.

The treatment of cases in which the extent of disability was still indeterminate on June 30, 1921, has been the same as was employed in last year's report. The ultimate cost of compensation in these cases was determined by the use of a table which gives the average cost of indeterminate cases according to the time which has elapsed between the date of injury and the date of determination. The following is the table used, the date of valuation being taken as June 30, 1921, in every case.

Table for Valuing Indeterminate Disabilities.

Months elapsed from date of injury to date of valuation	*Ultimate incurred compensation in weeks
3	50
4	60
5	70
6	80
7	90
8	100
9	110
10	120
11	130
12	140
13	150
14	160
15	170
16	180
17	190
18	200
19	210
20	220
21	230
22	240
23	250
24	260
25	270
26	280

*To find the incurred cost in dollars, multiply the number of weeks by the weekly rate of compensation.

While the number of compensable injuries has increased from 25,754 in 1919 to 32,459 in 1920, due without doubt to the industrial activity and growth of the state, it is of more importance to learn that the average cost per case has decreased from \$218.29 for 1919, to \$195.53 for 1920. The significance of these figures, as a mark of the reduction in the average severity of industrial injuries in 1920, is accentuated when wage rates for the two years are compared. The average weekly wage in 1919 was \$26.76 and in 1920 was \$31.76. While a large part of this increase was in the wages of those who already exceeded the maximum upon which compensation is based, nevertheless this increase, taken alone, would have caused a higher average cost per case in 1920 than in 1919. Causes tending to reduce the average severity of industrial injuries have not only overcome the effect of increased wages on compensation cost, but have succeeded in bringing the average cost below that of 1919. Measured in terms of working days, the average loss per case of compensable injury was two hundred forty in 1919, and only two hundred in 1920, or a reduction of $16\frac{2}{3}$ per cent. The measurement of loss on this basis disregards wages in all cases and conditions of dependency in death cases. The reduction of $16\frac{2}{3}$ per cent in the average loss cost is, therefore, a true index of the reduction in the average severity of cases in 1920 from the average in 1919. Or, to put the matter another way, there were 25,754 compensable cases in 1919 involving an average loss of two hundred forty working days per case, or a total of 6,180,960 working days. In 1920 there were 32,459 cases with an average loss of two hundred working days per case, or a total of 6,491,800 working days. The increase in the number of compensable cases was 26.03 per cent, but in the total loss the increase was only 5.03 per cent.

Reference has been made to the increase in the average wages in 1920, and it is interesting to compare the average wages in the main divisions of industry for the two years, 1919 and 1920. They are as follows:

Main industrial division	Average weekly wages		Increase in 1920
	In 1919	In 1920	
All divisions	\$26 76	\$31 76	\$5 00
Agriculture	23 76	28 84	5 08
Mining and quarrying	26 75	31 08	4 33
Oil production	34 41	43 41	9 00
Lumber and wood	25 16	31 09	5 93
Metal and machinery manufacturing	27 51	31 17	3 66
Other manufacturing	24 66	29 31	4 65
Construction	30 81	35 21	4 40
Vessel operation	27 63	29 73	2 65
Railroad operation	26 64	31 39	4 75
Public utilities	26 73	31 54	4 81
Cartage and storage	26 01	31 03	5 02
Commercial enterprises	24 74	29 57	4 83
Care and custody of premises	20 79	25 08	4 29
*Miscellaneous	27 02	41 02	14 00

*The increase in this group to a large extent is due to the fact that in 1920 there were 247 persons out of 1385 injured, who received in excess of \$50 per week, as compared with 47 out of 1034 in 1919. Nearly half the injuries in this group were sustained in the motion picture industry with weekly wages in individual cases running as high as \$800 per week.

TABLE I.

Compensation Incurred on Account of Compensable Injuries by Extent of Disability.

Injuries causing—	Number of injuries ¹	Compensation paid and outstanding ²				
		Paid	Outstanding ³	Incurred	Per cent of total	Average per case
All injuries	32,459	\$3,624,722	\$2,721,936	\$6,346,658	100.0	\$195 53
Deaths	490	374,055	781,980	1,156,035	18.2	2,359 23
Permanent total disabilities	6	5,067	57,905	62,972	1.0	10,495 33
Permanent partial disabilities	1,923	1,077,504	813,313	1,890,817	29.8	983 26
Indeterminate disabilities	594	219,406	1,068,738	1,288,144	20.3	2,168 59
Temporary disabilities	29,446	1,948,670	1,948,690	1,948,690	30.7	66 18

¹Excludes injuries in exempt employments as well as other noncompensable injuries.

²Medical aid not included, as total of \$2,201,874 reported represents merely the aggregated medical paid in individual cases to the date of last report and does not include either medical paid under contract or medical outstanding.

³Outstanding compensation based upon tabular valuation.

TABLE II.
Incurred Compensation by Insurance Carriers.

Name of insurance carrier	Total com- pensable injuries	Amount at incurred compensation				Number of compensable injuries and average incurred compensation per case, by extent of disability				Number of compensable injuries and average incurred compensation per case, by extent of disability			
		Amount	Average per case	Deaths		Permanent disabilities		Indeterminate disabilities		Number of cases	Average	Number of cases	Average
				Number of cases	Average	Number of cases	Average	Number of cases	Average				
All carriers	32,459	\$6,346,658	\$195 53	490	\$2,339 26	1,929	\$1,012 85	594	\$2,168 59	29,446	\$66 18		
Self-insurers	8,864	1,873,555	211 37	192	2,194 45	584	1,018 07	147	2,166 52	7,941	67 90		
Aetna Life Insurance Company	1,377	247,686	179 88	17	2,295 35	63	1,303 07	19	2,070 20	1,278	68 27		
American Mutual Liability Insurance Company	47	15,541	330 67	1	5,000 00	3	1,548 33	2	1,782 50	41	56 91		
California Casualty Indemnity Exchange	769	125,601	163 33	5	1,967 80	39	989 21	14	2,152 90	711	66 17		
Casualty Reciprocal Exchange of Kansas City	259	42,481	164 02	1	3,557 00	8	827 50	4	2,021 11	241	58 56		
Columbia Casualty Company	83	17,271	208 09	1	5,000 00	3	387 33	3	2,255 00	76	57 16		
Continental Casualty Company	566	97,567	172 38	6	641 83	26	1,094 40	12	2,246 85	521	69 19		
Employers Indemnity Exchange	12	6,557	546 42	1	-----	1	2,342 00	1	3,749 00	10	46 60		
Employers Liability Assurance Corporation	2,156	398,274	184 73	34	1,876 56	129	1,054 51	29	2,280 89	1,964	67 36		
Federal Mutual Liability Insurance Company	446	80,985	181 58	6	3,235 83	22	1,121 09	3	1,952 00	415	74 82		
Fidelity and Casualty Company	968	166,234	171 73	8	4,127 75	37	1,171 65	12	2,381 67	911	67 27		
General Accident, Fire and Life Insurance Company	334	48,228	144 40	1	1,288 00	14	901 22	6	2,192 00	313	67 64		
Georgia Casualty Company	38	8,479	223 13	1	4,406 00	3	420 67	-----	-----	34	80 92		
Globe Indemnity Company	895	198,953	222 29	15	3,398 47	42	804 11	22	2,358 91	816	71 73		
Hartford Accident Indemnity Co.	518	79,059	152 62	3	2,198 33	29	1,064 32	8	1,620 00	478	59 92		
Laundry Owners Insurance Exchange	46	8,943	194 41	1	3,304 00	4	953 75	-----	-----	41	44 50		
London Guarantee Accident Co.	1,536	322,252	209 80	12	2,308 40	84	1,152 32	17	2,130 70	1,393	68 35		
Manufacturers Indemnity Exchange	249	56,105	225 32	3	440 33	21	1,045 65	8	2,065 55	217	73 88		
Maryland Casualty Company	2,230	393,414	176 42	29	1,872 11	110	1,123 70	33	2,373 07	2,058	66 67		
New Amsterdam Insurance Co.	279	31,228	111 93	2	3,700 00	13	495 16	-----	-----	264	65 88		
Norwich Union Indemnity Co.	13	4,046	311 23	-----	-----	2	677 00	1	2,083 00	10	60 90		
Ocean Accident and Guarantee Company	1,585	221,327	139 64	11	2,503 36	71	853 02	20	2,019 75	1,483	62 59		
Republic Casualty Company	370	82,668	223 43	4	1,586 50	30	1,492 94	6	1,982 26	330	62 50		
Royal Indemnity Company	386	71,140	184 30	1	5,000 00	18	1,148 56	8	2,546 12	359	69 91		
State Compensation Ins. Fund	7,563	1,589,652	210 19	123	2,615 14	519	941 88	167	2,129 95	6,754	62 69		
Travelers Insurance Company	128	24,835	194 03	-----	-----	6	843 50	6	1,982 26	116	67 94		
United States Casualty Company	6	262	43 66	-----	-----	4	448 75	-----	-----	6	43 67		
United States Fidelity and Guaranty Company	77	7,181	93 26	2	400 00	32	796 79	5	2,100 40	411	62 86		
Western Indemnity Company	455	82,511	181 34	7	2,953 71	8	759 90	4	2,445 25	133	56 48		
Zurich General Accident and Liability Company of Chicago	145	23,371	161 19	-----	-----	4	425 00	1	2,541 00	50	110 66		
All others	50	89,949	290 40	4	6,207 00	-----	-----	-----	-----	-----	-----		

TABLE III.

Severity Rating of Compensable Injuries.

Injuries causing—	Number of Injuries	Weighting in work-ing days	Severity rating ¹	Total rating	Per cent of total
All injuries -----	32,459	200	6.25	203,022.1	100.0
Deaths -----	490	¹ 6,000	187.56	91,875.0	45.3
Permanent total disabilities -----	²	¹ 6,000	187.50	1,125.0	.5
Permanent partial disabilities -----	1,923	² 798	24.94	47,959.6	23.6
Indeterminate disabilities -----	591	³ 1,757	54.91	32,616.5	16.1
Temporary disabilities -----	29,446	⁴ 32	1.0	29,446.0	14.5

¹Weighting recommended by committee on statistics and compensation insurance cost of the International Association of Industrial Accident Boards and Commissions.

²Weighting based on relation of each case to permanent total disability.

³Weighting based on relation of tabular valuation of disability duration to value assigned to permanent total disability.

⁴Weighting based on actual time lost.

⁵Rating in multiples of one temporary injury.

TABLE IV.

Permanent Disabilities by Impairment of Earning Capacity.

Impairment of earning capacity (Per cent)	Number of cases	Impairment of earning capacity (Per cent)	Number of cases
All cases -----	1,929	46-50 -----	10
1-5 -----	720	51-55 -----	14
6-10 -----	408	56-60 -----	8
11-15 -----	205	61-65 -----	5
16-20 -----	170	66-70 -----	0
21-25 -----	127	71-75 -----	3
26-30 -----	97	76-80 -----	4
31-35 -----	71	81-85 -----	2
36-40 -----	48	86-90 -----	0
41-45 -----	30	91-95 -----	1
		96-100 -----	6

TABLE V.

Permanent Disabilities by Duration of Temporary Disability

Duration of temporary disability	Number of cases	Duration of temporary disability	Number of cases
All cases -----	986	15 to 16 weeks -----	17
week or less -----	73	16 to 17 weeks -----	15
to 2 weeks -----	30	17 to 18 weeks -----	22
to 3 weeks -----	49	18 to 19 weeks -----	22
to 4 weeks -----	68	19 to 20 weeks -----	12
to 5 weeks -----	77	20 to 21 weeks -----	19
to 6 weeks -----	71	21 to 22 weeks -----	11
to 7 weeks -----	75	22 to 23 weeks -----	11
to 8 weeks -----	59	23 to 24 weeks -----	5
to 9 weeks -----	57	24 to 25 weeks -----	5
to 10 weeks -----	55	25 to 26 weeks -----	6
to 11 weeks -----	23	6 to 7 months -----	26
to 12 weeks -----	39	7 to 8 months -----	22
to 13 weeks -----	34	8 to 9 months -----	13
to 14 weeks -----	38	9 to 10 months -----	3
to 15 weeks -----	20	10 to 11 months -----	6
		11 to 12 months -----	3

*Does not include 943 cases, for which duration was not reported.

TABLE VI.

Tabulatable Temporary Disabilities by Duration of Disability.

Duration	Number of cases	Duration	Number of cases
*All cases-----	67,290	6 to 7 weeks-----	1,677
1 day-----	7,194	7 to 8 weeks-----	1,173
2 days-----	5,496	8 to 9 weeks-----	829
3 days-----	5,308	9 to 10 weeks-----	613
4 days-----	4,203	10 to 11 weeks-----	409
5 days-----	3,740	11 to 12 weeks-----	326
6 days-----	3,480	12 to 13 weeks-----	248
7 days-----	3,950	13 to 14 weeks-----	246
8 days-----	1,783	14 to 15 weeks-----	173
9 days-----	1,456	15 to 16 weeks-----	130
10 days-----	1,691	16 to 17 weeks-----	112
11 days-----	1,281	17 to 18 weeks-----	132
12 days-----	1,350	18 to 19 weeks-----	90
13 days-----	1,237	19 to 20 weeks-----	105
14 days-----	1,612	20 to 21 weeks-----	73
2 to 3 weeks-----	6,818	21 to 22 weeks-----	59
3 to 4 weeks-----	4,403	22 to 23 weeks-----	45
4 to 5 weeks-----	3,161	23 to 24 weeks-----	45
5 to 6 weeks-----	2,292	24 to 25 weeks-----	33
		Over 25 weeks-----	368

*Does not include 3,178 cases for which duration of disability was not reported; 60,525 additional cases were reported in which no time was lost.

REPORT OF INDUSTRIAL ACCIDENT COMMISSION.

69

Industrial divisions	Number of injuries					Severity of injuries		
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities		*Total days lost	Average days lost per case
					15 days and over	8 to 14 days		
All industry	70,405	592	1,929	594	23,509	10,410	33,371	7,857,451
Agriculture	4,286	59	125	50	1,749	680	1,623	621,925
Mining and milling	1,303	31	40	14	434	175	609	298,458
Oil producing	2,728	20	90	14	763	474	1,367	245,801
Quarrying	690	9	20	2	201	89	369	95,120
All manufacturing	22,400	115	826	168	6,740	3,244	11,307	1,925,977
Foods and beverages	5,274	17	103	37	1,518	842	2,757	326,589
Textiles	137	1	4	2	50	20	60	13,457
Clothing	233	---	---	3	73	30	121	19,483
Laundries	383	---	21	5	142	48	167	38,453
Leather	190	1	5	---	64	21	99	13,304
Rubber and composition goods	287	---	---	---	108	37	138	14,859
Pulp and paper	116	1	4	2	39	7	63	15,961
Paper goods	303	2	25	2	112	42	120	37,226
Printing	447	1	25	2	142	70	207	40,927
Lumber and wood	4,977	60	288	47	1,722	774	2,106	704,881
Iron and steel manufacturing	688	4	15	2	241	72	354	48,389
Metal working	2,541	5	110	12	711	323	1,380	159,630
Machinery	3,508	5	142	29	874	447	2,011	226,943
Vehicles	444	---	---	5	127	63	229	28,689
Stone products	220	5	5	4	65	33	108	43,433
Clay products	393	2	14	1	140	58	178	32,789
Glass products	222	---	4	2	81	37	98	8,660
Chemical	2,018	11	43	13	531	319	1,101	149,694
All other manufacturing	19	---	3	---	5	1	10	3,160
All construction	12,615	89	405	138	4,575	1,747	5,661	1,408,053
Engineering	2,228	21	74	30	837	305	961	303,480
Building	6,099	42	187	83	2,287	793	2,707	698,942
Boat building	4,288	26	144	25	1,451	649	1,993	400,631
Vessel operation	291	19	5	3	159	29	76	133,179
Stevedoring and freight handling	1,422	9	22	23	564	216	588	138,098
Railroad operation	6,408	76	98	36	1,830	1,062	3,306	725,233
Carriage and storage	3,561	31	50	29	1,454	521	1,476	349,643
Public utilities	2,784	66	45	17	969	440	1,247	514,681
Commercial enterprises	7,801	25	114	50	2,368	1,032	3,712	426,821
Clerical and professional	1,092	11	21	13	351	170	526	124,343
Care and custody	2,030	21	50	16	769	315	859	231,918
Motion picture production	670	5	7	8	260	80	310	63,927
Miscellaneous	824	6	11	13	323	136	335	86,274

*See footnote to Table III, page 67, for method of determination.

TABLE VIII.

Fatal Cases by Degree of Dependency.

Dependency	Number of deaths	Per cent of all	Number of dependents per death
All	592	100.0	1.37
Unknown	45	7.6	
No dependents	166	28.0	
Partial dependents	52	8.8	1.81
Full dependents	329	55.6	2.18
Widow only	111	18.8	1.0
Widow and 1 child	64	10.8	2.0
Widow and 2 children	39	6.6	3.0
Widow and 3 children	29	4.9	4.0
Widow and 4 children	9	1.5	5.0
Widow and 5 children	4	.7	6.0
Widow and 6 children	5	.8	7.0
Widow and 7 children	1	.2	8.0
Widow and 8 children	1	.2	9.0
1 child	10	1.6	1.0
2 children	5	.8	2.0
3 children	1	.2	3.0
4 children	1	.2	4.0
5 children	1	.2	5.0
Widow and parents	6	1.0	2.3
1 child and parents	1	.2	2.0
2 children and parents	1	.2	3.0
1 child, parents and other	1	.2	3.0
2 children, parents and other	1	.2	4.0
1 child and other	3	.6	2.0
Parents only	62	10.5	1.4
Parents and brother or sister	13	2.2	3.2
Brother or sister	7	1.2	1.3
Other dependents	5	.8	3.0

TABLE IX.

Fatal Cases by Character of Dependency and Main Industrial Divisions.

Industrial divisions	Number of deaths				
	All	Dependency unknown	No dependents	Partial dependents	Full dependents
All industry	592	45	166	52	329
Agriculture	59	1	29	1	28
Mining and quarrying	40	4	11	6	19
Oil producing	20		7		13
Lumber and wood manufacturing	60		31	4	25
Metal and machinery manufacturing	14	1	5	1	7
Other manufacturing	41	1	10	5	25
Engineering construction	21	1	8	1	11
Building construction	42	1	12	3	26
Boat building	26		4	4	18
Vessel operation and stevedoring	28	11	5	1	11
Railroad operation	76	19	8	3	46
Cartage and storage	31	2	5	4	20
Public utilities	68	1	18	9	38
Commercial enterprises, clerical and professional	36	1	5	5	25
Care and custody	21	1	6	4	10
Miscellaneous	11	1	2	1	7

TABLE X.
Fatal Cases—Ages of Dependents at Date of Death.

Children		Widows			
Age at death of parent	Number	Age at death of husband	Number		
			All	Widows with children	Widows with no children
¹ All children.....	329	² All widows.....	189	111	69
Average age—years.....	7.9	Average age—years.....	36.9	35.3	41.6
Posthumous.....	6	15 to 20 years.....	7	3	4
Less than one-half year.....	12	21 to 25 years.....	19	15	4
1 year.....	22	25 to 30 years.....	31	22	9
2 years.....	19	30 to 35 years.....	30	22	8
3 years.....	19	35 to 40 years.....	25	16	9
4 years.....	23	40 to 45 years.....	16	13	3
5 years.....	17	45 to 50 years.....	15	7	8
6 years.....	10	50 to 55 years.....	12	6	6
7 years.....	25	55 to 60 years.....	10	5	5
8 years.....	19	60 to 65 years.....	9	-----	9
9 years.....	19	65 and over.....	6	2	4
10 years.....	18				
11 years.....	18				
12 years.....	13				
13 years.....	13				
14 years.....	17				
15 years.....	9				
16 years.....	13				
17 years.....	14				
18 years.....	3				
Over 18 years.....	29				

¹Does not include 42 children for whom ages were not reported.

²Does not include 89 widows for whom ages were not reported.

TABLE XI.
Fatal Cases—Suspension of Mortality.

Period between date of injury and date of death	Number of cases	Per cent of total
*All cases.....	552	100.0
None.....	406	73.5
1 day.....	38	6.9
2 days.....	20	3.6
3 days.....	13	2.4
4 days.....	11	2.0
5 days.....	6	1.1
6 days.....	4	.7
7 days.....	6	1.1
1 to 2 weeks.....	15	2.7
2 to 3 weeks.....	7	1.3
3 to 4 weeks.....	3	.5
5 to 10 weeks.....	17	3.1
10 to 15 weeks.....	3	.5
15 to 20 weeks.....	1	.2
20 to 25 weeks.....	2	.4

*Does not include 40 cases for which suspension was not reported.

TABLE XII.
Part 1A. Causes of Tabulatable Injuries by Extent of Disability—Summary of Main Cause Groups for all Industries.

Causes	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Number of injuries			Severity of injuries	
					15 days and over	Temporary disabilities		Total days lost	Per cent of total days lost
						8 to 14 days	1 to 7 days		
All causes	70,405	592	1,929	594	23,509	10,410	33,371	7,357,451	100.0
Handling of objects	17,832	19	239	65	5,977	2,898	8,634	625,841	8.5
Stepping on or striking against objects	5,759	3	30	11	1,277	909	3,629	127,114	1.7
Falling objects—not being handled by injured	5,683	67	108	49	2,082	862	2,620	675,214	9.2
Falls of persons	9,465	71	134	170	4,105	1,347	3,638	1,107,910	15.1
Hand tools	6,623	3	195	22	1,616	1,090	3,697	318,290	4.3
Animals	1,471	20	22	24	647	201	557	209,812	2.8
Vehicles	6,867	183	113	115	3,147	956	2,353	1,604,803	21.8
Explosions	574	25	19	9	206	92	223	222,242	3.0
Electricity	439	48	13	2	97	54	225	313,146	4.3
Hot, poisonous and corrosive substances, and flames	3,270	9	27	17	1,012	564	1,641	153,667	2.1
Machinery—all	8,410	102	961	93	2,610	1,011	3,683	1,616,883	22.0
Boilers and steam pressure apparatus	111	1	—	—	34	18	58	7,387	.1
Prime movers	228	6	34	5	82	28	73	67,300	.9
Power transmission apparatus	787	21	107	17	276	91	275	237,170	3.2
Elevators and skips	349	27	21	9	150	41	100	201,159	2.7
Cranes and derricks	417	12	22	3	214	54	112	119,506	1.6
Working machines	5,884	26	723	38	1,614	679	2,774	847,923	11.5
All other	635	9	54	21	210	100	241	136,438	1.9
Miscellaneous causes	4,007	42	63	17	753	426	2,721	382,539	5.2

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Number of injuries						*To all days lost	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			
					15 days and over	8 to 14 days		1 to 7 days
All causes	70,405	592	1,929	594	23,509	10,410	33,371	7,357,451
Handling of objects—all	17,832	19	239	65	5,977	2,898	8,634	625,841
Heavy objects	13,151	12	154	50	4,809	2,048	6,078	466,718
Objects thrown	60				13	13	34	789
Objects dropped	2,994	4	30	3	1,093	424	1,440	94,757
Objects falling from load or pile (while loading, unloading or piling)	825	5	9	7	327	113	364	65,333
Caught or squeezed between object handled and other object	3,175		101	9	1,088	507	1,470	101,369
Strain in handling or lifting	5,166	2	8	26	1,990	845	2,295	170,837
All other	931	1	6	5	298	146	475	33,633
Sharp objects	3,712	5	72	9	792	679	2,155	114,906
Slivers, wood	1,122	2	90	2	287	185	623	36,718
Glass	499		10	4	82	116	287	17,047
Sheet metal, and sheet metal objects	407	1	10	2	81	62	251	16,491
Objects with protruding nails	136		1		23	32	80	1,726
Slivers, metal	454		12	1	69	70	302	11,684
All other sharp objects (not tools)	1,094	2	19		250	214	609	30,640
Hand trucks, carts, and wheelbarrows	969	2	13	6	376	171	401	44,217
Struck by truck, handled by co-worker	108			1	41	14	52	3,764
Caught between truck and other object	137		7		54	23	53	4,832
Overturning	75		1	2	29	10	33	4,511
Objects falling from (not in loading and unloading)	177		3	1	71	25	77	6,380
Struck by truck, handled by injured person	386	2	2	2	127	67	186	22,072
All other	86				54	32		2,658
Stepping on or striking against objects—all	5,759	3	30	11	1,277	909	3,529	127,114
Stepping on	1,901	1	3	2	206	255	1,434	25,810
Nails	1,788	1	2	2	186	234	1,363	24,548
Other sharp objects	113		1		20	21	71	1,262
Striking against	3,858	2	27	9	1,071	654	2,095	101,304
Nails	545		4		122	95	324	6,987
Splinters or sharp projections from walls or structures	216		3		55	36	122	3,535
Persons	58		1		22	7	28	1,955
All other objects	3,039	2	19	9	872	516	1,621	88,827

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Number of Injuries			*To all days lost
					15 days and over	8 to 14 days	1 to 7 days	
Falling objects—not being handled by injured—all—	5,688	67	108	49	2,082	862	2,520	675,214
Collapse of—	224	9	1	2	101	36	75	64,350
Buildings and walls—	31	3			23	4	1	19,224
Stones, sand and earth—	12				6	1	5	400
Piles (stacked, stored or piled-up material)—	48	3	1	2	17	9	16	23,489
Scaffolds or staging—	32	3			17	3	9	18,600
Chutes, conveyors and slides—	6				3	1	2	67
All other—	95				36	18	42	2,570
Objects falling from elevation—	4,526	16	78	35	1,610	698	2,089	298,177
Bins and pockets—	3				1	2	91	91
Buildings—not in course of construction or demolition—	13				6	3	4	365
Buildings—in course of construction or demolition—not otherwise classified—	100				39	7	54	2,000
Chutes, conveyors, slides and screens—	66	1	4		27	12	22	18,740
Machines or work benches—	214		7	3	70	31	103	12,015
Piles (stacked, stored or piled-up material)—	386	1	2	3	168	55	157	22,180
Racks and shelves—	51		1		12	9	29	3,880
Runways, balconies and platforms—	5				2		3	163
Scaffolds and staging—	63		1		17	15	30	1,792
Trestles and tramways—	6				2		4	133
Other elevations—	3,619	14	63	29	1,266	564	1,683	236,818
Objects falling into excavations—	10				4	1	4	780
Into excavations (not tunnels, mines or quarries)—	161	4	1		69	19	67	30,697
Cave-ins (not mines or quarries)—	18	1	2		7	3	7	6,432
Of ditches and trenches—	4				1	1	1	638
Of tunnels—	139	3	1		61	15	59	23,627
Of other excavations—	375	15	8	2	115	55	180	106,396
Objects falling in mines, quarries and tunnels (inside)—	28				8	6	14	319
Roof in entries—	165		2		50	29	83	6,743
Coal, rock or ore at working face—not roof—	46	6		1	18	1	20	37,112
Roof in working places—not stopes—	23	1	1		8	4	9	7,148
Coal, rock or ore from pillars or ribs—not roof—								
Coal, rock or ore from or in underground chutes, manways, and batteries—	27		1		10	4	12	844
From surface into shaft—	6				3	1	2	155

REPORT OF INDUSTRIAL ACCIDENT COMMISSION.

	6	5			1
Cave-in of mine-----	17	5			1
Timbers--not in handling-----	15				12
Ore and rock in stopes (metal mines)-----	42	3			7
All other-----	392	23			20
Other falling objects-----					105
Trees in felling--not otherwise classified. Include dead limbs and tops-----	71	6			18
Poles-----	15	1			4
Objects tipping over (except vehicles)--not in handling-----	68	3			28
Trees, lodged in felling (include trees and limbs struck by felled tree)-----	49	3			14
Trees, not in felling-----	5	1			
Limbs, not in felling-----	25	1			
Logs rolling-----	159	8			
Falls of persons--all-----	9,465	71			
Falls of persons from elevations-----	4,619	62			
Gangplanks-----	29	1			
Loading platforms-----	29				
Benches, boxes, chairs and tables-----	153				
Bridges, dams or docks (not in construction or demolition)-----	23	1			
Buildings in construction or demolition-----	59				
Cranes, derricks, elevators and hoists in erecting and rigging-----	25	1			
Floors, temporary-----	17				
Ladders (account breaking of ladder or parts)-----	61				
Ladders, all other-----	870	11			
Boilers, engines and machines-----	53				
Piles-----	198	3			
Trees and poles-----	185	6			
Roofs-----	93	3			
Runways, balconies and platforms (not loading platforms)-----	211	2			
Scaffolds and stagings (all other causes)-----	423	10			
Stairs and steps-----	619	4			
Trestles and tramways-----	38	2			
Windows or wall openings-----	12	2			
Elevated bins, pockets and tanks-----	22				
Scaffolds and stagings (account breaking of tackle or support)-----	104	3			
Scaffolds and stagings (account breaking or slipping)-----	270	5			
All other elevations-----	1,120	8			
Falls of persons into excavations, pits, etc-----	573	5			
Bins and vats containing hot or corrosive substances-----	14	1			
Bins and vats, all other-----	28				
Floor openings (not elevator shafts)-----	124	1			
Manholes-----	48				
Excavations and openings--not otherwise classified-----	359	2			
Falls of persons on level-----	4,273	3			
Stumbling over fixed objects-----	241	4			
Slipping-----	3,029	3			

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Number of injuries					*To all days lost		
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			
					15 days and over		1 to 7 days	
Stumbling over loose objects-----	901	1	9	14	332	142	404	56,563
All other-----	102	3	195	22	49	13	42	7,663
Hand tools--all-----	6,623	2	86	13	1,616	1,090	8,697	318,280
Glancing or slipping of tools in use-----	5,269	2	6	1	1,397	926	2,845	155,644
Breaking or coming apart of tools-----	176		100	7	33	28	108	10,363
Flying rivets, nails, chips and other particles set in motion by tool-----	1,033	1	3	1	136	105	684	146,508
All other-----	145		22	24	50	31	60	5,765
Animals--all-----	1,471	20	21	23	647	201	557	209,812
Horses, mules and oxen-----	1,346	20	2	8	613	178	491	205,315
Kicks-----	443	3	6	7	198	61	171	44,531
Runaways-----	236	8	13	8	121	28	66	69,854
Bites-----	8	9	1	1	34	23	68	4,497
All other causes-----	659		113	115	3,147	956	2,353	1,604,803
Other animals and insects--all causes-----	125		48	35	642	271	587	637,006
Vehicles (operation, not construction of)--all-----	6,867	78	10	8	107	44	93	180,242
Cars and engines--steam and electric railways-----	1,661	26	7	3	53	22	48	98,067
Train wrecks-----	288	13	3	4	51	22	41	76,973
Collisions-----	146	11		1	2		1	2,160
Derrailments-----	132				1		3	12,042
Sideswipes-----	4	2	10	18	397	179	388	141,189
Car striking object on track without derailling-----	6	12	3	4	67	29	79	18,864
Falls from or in cars or engines-----	1,004	1	1	1	55	24	54	11,852
In getting on or off, in motion-----	189			1	45	35	67	4,152
In getting on or off, at rest-----	156			1	44	17	32	33,754
While riding on, due to sudden stop or start-----	148	5		1	4	4	1	6,322
While riding on, due to slipping or loss of balance-----	99	1			19	6	19	2,792
While riding on, contact with overhead structure-----	10				163	64	136	63,453
While riding on, contact with side structure-----	45	5	6	8	104	80	57	283,491
Falls--not otherwise classified-----	384	37	10	2	25	9	10	60,758
Struck by or caught between cars-----	62	7	3		6	4	8	41,024
While coupling or uncoupling-----	63	6	2		3		2	5,377
While switching-----	27		2		7		3	
While repairing cars or engines-----	7		1		4		2	
While repairing track-----	12	2					3	14,054

While crossing track-----	20	5	---	---	---	8	2	5	30,542
While standing or walking on track-----	42	7	2	4	4	14	4	11	56,411
All other-----	91	10	8	9	9	44	9	18	75,325
Other causes in connection with cars and engines-----	107	3	2	2	1	34	18	49	23,084
Setting or releasing hand brakes (exclude falls due to)-----	32	---	1	---	---	10	5	16	645
Objects falling from (not in loading or unloading)-----	22	1	1	---	---	5	4	11	6,910
Objects shifting on load-----	16	---	---	---	---	9	1	6	470
All other-----	37	2	---	---	1	10	8	16	15,069
Plant trucks on tracks. Mine and quarry cars and motors (animal or power drawn)-----	221	7	5	1	1	97	25	86	55,754
Caught between and overhead obstruction-----	1	---	---	---	---	1	---	---	92
Collisions-----	6	2	---	---	---	1	1	2	12,085
Deraillments-----	80	1	1	---	---	15	3	10	7,274
Falls from, due to sudden start or stop-----	10	---	---	---	---	4	1	5	353
Riding on, contact with rib or side structure-----	3	---	---	---	---	3	---	---	87
Struck by or caught between--while repairing track-----	2	---	---	---	---	1	---	1	51
Struck by or caught between--while standing or walking on track-----	58	1	1	---	---	26	4	26	9,244
Coal, rock, etc., falling from car--struck by (not in loading or unloading)-----	14	---	---	---	---	3	2	9	446
Lifting or pushing car-----	11	---	---	---	---	5	1	5	143
Getting on or off car-----	7	---	---	---	---	4	1	2	173
Caught by car or load in dumping-----	18	1	1	---	1	6	2	7	8,398
Coupling or switching--struck by or caught between-----	10	---	---	---	---	6	2	2	195
Falls from, not otherwise classified-----	1	1	---	---	---	6	2	2	6,000
All other-----	50	1	2	---	---	22	8	17	11,213
Automobiles and other power vehicles-----	3,926	66	52	57	---	1,916	497	1,338	649,544
Collision due to breaking of parts-----	4	---	---	1	---	3	1	---	104
Overturning, due to breaking of parts-----	40	---	---	---	---	17	7	15	2,671
Overturning, due to skidding-----	82	---	---	---	---	46	11	25	2,286
Collision with cars or engines-----	155	16	8	3	---	54	16	58	118,763
Collision, all other causes-----	423	10	6	8	---	184	70	145	92,686
Collision, due to skidding-----	14	---	---	---	---	2	3	9	96
Overturning, all other causes-----	159	11	1	4	---	71	17	55	77,181
Cranking-----	1,676	1	17	12	---	930	175	541	84,119
Falls from-----	495	7	3	10	---	216	71	188	74,812
Struck by or caught between-----	659	21	10	16	---	300	89	223	180,484
Objects falling from (not in loading or unloading)-----	49	---	---	---	---	22	6	21	1,022
Load shifting-----	18	---	---	---	2	10	1	5	4,566
All other-----	152	---	7	---	---	61	30	53	10,834
Bicycles-----	93	1	1	1	---	31	13	46	10,090
Breaking of parts-----	6	---	---	---	---	3	1	2	149
Collisions (all kinds)-----	46	1	1	1	---	18	4	21	9,557
All other-----	41	---	---	---	---	10	8	23	384

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Number of injuries						*To all days lost	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			
					15 days and over	8 to 14 days		1 to 7 days
Animal-drawn vehicles (not mine or quarry cars)-----	662	11	3	16	329	108	195	115,364
Collision with cars or engines-----	13				5	4	4	303
Collision with other vehicles-----	9				1	2	5	6,066
Collision with stationary objects-----	4							1,732
Overturning-----	44	2	1	3	23	6	1	19,659
Whiffletrees-----	1				1		9	115
Falls from-----	433				216	70	132	57,891
Struck by or caught between-----	98	5	1	9	49	16	29	18,983
Objects falling from (not in loading or unloading)-----	21	2	1	2	10	3	5	8,847
Objects shifting on load-----	7	1		1	4	2	1	732
Breaking of vehicles or some part thereof-----	7				5		2	350
All other causes-----	25				13	5	7	686
Animal-drawn implements (not machinery)-----	236	5	1	4	108	37	81	41,339
Caught by or in (scrapers, plows, harrows, rollers, etc.)-----	199	4	1	2	91	32	69	31,662
All other-----	37	1		2	17	5	12	9,677
Water craft-----	62	11	3	1	23	5	19	71,655
Collision with vessels-----	4	2			1		1	12,045
Capsizing-----	5	5						30,000
Falls from or jumping overboard-----	25		2		10	2	11	3,641
Falls from rigging-----	2	1			1			6,015
Falls into hatchways-----	11				6	2	3	290
Shipwrecks not otherwise classified-----	2	2						12,000
All other-----	13	1	1	1	5	1	4	7,664
All other vehicles-----								
Aeroplanes—not otherwise classified-----	6	4			1		1	24,051
Explosions, electricity, fires and hot substances—all-----	3,316	81	47	22	1,039	574	1,493	646,123
Explosives of explosive substances-----	574	25	19	9	206	92	223	222,242
Explosives, explosion of, in manufacturing and storing-----	1							1
Explosives, explosion of, in transporting and handling-----	16	2	1		5	2	6	14,104
Blasting—premature shot-----	12	3	2		3	1	3	25,941
Blasting—misfires or delayed shot-----	14	2	3		7		2	19,952
Blasting—windy shot (ignition of surrounding gas or dust)-----	1							3
Blasting—tamping-----	1	1					1	6,000
Blasting—all other-----	45	5	6	2	16	7	9	51,212
Dust—explosion of-----	3				1	1	1	28
Gas—explosion of-----	179	3		2	59	29	86	23,994
Gasoline and other petroleum products, explosion of-----	151	7	3	5	59	31	46	61,079

	3	19	7	3	8
Ammonia apparatus, explosion of (tanks, compressors, condensers, piping and valves)-----	63	2	7	34	10,122
Other high pressure apparatus, explosion of (include bursting under pressure)-----	8	6	1	1	197
Blasting—struck by flying objects (not above specified)-----	77	2	13	30	9,601
All other explosions-----					
Electricity-----					
All other-----	489	13	54	225	313,146
Conflagrations-----					
All other-----	17	1	1	1	27,027
Hot substances and flames-----	2,286	15	427	1,044	83,703
Hot water-----	438	1	147	206	26,157
Asphalt, pitch and tar-----	221	3	100	70	7,109
Other hot liquids-----	292	2	106	126	6,781
Molten metal, explosion of-----	38	1	7	18	3,939
Molten metal or slag (all other causes)-----	115		41	53	1,740
Flames and flare-backs—all other-----	409	2	152	171	21,276
Flames and flare-backs—ignition of clothing-----	8		5	3	135
Molten metal at furnace or cupola-----	11		5	3	170
Molten metal, pouring-----	203		74	94	3,340
Radiant heat from incandescent metal-----	14			14	32
Metal, hot but not molten—handling of-----	21		7	12	196
Oxy-acetylene or electric cutting and welding-----	55	2	2	39	3,776
Hot surfaces and all other hot objects—contact with-----	461	4	131	286	9,031
Poisonous and corrosive substances-----	967	12	216	596	42,932
Corrosive substances-----	478	8	94	314	18,162
Caustic stuffs, alkalies, acids, quicklime-----	447	6	88	294	15,879
All other-----	31	2	3	20	2,283
Poisonous substances-----	436	4	114	240	24,322
Poisonous gases-----					
All other-----	53		8	42	448
Machinery—all-----	8,410	961	2,610	3,633	1,616,883
Boilers and steam pressure apparatus-----	111	1	18	58	7,387
Steam boilers—explosion of-----	5	1	2	2	6,094
Steam boilers—all other causes-----	1			1	6
Steam pipes—explosion of-----	9		4	1	155
Steam pipes—all other causes-----	54		12	36	505
Steam and hot water gauges—explosion of-----	4		1	1	48
Economizers and superheaters—explosion of-----	1		1		21
Steam boilers—escaping steam and hot water-----	7		4		210
Other steam-pressure apparatus—explosion of-----	2		1	1	40
Other steam-pressure apparatus—all other causes-----	28		9	15	306

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Number of injuries			To all days lost
					15 days and over	8 to 14 days	1 to 7 days	
Prime movers and power transmission apparatus.....	1,015	27	141	22	358	119	348	304,470
Prime movers.....	228	6	34	5	82	28	73	67,900
Steam engines.....	33	4	7	2	9	5	6	30,513
Gas or gasoline engines.....	177	2	23	1	67	22	62	28,976
Electric motors and dynamos.....	8		2	2	2		2	5,847
Compressed air motors.....	9		2		3	1	3	1,988
Wind motors or windmills.....	1				1			26
Power transmission apparatus.....	787	21	107	17	276	91	275	237,170
Shafts (including collars and couplings).....	62	6	5	1	24	11	15	40,834
Set screws, keys and bolts.....	5		2		1		2	424
Belts and pulleys.....	253	7	27	7	82	36	94	72,988
Chains and sprockets.....	93		17		27	11	88	9,034
Gears, gears and friction wheels.....	110	1	26	2	39	9	33	29,130
Ropes, sheaves and cables.....	264	7	30	7	103	24	93	84,760
Hoisting apparatus.....	1,178	48	81	81	505	151	362	439,592
Elevators.....	317	20	16	5	141	38	97	146,885
Cable breaking or unwinding.....	14	1			7		3	6,847
Cable—caught by.....	12	1	3		4	1	3	7,878
Caught between car and floor or side of shaft.....	81	8	6	2	31	9	25	35,895
Caught between car and gate.....	28	3			13	4	8	18,649
Car—struck by, in pit.....	13		1	1	5	1	5	2,554
Caught between car and overhead equipment or top of shaft.....	3			1	2			2,180
Fall of person into shaft.....	55	6	2	1	33	3	10	41,182
Objects falling down shaft.....	6			1	4	1	1	222
Machinery breaking.....	1						1	4
Machinery, caught in.....	6				3	1	2	89
Gates—not otherwise classified.....	27		1		9	3	14	1,113
Car—sudden start or stop.....	8				4	2	2	214
All other.....	63	1	3		26	10	23	9,558
Cranes and derricks.....	417	12	22	3	214	54	112	119,506
Load falling—failure of current or magnet.....	2				1		1	80
Load falling—hook or sling breaking.....	5				4		1	126
Load falling—machinery breaking.....	18				3		1	161
Machinery, caught in.....	49	1	5	1	7	2	2	13,503
Derrick or crane striking person.....	36		3	1	22	7	16	7,475
Cable or chain catching person.....	39		2		21	3	10	2,080
Hook or sling catching person.....					17	8	14	951

Load, struck by, swinging, lowering or raising-----	85	1	---	---	---	53	10	21	9,989
Load falling, cable breaking-----	4	1	---	---	---	1	1	1	6,042
Load falling, hitch slipping-----	23	---	1	---	---	18	1	3	1,685
Objects falling from load, struck by-----	71	3	6	---	---	33	10	19	26,787
Falls from crane, cab, car or track (not in erecting or rigging)	12	1	---	---	1	4	3	3	7,567
Crane or derrick falling-----	5	---	1	---	---	1	---	3	190
Load falling--not otherwise classified-----	19	3	3	---	---	8	1	4	27,258
Boom breaking-----	2	2	---	---	---	---	---	---	12,000
Falls from crane load-----	6	---	---	---	---	4	---	2	174
All other-----	37	---	1	---	---	17	8	11	3,488
Mine cages, skips and buckets-----	31	7	5	4	---	9	3	3	54,774
Cable--caught by-----	2	---	---	---	---	1	---	---	1,895
Car--caught between, and floor or side of shaft-----	6	1	1	---	1	---	3	1	7,542
Car--struck by, in pit-----	5	1	---	---	---	2	---	2	6,213
Fall of person into shaft-----	7	4	---	---	3	---	---	---	28,950
Objects falling down shaft-----	2	---	2	---	---	---	---	---	2,205
Machinery caught in-----	2	---	1	---	---	1	---	---	393
All other-----	7	1	1	---	---	5	---	---	7,576
Miscellaneous hoisting apparatus-----	222	8	27	14	---	72	28	73	89,207
Blocks and tackles, windlasses, capstans and winches--not otherwise classified-----	198	8	23	13	---	68	25	63	85,871
Hayforks, derricks and stackers-----	23	---	3	1	---	6	3	10	2,871
Woodstackers-----	1	1	1	---	---	---	---	---	465
Conveyors-----	191	1	11	5	---	69	28	77	29,721
Air hoists-----	12	---	---	---	---	3	4	5	143
Overhead trolleys-----	3	---	---	---	3	---	---	---	4,200
Belt and chain conveyors-----	33	1	1	---	---	15	4	12	7,292
Screen conveyors-----	17	---	---	---	---	1	---	---	28
Bucket conveyors-----	2	---	---	---	---	5	4	8	284
Escalators and platform conveyors-----	123	---	---	---	---	2	---	---	64
Conveyors--not otherwise classified-----	5,884	26	10	2	2	43	16	52	17,710
Working machines-----	222	---	723	38	---	1,644	679	2,774	847,923
All other machinery-----	4	---	16	2	---	69	44	91	17,510
Turn tables-----	81	---	1	---	---	2	1	---	290
Pumps-----	23	---	13	2	---	29	14	28	14,327
Fans and blowers-----	3	---	1	---	---	5	4	13	944
Compressors (ammonia, air carbon dioxide and other gas)-----	111	---	---	---	---	1	1	1	41
All other-----	4,007	42	68	17	---	32	24	54	1,908
Miscellaneous causes--all-----	2,227	1	43	1	---	733	426	2,721	382,539
Flying particles (not otherwise classified) not from machines and tools-----	378	---	---	---	---	175	166	1,841	63,400
Doors, windows, covers of cellars and floor openings and gates (not elevators)-----	23	7	10	2	---	110	44	212	13,517
Asphyxiation-----	11	---	---	---	---	2	1	13	42,271
Drenching, not drowning-----	---	---	---	---	---	2	---	9	83

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Number of injuries						*To all days lost	
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities			
					15 days and over	8 to 14 days		1 to 7 days
Heat prostration and sunstroke-----	24	-----	-----	-----	3	2	19	193
Cold, including frostbite-----	3	-----	-----	-----	2	-----	1	56
Exposure—not otherwise classified-----	24	-----	-----	-----	6	3	16	276
Violence of co-employee-----	39	-----	-----	-----	9	10	20	447
Violence, all other-----	109	-----	-----	4	34	20	51	8,144
Wrestling, sparring and horseplay (includes fights in taking of motion pictures)-----	21	-----	-----	1	3	8	9	1,612
Compressed air (not explosions)-----	2	-----	-----	-----	2	-----	-----	35
Breaking of dams, levees and embankments-----	1	-----	-----	-----	-----	-----	1	7
Lightning-----	2	-----	-----	-----	-----	1	1	16
Explosion of firearms-----	33	8	2	2	13	4	4	54,478
Drowning—not otherwise classified-----	18	18	-----	-----	-----	-----	-----	108,000
All other-----	1,092	8	13	7	368	172	524	90,004

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 1C. "Working Machines" Injuries by Manner of Occurrence—All Industries.

Manner of occurrence	Number of injuries					*Total days lost		
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			
					15 days and over		8 to 14 days	1 to 7 days
All	5,884	26	723	38	1,644	679	2,774	847,923
Point of operation	3,472	14	551	20	1,237	458	1,192	576,478
Belts and pulleys	87	2	8	3	26	10	38	26,104
Cranks or eccentrics	14	1			5	1	7	6,148
Gears, cogs, cams and friction wheels—on machine proper	102		33	1	31	14	23	33,555
Set screws, keys, bolts, oil cups and pins	14				7	2	5	256
Shafts, couplings and clutches	36		9		14	6	7	9,219
Centrifugal explosion	19	1	5		9		4	9,895
Pressure explosion	3				1		2	13
Flying objects (not due to breaking of machine or work)	1,626	2	48	2	160	116	1,298	71,447
All other	511	6	69	12	154	72	198	114,808

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 1D. "Point of Operation" Injuries by Working Machines—All Industries.

Working machines	Number of injuries						*Total days lost	
	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Temporary disabilities			
					15 days and over	8 to 14 days		1 to 7 days
All	3,472	14	551	20	1,237	458	1,192	
Stone, clay and glass products machines	23	---	1	2	10	3	7	
Metal working machines	1,170	3	141	1	379	164	482	
Woodworking machines	1,195	5	249	8	433	145	355	
Leather working machines—tanneries	35	1	1	1	13	4	15	
Leather working machines—leather products	63	---	3	1	19	4	36	
Paper making machines	30	---	8	1	11	1	9	
Paper products machines	80	---	16	---	34	10	20	
Printing and bookbinding machines	129	---	14	---	46	24	45	
Textile machines	35	1	5	1	12	7	9	
Laundry machines	105	---	14	2	46	10	33	
Food products machines	344	1	53	2	138	51	99	
Farm machines	60	1	9	---	27	9	14	
Engineering and contracting machines	158	2	27	---	56	25	48	
Chemical products, paint and varnish machines	13	---	5	1	1	1	5	
Rubber, celluloid, composition, pearl, bone and tortoise shell machines	17	---	5	---	9	---	3	
Mining and ore refining machines	2	---	---	---	2	---	---	
Miscellaneous machines	13	---	---	---	1	---	12	
							78	

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 2. Causes of Tabulatable Injuries by Extent of Disability—Agriculture.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	4,286	59	125	50	1,749	680	1,623	100.0
Handling of objects	677	1	9	4	249	116	298	4.3
Stepping on or striking against objects	372		8	6	96	74	192	2.4
Falling objects—not being handled by injured	119	5	1	2	44	24	43	6.0
Falls of persons—all	426	3	6	5	220	57	132	7.2
From elevations	253	2	5	7	127	35	77	5.2
On level and into excavations, pits, etc.	173	1	1	1	93	22	55	2.0
Hand tools	425	1	16	2	116	82	208	5.5
Animals—all	764	16	13	13	380	109	233	23.8
Kicks	239	3	1	2	111	41	81	4.5
Runaways	148	7	5	4	84	15	33	9.1
All other	377	6	7	7	185	53	119	10.2
Vehicles and implements—all	777	19	5	16	407	111	219	28.4
Power driven	370	6	4	6	201	55	98	9.2
Animal drawn	400	13	1	10	202	56	118	17.2
All other	7				4		3	
Explosions—all	35	2	4		16	5	8	2.6
Gas or gasoline	21	1	1	5	10	5	5	1.1
All other	14	1	4		6		3	1.5
Electricity	7	3			2		2	2.9
Hot, poisonous and corrosive substances, and flames	120	2		2	29	28	59	2.7
Machinery—all	362	2	59	1	150	49	101	10.2
Prime movers—engines and motors	51		5		27	6	13	.5
Power transmission apparatus	68	1	21		24	5	17	2.9
Elevators, cranes, derricks, conveyors, and hoisting apparatus	49		1		23	8	17	.2
Working machines	169	1	30	1	64	25	48	6.2
All other	25		2		12	5	6	.4
Miscellaneous causes	202	5	4		40	25	128	6.0

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 3. Causes of Tabulatable Injuries by Extent of Disability—Mining and Quarrying.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities		*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days		
All causes	1,593	40	60	16	635	264	363,578	100.0
Handling of objects	420	—	5	1	160	54	12,102	3.3
Stepping on or striking against objects	116	—	1	—	28	16	2,146	.6
Falling objects—not being handled by injured—all	483	10	7	2	152	76	77,437	21.3
Outside mine or quarry	192	—	1	—	68	34	8,721	1.0
Inside mine or quarry—all	291	10	6	2	84	42	73,716	20.3
Rock or ore at working face	142	4	2	1	41	23	30,351	8.3
Rock or ore from roof or in stopes	50	—	1	—	15	7	953	.3
Cave-in of mine	5	4	—	—	—	—	24,002	6.6
All other	94	2	3	1	28	12	18,410	5.1
Falls of persons—all	202	3	6	3	82	22	29,143	8.0
From elevations	86	2	4	2	40	10	19,205	5.3
Into excavations, pits, etc.	23	1	1	—	12	1	6,676	1.8
On the level	93	—	1	1	30	11	3,262	.9
Hand tools	207	—	11	—	57	31	15,286	4.3
Vehicles—all	126	4	1	—	50	16	28,529	7.8
Mine and quarry cars	83	3	1	—	33	9	19,766	5.4
All other	43	1	—	—	17	7	8,763	2.4
Explosions—all	43	5	4	1	10	9	41,402	11.4
Blasting	27	—	—	—	9	9	471	.1
All other	16	5	4	—	1	—	40,931	11.3
Electricity	17	5	—	1	4	—	31,781	8.7
Hot, poisonous and corrosive substances, and flames	57	—	—	—	18	5	947	.3
Machinery—all	183	10	21	8	51	22	100,041	27.5
Mine cages, skips and buckets	26	5	5	3	8	3	41,206	11.4
Working machines	80	1	6	2	14	13	21,625	5.9
All other	77	4	10	3	29	6	37,210	10.2
Miscellaneous causes	139	3	4	—	23	12	24,761	6.8

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 4. Causes of Tabulatable Injuries by Extent of Disability—Oil Producing.

Causes	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Number of injuries			Severity of injuries	
					15 days and over	Temporary disabilities		*Total days lost	Per cent of total days lost
						8 to 14 days	1 to 7 days		
All causes	2,728	20	90	14	763	474	1,367	245,801	100.0
Handling of objects	886	---	11	1	266	155	453	18,085	7.4
Stepping on or striking against objects	207	---	---	---	32	37	188	1,811	.7
Falling objects—not being handled by injured	210	2	11	4	77	28	88	27,949	11.4
Falls of persons	287	2	2	2	92	67	122	23,722	9.7
Hand tools	309	---	5	1	73	54	176	12,221	5.0
Vehicles and implements	115	6	3	2	47	17	40	42,794	17.4
Explosions	47	1	---	---	11	15	20	6,588	2.7
Electricity	5	---	1	---	1	---	3	1,236	.5
Hot, poisonous and corrosive substances, and flames	149	1	1	---	44	29	74	8,195	3.3
Machinery—all	369	7	55	4	95	55	153	94,387	38.4
Prime movers—engines and motors	33	1	6	1	10	5	10	11,220	4.6
Power transmission apparatus	73	2	10	---	15	9	37	23,069	9.4
Working machines	201	3	35	3	54	29	77	52,219	21.2
All other	62	1	4	---	16	12	29	7,879	3.2
Miscellaneous causes	144	1	1	---	25	17	100	8,813	3.6

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 5A. Causes of Tabulatable Injuries by Extent of Disability—Foods and Beverages.

Causes	Number of injuries							Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All causes	5,274	17	103	37	1,518	842	2,757	326,589	100.0
Handling of objects	1,631	2	13	1	455	295	865	42,351	13.0
Stepping on or striking against objects	556		2	2	110	88	354	9,521	2.9
Falling objects—not being handled by injured	262	1	4	1	65	39	162	17,023	5.2
Falls of persons	745	6	5	13	294	107	320	82,868	25.4
Hand tools	535		11	2	93	105	321	14,834	4.5
Explosions	36				16	7	13	788	.2
Electricity	18				8	2	8	252	.1
Hot, poisonous and corrosive substances, and flames	441	1	1	1	129	68	241	13,476	4.1
Machinery—all	577	4	60	13	200	79	221	103,418	31.7
Power transmission apparatus	69	1	2	4	24	9	29	16,136	4.9
Elevators	38	1	1	2	17	7	10	10,348	3.2
Conveyors and miscellaneous hoisting apparatus	62		5	3	22	9	23	6,777	2.1
Working machines	367	2	51	4	129	45	136	68,494	21.0
All other	41		1		8	9	23	1,663	.5
Miscellaneous causes	473	3	7	4	145	52	262	42,068	12.9

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
 Part 5B. "Working Machine" Injuries, by Manner of Occurrence—Foods and Beverages.

Manner of occurrence	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All	367	2	51	4	129	45	136	100.0
Point of operation	257	1	37	3	99	31	86	76.0
Belts and pulleys	11	—	1	—	4	1	5	2.1
Gears, cogs, cams and friction wheels—on machine proper	15	—	5	—	1	3	6	4.0
Set screws, keys, bolts, oil cups and pins	1	—	—	—	—	—	1	—
Shafts, couplings and clutches	5	—	3	—	2	—	—	—
Centrifugal explosion	2	—	—	—	1	—	—	—
Flying objects	36	—	1	—	2	—	1	1.1
All other	46	1	4	1	20	8	25	1.4
							12	15.4

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 5C. "Point of Operation" Injuries by Working Machines—Foods and Beverages.

Working machines	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All working machines.....	257	1	37	3	99	31	86	52,019
All food products machines.....	201	—	33	1	84	24	59	37,274
Cleaning, preparing and sorting machines.....	7	—	—	—	6	—	1	339
Milling and grinding machines.....	14	—	5	—	6	1	2	5,260
Mixing machines and mixing kettles (chocolate mixers, etc.—not dough mixers).....	1	—	—	—	1	—	—	21
Shaping and forming machines.....	12	—	—	—	8	2	1	649
Cutting machines.....	41	—	1	—	21	4	12	4,210
Coating and polishing pans.....	4	—	—	—	—	2	2	25
Calenders (candy rolls, etc.).....	8	—	1	—	6	1	—	2,446
Crushers (ice crushers, etc.).....	6	—	—	—	3	1	2	179
Barrelling, bagging, packing and wrapping machines.....	22	—	2	—	16	2	8	874
Bottling machines.....	3	—	—	—	2	—	1	71
Tobacco working machines.....	10	—	1	—	5	1	3	633
Dough mixers.....	21	—	11	—	5	1	4	15,380
Containers' washing and cleaning machines.....	1	—	—	—	1	—	—	19
All other food products machines.....	51	—	8	1	10	9	23	7,138
All other working machines.....	56	1	4	2	15	7	27	14,745
								100.0
								71.6
								.7
								10.1
								1.3
								8.1
								4.7
								.3
								1.7
								1.1
								1.3
								29.6
								13.7
								28.3

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 6A. Causes of Tabulatable Injuries, by Extent of Disability—Lumber and Wood Manufacturing.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	4,977	60	288	47	1,722	774	2,106	704,881
Handling of objects	1,116	1	25	1	374	173	542	35,059
Stepping on or striking against objects	292		1		76	52	163	3,700
Falling objects—not being handled by injured—all	644	21	23	21	244	110	225	193,467
Trees, in felling	36	5	2		5	13	11	32,155
Logs, rolling	164	9	13	7	86	16	33	81,359
All other	444	7	8	14	153	81	181	79,953
Falls of persons	570	4	6		239	93	223	42,995
Animals and vehicles	182	1	18	1	164	124	287	29,232
Machinery—all	395	6	4	4	88	20	60	49,896
Power transmission	1,328	21	187	20	481	170	449	309,975
Cranes and derricks	140	10	13	4	50	16	47	74,981
Working machines	24	1	1		13	2	7	12,807
All other	1,063	7	162	12	376	136	370	190,517
Miscellaneous causes	101	3	11	4	42	16	25	31,670
	250	6	4		56	32	152	40,557
								100.0
								3.0
								3.5
								27.4
								4.6
								11.5
								11.3
								6.1
								4.2
								7.1
								43.9
								10.6
								1.8
								27.0
								4.5
								5.8

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 6C. "Point of Operation" Injuries, by Working Machines—Lumber and Wood Manufacturing.

Working machines	Total	Deaths	Number of injuries					Severity of injuries	
			Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All working machines-----	751	4	138	5	289	88	227	137,965	100.0
All wood working machines-----	715	4	136	5	275	85	208	136,348	98.8
Boring machines and drills-----	6	1	2	---	2	2	1	6,072	4.4
Lathes-----	7	---	4	---	1	---	2	1,918	1.4
Mortising machines-----	4	---	1	---	1	2	---	672	.5
Tenoning and molding machines (not otherwise classified)-----	23	---	6	---	6	4	7	5,316	3.8
Sanding machines-----	16	---	---	1	6	2	7	1,735	1.3
Saws (band, scroll or jig)-----	35	---	3	---	16	4	12	4,724	3.4
Saws (circular and all other)-----	407	2	78	2	167	48	110	80,484	58.3
Shapers (including special head cutters)-----	25	---	9	1	9	2	4	5,739	4.1
Veneering machines-----	1	---	---	---	1	---	---	19	---
Brush and broom making machines-----	1	---	---	---	1	---	---	47	---
Jointers and edgers-----	113	---	23	---	39	13	38	11,965	8.7
Planers-----	36	---	7	---	12	2	15	4,111	3.0
All other wood working machines-----	41	1	5	1	16	6	12	13,546	9.8
All other working machines-----	36	---	2	---	12	3	19	1,617	1.2

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 7A. Causes of Tabulatable Injuries, by Extent of Disability—Metal and Machinery Manufacturing.

Causes	Number of injuries						Severity of injuries		
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Percent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All causes	6,737	14	267	43	1,826	842	3,745	434,962	100.0
Handling of objects	1,766	—	43	9	560	273	881	59,766	13.7
Stepping on or striking against objects	385	1	4	—	88	54	238	14,379	3.3
Falling objects—not being handled by injured	474	—	5	3	177	65	220	16,694	3.9
Falls of persons	382	1	6	12	167	53	143	43,748	10.0
Hand tools	709	—	22	5	153	89	440	36,041	8.3
Animals and vehicles	106	2	1	3	55	11	34	19,102	4.4
Explosions	42	—	—	4	12	4	22	9,215	2.1
Electricity	27	1	—	—	4	4	18	6,475	1.5
Hot, poisonous and corrosive substances, and flames	535	—	4	—	185	4	260	12,937	3.0
Machinery—all	1,772	9	175	4	372	171	1,041	204,794	47.1
Power transmission apparatus	73	1	14	—	18	4	36	15,127	3.5
Hoisting apparatus	129	4	12	1	50	22	40	43,807	10.1
Working machines	1,514	4	144	2	293	137	934	139,939	32.1
All other	56	—	5	1	11	8	31	5,921	1.4
Miscellaneous causes	539	—	7	1	53	30	448	11,811	2.7

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 7B. "Working Machine" Injuries, by Manner of Occurrence—Metal and Machinery Manufacturing.

Manner of occurrence	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					.15 days and over	8 to 14 days	1 to 7 days	
All	1,514	4	144	2	293	137	934	100.0
Point of operation	695	2	111	1	221	93	267	67.9
Belts and pulleys	18				3	1	14	.1
Gears, cogs, cams, friction wheels—on machine proper	19		6		5	3	5	4.4
Set screws, keys, bolts, oil cups and pins	5				3		2	.1
Shafts, couplings and clutches	4				3			.6
Centrifugal explosion	8	1	1		5			4.9
Flying objects (not due to breaking of machine or work)	677		13		25	28	611	9.9
All other	88	1	12	1	28	12	34	12.1

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 7C. "Point of Operation" Injuries, by Working Machines—Metal and Machinery Manufacturing.

Working machines	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Number of injuries			Severity of injuries	
					15 days and over	8 to 14 days	1 to 7 days	*Total days lost	Per cent of total days lost
All working machines.....	695	2	111	1	221	93	267	94,958	100.0
All metal working machines.....	600	2	94	—	190	83	231	77,789	81.9
Abrasive wheels (emery, etc.).....	105	—	6	—	32	17	50	2,726	2.9
Bending and straightening machines (not rolls).....	5	—	1	—	2	1	1	411	.5
Bolt and nut, pipe cutting, threading and tapping machines.....	14	—	1	—	7	1	5	1,255	1.3
Boring machines or mills.....	2	—	—	—	1	—	—	36	—
Drills (drill presses).....	64	—	3	—	12	9	40	1,560	1.6
Milling and gear cutting machines.....	19	—	2	—	8	2	7	735	.8
Hammers and forging machines.....	17	—	6	—	4	2	5	5,446	5.7
Lathes and automatic screw machines.....	62	—	3	—	16	11	32	1,793	1.8
Molding machines.....	10	—	1	—	4	2	3	241	.3
Planers and shapers.....	8	—	1	—	2	1	4	560	.6
Polishers and buffers.....	9	—	—	—	3	3	3	114	1
Portable power tools.....	27	—	—	—	7	2	18	407	.4
Presses (power).....	126	—	38	—	50	12	26	22,872	24.1
Presses (foot and hand operated—no mechanical power).....	17	—	14	—	1	—	—	13,037	13.7
Rolling mill (includes blooming mills).....	4	1	1	—	1	—	1	6,742	7.1
Saws.....	5	—	1	—	2	—	2	306	.3
Shears.....	45	—	5	—	20	10	10	4,607	4.8
Welding and heat cutting machines.....	1	—	—	—	—	—	1	4	—
Wire working machines.....	1	1	—	—	2	—	—	6,273	6.6
Bending and straightening machines.....	4	—	1	—	—	—	1	151	.2
Winding machines (armature, etc.).....	2	—	1	—	1	—	—	447	.5
All other metal working machines.....	52	—	8	—	15	9	20	8,156	8.6
All other working machines.....	95	—	17	1	31	10	36	17,169	18.1

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 8A. Causes of Tabulatable Injuries, by Extent of Disability—Chemical Manufacturing.

Causes	Number of injuries							Severity of injuries	
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	15 days and over	8 to 14 days	1 to 7 days	*Total days lost	Per cent of total days lost
All causes	2,018	11	43	13	531	319	1,101	149,694	100.0
Handling of objects	638	2	3	2	184	100	347	23,773	15.9
Stepping on or striking against objects	176				35	31	110	1,869	1.3
Falling objects—not being handled by injured	130		2		28	21	79	2,191	1.5
Falls of persons	277	1	1	2	97	49	127	16,795	11.2
Hand tools	156		2		44	18	92	4,115	2.7
Animals and vehicles	52	2			12	12	26	12,997	8.7
Explosions	20	2	1		6	1	10	14,075	9.4
Hot substances and flames	105		3	2	33	20	47	13,541	9.0
Corrosive substances	85				16	18	51	853	.6
Poisonous substances	50				11	7	31	2,010	1.3
Machinery—all	201	3	29	1	47	27	90	46,425	31.0
Power transmission apparatus	33		8	5	8	7	8	10,291	6.9
Hoisting apparatus	48	2	3	1	15	7	20	15,438	10.3
Working machines	95	1	17	2	19	8	48	18,018	12.0
All other	25		1		5	5	14	2,678	1.8
Miscellaneous causes	128	1	2	1	18	15	91	11,050	7.4

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 8B. "Working Machine" Injuries, by Manner of Occurrence—Chemical Manufacturing.

Manner of occurrence	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All	95	1	17	2	19	8	48	100.0
Point of operation	62	1	13	1	16	5	26	82.1
Gears and cogs	5	—	3	—	1	1	—	8.9
Shafts, couplings and clutches	2	—	—	—	—	—	2	—
Flying objects (not due to breaking of machine or work)	16	—	—	—	1	1	14	.4
All other	10	—	1	1	1	1	6	8.5

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 8C. "Point of Operation" Injuries, by Working Machines—Chemical Manufacturing.

Working machines	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All working machines-----	62	1	13	1	16	5	26	100.0
All chemical products machines-----	10	-----	4	1	1	1	3	37.5
Grinding machines-----	2	-----	2	-----	-----	-----	-----	9.9
Agitating mixers, vats and kettles-----	1	-----	-----	-----	1	-----	-----	.2
Soap, grease, oil and fertilizer manufacturing machines-----	2	-----	-----	-----	-----	-----	-----	-----
Pony or paint mixers-----	3	-----	1	-----	-----	-----	1	14.6
All other paint and varnish manufacturing machines-----	2	-----	1	-----	-----	1	1	1.5
All other working machines-----	52	1	9	1	15	4	23	11.2
								62.5

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 9A. Causes of Tabulatable Injuries, by Extent of Disability—All Other Manufacturing.

Causes	Number of Injuries						Severity of Injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	3,394	13	145	28	1,143	467	1,598	100.0
Handling of objects	953	---	9	7	310	166	461	10.8
Stepping on or striking against objects	292	---	3	---	78	34	177	2.2
Falling objects—not being handled by injured	189	1	4	---	77	26	81	4.6
Falls of persons	342	1	7	5	157	43	129	9.0
Hand tools	222	---	4	3	54	38	123	3.3
Animals and vehicles	122	1	3	1	52	9	56	4.2
Explosions	15	---	---	1	8	1	5	.8
Electricity	19	1	---	---	6	---	9	2.0
Hot, poisonous and corrosive substances, and flames	199	1	3	2	60	29	104	4.9
Machinery—all	869	7	106	9	302	104	341	53.8
Boilers and steam-pressure apparatus	8	---	---	---	4	1	3	---
Power transmission apparatus	53	2	5	---	22	5	19	5.6
Hoisting apparatus	35	1	2	1	12	6	13	3.1
Working machines	748	4	98	8	257	86	295	44.9
All other	25	---	1	---	7	6	11	.2
Miscellaneous causes	172	1	6	---	39	14	112	4.3

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 9B. "Working Machine" Injuries, by Manner of Occurrence—All Other Manufacturing.

Manner of occurrence	Number of injuries					Severity of injuries			
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities		*Total days lost	Per cent of total days lost	
					15 days and over	8 to 14 days			1 to 7 days
All	748	4	98	8	257	86	295	139,115	100.0
Point of operation	590	2	82	6	225	73	202	108,992	78.3
Belts and pulleys	10	1			4	2	3	6,216	4.5
Cranks or eccentrics	1				1			21	
Gears, cogs, cams, and friction wheels—on machine proper	19		7		7	1	4	5,535	4.0
Set screws, keys, bolts, oil cups and pins	1				1			44	
Shafts, couplings and clutches	5		2		1	1	1	3,801	2.8
Flying objects (not due to breaking of machine or work)	67		3		4	1	59	3,241	2.3
All other	55	1	4	2	14	8	26	11,265	8.1

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 9C. "Point of Operation" Injuries, by Working Machines—All Other Manufacturing.

Working machines	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All working machines-----	590	2	82	6	225	73	202	108,992
Brick making machines-----	4	-----	1	-----	1	-----	2	238
Stone working machines-----	5	-----	1	-----	3	-----	1	452
Leather working machines-----	87	1	4	2	30	7	43	14,590
Paper and paper products machines-----	101	-----	24	1	42	10	24	28,096
Printing and bookbinding machines-----	112	-----	14	-----	41	21	36	10,735
Textile machines-----	80	1	5	1	11	6	6	14,714
Laundry machines-----	102	-----	14	2	44	10	32	18,949
All other working machines-----	149	-----	19	-----	53	19	58	21,218
								100.0
								.2
								.4
								13.4
								25.8
								9.9
								13.5
								17.4
								19.5

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 10. Causes of Tabulatable Injuries, by Extent of Disability—Engineering Construction.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	2,228	21	74	30	837	305	961	100.0
Handling of objects	563		10	1	220	88	244	6.0
Stepping on or striking against objects	139			1	42	16	80	1.5
Falling objects—not being handled by injured—all	243	6	8	4	94	39	112	18.1
Collapse of buildings, scaffolds, piled-up materials, etc.	25				2	1	22	.1
Objects falling from elevation	139	2		4	52	21	154	8.8
Cave-ins—not mines and quarries	41	1	5		14	7	46	2.5
Other falling objects—trees, poles, etc.	67	3	2		96	10	18	6.7
Falls of persons	224		3	5	95	26	95	5.8
Hand tools	236		11	2	72	35	116	5.8
Animals	61		2	3	27	5	24	2.2
Vehicles—all	293	5	11	8	133	38	93	22.0
Automobiles and other power vehicles	149	3	6		74	16	50	9.9
Animal drawn vehicles and implements	90		1		41	18	30	.9
All other	54	2	4	8	23	4	13	11.2
Explosions	54	5	2		28	8	11	13.3
Electricity	15	1	2		3	2	7	2.7
Machinery—all	194	3	24	5	74	15	73	19.0
Prime movers—engines and motors	13	1	1	1	5		5	3.0
Power transmission apparatus	49		6		24	3	16	2.1
Hoisting apparatus	29	1	3		8	5	12	3.6
Working machines	91	1	14	3	31	6	36	9.3
All other	12			1	6	1	4	1.0
Miscellaneous causes	186	1	1	1	44	33	106	3.6

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 11. Causes of Tabulatable Injuries, by Extent of Disability—Building Construction.

Causes	Number of Injuries						Severity of Injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	6,099	42	187	83	2,287	793	2,707	100.0
Handling of objects	1,290	2	23	3	511	199	552	7.8
Stepping on or striking against objects	955		5	1	197	140	612	2.1
Falling objects—not being handled by injured—all	592	4	6	7	234	65	276	7.9
Collapse of buildings, scaffolds, piled-up materials, etc.	40	2	1		25	1	11	2.0
Objects falling from elevations and into excavations	538	2	5	6	199	64	262	5.5
All other	14				10		3	.4
Falls of persons—all	1,495	18	41	1	765	172	441	44.5
From elevations	1,147	16	40	53	612	119	307	40.4
All other	348	2	1	5	153	53	134	4.1
Hand tools	634		26	2	175	81	340	5.4
Animals and vehicles	203	6	4	6	105	26	61	8.2
Electricity	24	2	5		9		8	2.9
Hot, poisonous and corrosive substances, and flames	225	1	5	1	98	37	83	2.0
Machinery—all	362	6	61	2	130	31	132	13.0
Power transmission apparatus	30	1	5	1	10	3	10	1.5
Hoisting apparatus	78	4	8	1	39	5	21	5.4
Working machines	232	1	47		73	20	91	6.0
All other	22		1		8	3	10	1.1
Miscellaneous causes	314	3	11	3	63	32	202	6.1

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 12. Causes of Tabulatable Injuries, by Extent of Disability—Boat Building.

Causes	Total	Deaths	Number of injuries					Severity of injuries	
			Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All causes	4,288	26	144	25	1,451	649	1,993	400,631	100.0
Handling of objects	731	---	18	2	258	124	329	23,575	5.9
Stopping on or striking against objects	287	---	---	---	68	44	175	3,855	1.0
Falling objects—not being handled by injured—all	751	7	16	3	301	131	293	71,673	17.9
Collapse of buildings, scaffolds, piled-up material, etc.	23	4	---	---	10	4	5	24,325	6.1
Objects falling from elevations	721	2	16	3	289	127	284	41,286	10.3
All other	7	1	---	---	2	---	4	6,062	1.5
Falls of persons—all	881	7	11	12	378	131	342	102,432	25.6
From elevations	410	7	7	5	182	65	144	71,317	17.8
Into excavations	110	---	3	4	46	12	45	15,695	3.9
On the level	361	---	1	3	150	54	153	15,420	3.8
Hand tools	383	1	20	1	117	65	179	33,269	8.3
Animals and vehicles	33	1	1	2	14	5	10	10,718	2.7
Explosions	18	1	2	---	6	3	6	10,990	2.7
Electricity	16	1	---	---	2	1	12	6,104	1.5
Hot, poisonous and corrosive substances, and flames	229	---	3	1	71	41	113	9,329	2.3
Machinery—all	586	6	67	4	188	65	256	108,124	27.0
Power transmission apparatus	17	---	2	---	11	---	4	1,936	.5
Hoisting apparatus	92	5	6	4	51	10	16	47,377	11.8
Working machines	460	---	57	---	121	51	231	50,723	12.7
All other	17	1	2	---	5	4	5	8,088	2.0
Miscellaneous causes	373	2	6	---	48	39	278	20,561	5.1

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 13. Causes of Tabulatable Injuries, by Extent of Disability—Vessel Operation and Stevedoring.

Causes	Total	Deaths	Number of injuries				Severity of injuries		
			Permanent disabilities	Indeterminate disabilities	15 days and over	8 to 14 days	1 to 7 days	Total days lost	Per cent of total days lost
All causes	1,713	28	27	26	723	245	664	274,277	100.0
Handling of objects	720	1	4	7	305	101	302	32,251	11.8
Stepping on or striking against objects	117		1	1	24	20	71	3,415	1.2
Falling objects—not being handled by injured	170	1	3	1	95	20	50	14,820	5.4
Falls of persons	226	4	3	5	105	30	79	47,659	17.4
Animals and vehicles	164		2	3	53	31	75	10,868	3.7
Water craft—all	33	9		1	15	2	6	55,996	20.4
Collision with vessels	4	2			1		1	12,645	4.4
Capsizing	4	4						24,000	8.8
Falls from or jumping overboard	5				4	1		238	.1
Falls from rigging	1				1				
Falls into hatchways	7				4	1	2	182	.1
Shipwrecks (not otherwise classified)	2	2						12,000	4.4
All other	10	1		1	5		3	7,516	2.7
Hot, poisonous and corrosive substances, and flames	14				8	4	2	410	.2
Machinery—all	163	4	13	6	79	37	24	47,463	17.4
Prime movers and power transmission apparatus	16		1		9	3	3	1,289	.5
Hoisting apparatus	141	4	9	6	67	34	21	42,325	15.5
All other	6		3		3			3,849	1.4
Miscellaneous causes	106	9	1	2	39		55	61,895	22.5

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.

Part 14. Causes of Tabulatable Injuries, by Extent of Disability—Railroad Operation.

Causes	Number of injuries					Severity of injuries			
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities				
					15 days and over	8 to 14 days	1 to 7 days		
All causes	6,408	76	98	36	1,830	1,062	3,306	725,233	100.0
Handling of objects	1,713	1	13	3	481	305	910	38,368	5.3
Stopping on or striking against objects	315				64	52	199	3,208	4
Falling objects—not being handled by injured	356	1	7	1	100	54	193	16,910	2.3
Falls of persons	765	5		2	250	125	383	47,315	6.5
Hand tools	713			2	160	109	426	32,645	4.5
Vehicles—all	1,436	63	16	23	537	243	533	508,110	70.1
Train wrecks—all	250	19	37	4	96	38	83	140,329	19.4
Collisions	135	9	10		52	20	47	69,396	9.6
Derailments	105	8	7		41	18	32	56,731	7.8
All other	10	2	3	3	8		4	14,202	2.0
Falls from or in cars or engines—all	786	9	5	10	290	152	320	94,455	13.0
In getting on or off, in motion	150		2	1	52	24	71	8,136	1.1
In getting on or off, at rest	105	1			37	21	46	7,662	1.0
While riding on, due to sudden stop or start	138			1	40	34	63	3,585	.5
While riding on, due to slipping or loss of balance	78	5		1	33	13	26	33,147	4.6
While riding on, contact with overhead or side structure	48	1			19	10	18	6,970	1.0
All other	267	2	3		109	50	96	34,955	4.8
Struck by or caught between cars—all	187	31	21	7	73	17	40	238,281	32.9
While coupling or uncoupling	44	6	8	5	18	6	6	50,800	7.1
While switching	22	5	2		5	4	5	40,841	5.6
While repairing cars or engines	6		1		3		2	3,307	.5
While repairing track	11	2	1		4		2	14,052	1.9
While crossing track	7	2			4		1	12,319	1.7
While standing or walking on track	32	7	2	3	10	2	8	54,446	7.5
All other	65	8	7	2	29	13	16	62,516	8.6
Miscellaneous causes in connection with cars or engines	79	3	1		54	23	38	19,794	2.7
All other vehicles	134	1		4	24	15	52	15,251	2.1
Electricity	98	5			88	46	185	30,974	4.3
Machinery—all	340	1	20		2	2	7	28,773	4.0
Boilers and steam-pressure apparatus	11				7		24	83	
Hoisting apparatus	53	1	1		20	7	7	7,096	1.0
Working machines	243		16		53	30	144	17,471	2.4
All other	33		3		13	7	10	4,123	.6
Miscellaneous causes	672		5	5	126	113	423	18,930	2.6

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 15. Causes of Tabulatable Injuries, by Extent of Disability—Public Utilities.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Temporary disabilities		*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	2,784	66	45	17	969	440	1,247	100.0
Handling of objects	556	1	2	1	207	99	246	4.3
Stepping on or striking against objects	213				38	46	134	.4
Falling objects—not being handled by injured	252	5	4	3	92	33	115	8.1
Falls of persons	487	7	7	5	214	70	184	13.6
Hand tools	236		4		55	49	128	1.0
Animals and vehicles	414	13	3	4	183	62	149	19.4
Explosions	48			2	22	9	15	1.0
Electricity	120	27	5		25	12	51	32.8
Machinery—all	135	2	17	2	47	16	51	5.6
Hoisting apparatus	22	1	2	1	8	1	9	2.2
All other	113	1	15	1	39	15	42	3.4
Miscellaneous causes	323	11	3		91	44	174	13.8

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 16. Causes of Tabulatable Injuries, by Extent of Disability—Cartage and Storage.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	3,561	31	50	29	1,454	521	1,476	100.0
Handling of objects	1,112	3	15	5	405	174	510	15.6
Stepping on or striking against objects	216	1			52	37	126	2.5
Falling objects—not being handled by injured	152		1	1	54	25	71	1.3
Falls of persons	263		4	1	103	36	116	2.5
Hand tools	142		3		30	29	80	.9
Animals	155		3		75	16	58	3.1
Vehicles—all	1,281	23	17	17	668	161	395	68.5
Automobiles and other power vehicles	1,032	17	16	8	551	120	320	46.6
Animal drawn vehicles	290	2	1	7	106	37	67	8.3
All other	29	4		2	11	4	8	8.5
Miscellaneous causes	240	4	7	2	64	43	120	10.4

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 17. Causes of Tabulatable Injuries, by Extent of Disability—Commercial Enterprises, Clerical and Professional.

Causes	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Number of Injuries			Severity of injuries	
					15 days and over	Temporary disabilities		*Total days lost	Per cent of total days lost
						8 to 14 days	1 to 7 days		
All causes	8,393	36	135	63	2,719	1,242	4,238	551,164	100.0
Handling of objects	2,367	4	25	10	787	352	1,189	90,080	16.3
Stepping on or striking against objects	866	1	3	2	263	124	323	21,812	4.0
Falling objects—not being handled by injured	459	2	2	3	134	78	240	26,000	4.7
Falls of persons	1,123	1	13	17	462	163	465	69,762	12.7
Hand tools	787	—	16	—	174	110	487	19,915	3.6
Animals and vehicles	1,329	16	16	20	591	178	508	177,740	32.2
Explosions	79	4	3	—	23	7	42	31,852	5.8
Electricity	50	—	—	—	4	10	36	355	.1
Hot, poisonous and corrosive substances, and flames	203	—	2	—	56	29	116	4,954	.9
Machinery—all	682	6	49	6	187	93	341	80,172	14.5
Elevators and conveyors	118	5	4	1	55	16	37	38,425	7.0
Working machines	406	—	27	1	89	54	235	22,359	4.1
All other	158	1	18	4	43	28	69	19,388	3.5
Miscellaneous causes	458	2	6	5	96	56	261	28,522	5.2

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 18. Causes of Tabulatable Injuries, by Extent of Disability—Care and Custody.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	2,030	21	50	16	769	315	839	100.0
Handling of objects	466	1	8	4	169	88	205	28,220
Stepping on or striking against objects	169	—	2	1	54	27	85	6,934
Falling objects—not being handled by injured	71	1	3	1	33	8	25	10,632
Falls of persons	509	8	9	5	260	60	167	82,744
Hand tools	207	—	8	1	47	38	113	11,441
Animals	22	1	1	—	12	2	6	6,823
Vehicles	56	1	1	—	26	9	18	10,620
Explosions	27	—	—	1	9	5	12	1,835
Hot, poisonous and corrosive substances, and flames	238	—	4	—	79	41	114	5,962
Machinery—all	138	8	13	1	53	23	40	56,780
Elevators and conveyors	52	8	5	1	20	6	12	53,176
Working machines	68	—	6	—	24	15	28	2,842
All other	18	—	2	—	9	2	5	762
Miscellaneous causes	127	1	1	1	36	14	74	9,867
								4.3

*See footnote to Table III, page 67, for method of determination.

TABLE XII—Continued.
Part 19. Causes of Tabulatable Injuries, by Extent of Disability—Miscellaneous Industries.

Causes	Total	Number of injuries					Severity of injuries	
		Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes	1,494	11	18	21	583	216	645	100.0
Handling of objects	225	—	3	3	84	35	100	8.1
Stepping on or striking against objects	144	—	—	1	45	17	81	2.8
Falling objects—not being handled by injured	77	—	1	1	34	16	25	3.7
Falls of persons	256	—	4	6	122	41	83	15.6
Hand tools	80	—	3	—	28	14	44	1.3
Animals	210	1	1	—	73	22	113	7.1
Vehicles	160	5	2	—	75	20	55	27.6
Explosions	19	1	—	3	10	1	6	5.4
Hot, poisonous and corrosive substances, and flames	56	—	—	1	17	10	28	1.5
Machinery—all	88	—	2	2	35	16	33	3.7
Hoisting apparatus	6	—	—	—	3	1	2	.1
Working machines	59	—	1	—	24	10	24	.9
All other	23	—	1	—	8	5	7	2.7
Miscellaneous causes	170	4	2	3	60	24	77	23.1

*See footnote to Table III, page 67, for method of determination.

TABLE XIII.
Causes of Permanent Disabilities, by Part of Body Injured—All Industries.

Causes	Number of permanent disabilities													
	Total	Permanent total	*Major permanent					Minor permanent						
			All	Arm	Hand or finger	Leg	Foot or toe	Eye	All other	All	Hand or finger	Foot or toe	Eye	All other
All causes	1,929	6	305	51	98	52	7	75	22	1,618	1,106	102	186	224
Handling of objects	239	---	12	2	4	2	1	---	3	227	185	24	5	13
Stepping on or striking against objects	30	---	5	1	---	2	---	2	---	25	15	3	4	3
Falling objects, not being handled by injured	109	1	7	---	---	3	---	---	---	101	40	24	16	27
Hand tools	195	---	44	1	1	1	1	39	1	151	71	5	73	3
Animals	22	---	1	---	---	---	---	1	---	21	7	1	---	9
Vehicles	113	---	36	6	5	15	3	3	4	77	32	12	2	31
Explosions	19	2	10	---	---	---	---	8	2	7	3	1	2	1
Electricity	13	---	2	---	---	---	---	---	---	11	9	---	---	2
Hot, poisonous and corrosive substances, and flames	27	1	3	---	---	---	---	3	---	23	8	1	10	4
Machinery—all	262	2	140	26	85	11	1	12	---	826	707	28	39	46
Prime movers—engines and motors	34	---	2	1	---	---	---	1	---	32	24	5	1	2
Power transmission apparatus	107	---	9	4	4	1	---	---	---	98	82	2	1	13
Elevators and mines cages, skips and buckets	21	---	2	2	---	---	---	---	---	19	9	4	---	6
Cranes and derricks	22	1	7	2	1	3	---	---	1	14	6	3	---	5
Working machines	723	1	114	16	77	6	1	11	3	608	545	9	37	17
All other	55	---	6	1	3	1	---	---	1	49	41	5	---	3
Miscellaneous causes	290	---	45	15	1	18	1	7	3	155	29	3	38	85

*Includes all permanent partial disability cases rated at 25 per cent or more.

TABLE XV.
Tabulatable Injuries, Other Than Deaths, by Nature and Location of Injury.

Location of injury	Nature of injury													
	Total		Loss, or loss of function		Fractures		Sprains, strains and dislocations		Cuts and bruises		Burns and scalds		All other (includes occupational diseases)	
	Number of cases...	Average disability in days...	Number of cases...	*Average duration...	Number of cases...	*Average duration...	Number of cases...	*Average duration...	Number of cases...	*Average duration...	Number of cases...	*Average duration...	Number of cases...	*Average duration...
All	69,813	34.8	2,195	333.8	7,454	79.1	12,544	25.0	38,183	15.6	3,102	19.6	6,335	19.1
Head	6,885	35.6	282	551.9	104	209.9	5	3.4	1,460	18.2	17	56.7	5,017	8.0
Face and neck	2,342	13.8	85	31.2	219	34.9	84	13.6	1,575	10.7	363	9.2	16	33.8
Trunk	9,937	31.4	1,538	280.8	1,286	58.6	5,699	26.7	2,801	22.1	62	30.2	89	227.7
Upper extremities	29,469	34.6	1,538	280.8	3,116	62.6	2,997	21.6	19,870	14.4	1,812	17.4	136	34.1
Lower extremities	19,741	36.7	272	477.8	2,718	102.6	3,738	25.0	12,241	16.2	726	28.4	46	70.3
General	1,439	55.1	18	697.0	11	516.7	21	29.8	236	22.0	122	28.1	1,031	50.2
Head—all	6,885	35.6	282	551.9	104	209.9	5	3.4	1,460	18.2	17	56.7	5,017	8.0
Eye	4,847	35.4	258	531.5									4,589	7.3
Both eyes	357	42.7	5	2,168.6									352	12.4
Loss of one eye with impairment of vision of other	3	1,059.3	3	1,059.3										
Internal ear	82	47.4	13	250.6			5	3.4	10	18.1	4	8.5	50	7.9
Both internal ears	4	94.3	1	371.0					1	1.0			2	2.9
External ear	95	21.6	2	147.0					68	13.6	6	122.3	19	5.3
Skull or scalp	951	38.8			104	209.9			843	17.6	3	19.6	1	173.0
Head—not otherwise classified	546	22.3							538	19.8	4	34.2	4	340.0
Face and neck—all	2,342	13.8	85	31.2	219	34.9	84	13.6	1,575	10.7	363	9.2	16	33.8
Forehead	566	13.3			13	81.7			548	11.5	4	10.0	1	120.0
Eyelids	54	6.9							36	6.7	17	7.1	1	13.0
Nose	287	13.3	1	378.0	112	15.5	1	7.0	164	9.7	4	12.2	5	8.6
Upper jaw	10	46.1			9	45.3	1	53.0						
Lower jaw	55	90.9	2	390.0	51	82.2	2	6.5						
Teeth	109	14.5	82	17.9	27	3.9								
Tongue	4	7.0												
Face—not otherwise classified; lips, cheeks, etc.	1,082	9.5			6	18.0	1	25.0	4	7.0			5	58.4
Neck—not otherwise classified	175	18.7			1	22.0	79	13.2	759	9.1	311	9.4	4	18.2

*The duration of disability in permanent cases has been taken as the period for which compensation is payable under the law.

	2,875	19.0	108	162.3	178	26.5	21	13.9	2,522	12.4	38	14.8	8	21.1
Index finger, entire (more than two phalanges)														
Middle finger, one phalanx	81	47.0	81	47.0										
Middle finger, two phalanges	66	99.4	66	99.4										
Middle finger, entire (more than two phalanges)	2,341	16.9	42	112.3	207	33.5	32	17.7	2,028	13.4	24	10.5	8	11.1
Ring finger, one phalanx	37	41.5	37	41.5										
Ring finger, two phalanges	28	90.3	28	90.3										
Ring finger, entire (more than two phalanges)	1,396	17.0	27	100.5	161	27.2	32	16.3	1,150	10.1	17	8.1	9	36.0
Little finger, one phalanx	29	34.5	29	34.5										
Little finger, two phalanges	33	75.1	33	75.1										
Little finger, entire (more than two phalanges)	1,291	18.6	59	81.2	185	39.4	30	10.6	1,003	11.4	10	12.1	4	14.2
Thumb and one finger, one hand	106	142.9	33	414.9	4	62.8			61	16.6	7	12.4	1	101.1
Thumb and two or three fingers, one hand	52	161.2	13	602.4	1	6.0	2	21.5	30	15.3	6	6.3		
Thumb and all fingers, one hand	33	650.2	36	818.4			1	55.0	3	32.6	3	9.0		
Two fingers, one hand	1,290	56.1	172	300.6	71	64.2	11	9.5	994	15.6	41	12.6	1	10.0
Three fingers, one hand	369	131.5	97	457.6	5	23.8	3	14.6	240	15.6	23	8.7	1	11.0
Four fingers, one hand	218	246.7	73	516.4			4	13.3	98	31.7	38	12.3	5	10.8
Other multiple finger and thumb injuries, both hands	25	277.2	14	480.0			1	20.0	6	19.7	4	18.0		
Finger injuries—not otherwise classified	588	15.4	1	8.0			7	10.7	528	11.7	14	11.3		15.6
Lower extremities—all	19,741	36.7	272	477.8	2,718	102.6	3,738	25.0	12,241	16.2	726	28.4	8	70.3
Hip or hip joint	594	44.1	4	364.0	35	218.9	181	42.7	368	23.8	4	3.8	2	282.0
Upper leg—the thigh (including femur)	692	58.3			71	386.5	39	47.7	556	18.2	26	35.6		
Patella	54	174.9			37	210.9	17	96.4						
Knee, other than patella	2,558	32.7	27	542.5	17	161.8	805	36.5	1,700	21.7	6	14.3	3	15.3
Tibia	91	125.5			90	126.8	1	6.0						
Fibula	777	33.6			150	98.5	2	15.5	624	17.8			1	200.0
Lower leg (including both tibia and fibula)	730	128.6	22	109.7	227	251.7	51	16.6	378	27.9	50	22.9	2	23.0
Leg, general	1,641	54.3	38	705.3	106	285.0	202	32.4	1,215	18.7	75	20.3	5	253.0
Both legs, or one leg and foot of other leg	314	84.0	4	1,879.5	13	645.0	17	20.3	226	28.9	53	66.3	1	3.0
Both legs and one arm or hand	30	138.1	1	112.0	2	735.0	1	1.0	13	9.3	7	431.1	3	3.5
Both legs and both arms or hands	15	129.6			1	1,330.0			7	25.7	7	62.0		
Ankle or ankle joint	2,929	36.6	63	416.1	235	130.9	2,037	19.3	492	17.9	98	17.2	4	75.8
Foot	5,987	21.5	14	679.9	693	67.0	340	14.9	4,582	12.9	345	20.5	11	16.1
Both feet	102	102.0	5	791.0	11	304.7	12	22.6	42	45.8	31	27.8	1	38.0
Great toe, one phalanx	9	142.3												
Great, toe, entire (more than one phalanx)	2,058	17.5	18	187.1	630	26.7	21	9.4	1,319	10.6	8	11.4	2	6.5
Lesser toe, one phalanx	14	86.5												
Lesser toe, entire (more than one phalanx)	579	16.9	23	69.6	219	21.5	11	14.6	315	10.0	6	20.0	5	19.2
Great toe and three lesser toes, one foot	180	41.2	18	216.6	47	44.0	1	13.0	112	12.7	2	6.5		
Two or more lesser toes, one foot	242	20.1	5	149.8	60	37.2			173	10.5	4	17.0		
All toes, one foot	104	30.0	3	462.0	5	29.6			91	12.2	3	8.7	2	219.0
Toe injuries—not otherwise classified	41	29.6	2	371.0	9	19.7			28	8.7	1	27.0	1	21.0
General—all	1,439	55.1	18	697.0	11	516.7	21	29.8	236	22.0	122	28.1	1,031	50.2
Multiple injuries—not otherwise classified	341	108.1	13	959.0	11	516.7	6	16.7	182	24.5	109	28.4	20	550.9
General shock	34	12.7											34	12.7
Concussion of brain	117	132.8											117	132.8
Neuritis (traumatic)	1	973.0											1	973.0
All other injuries	946	27.0	5	15.6			15	35.0	54	13.2	13	25.9	859	27.7

*The duration of disability in permanent cases has been taken as the period for which compensation is payable under the law.

TABLE XVI.
Permanent Disabilities—Location and Nature of Injury, and Percentage of Impairment of Earning Capacity.

Location of injury	Total cases	Nature of injury			Number of injuries										
		Nature of injury			Percentage of impairment of earning capacity										
		Dismem- berment	Loss of use	All other	1-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90	91-99	100
All	1,929	1,031	877	21	1,128	375	224	119	40	22	5	7	2	1	6
Head	279	49	229	1	65	97	85	27	1				1		3
Face and neck	5		3	2	3	1	1								2
Trunk	11			11											1
Upper extremities	1,354	874	480		939	205	112	56	27	10	2	1			2
Lower extremities	246	104	136		119	67	23	29	7	10	1	3	1		1
Multiple injuries—not otherwise classified	76	4	9	7	2	4	1	4	4		2	3			
Head—all	279	49	229	1	65	97	85	27	1				1		3
Eye	156	44	211	1	53	93	85	25							8
Both eyes	5	1	4		1								1		
Loss of one eye with impairment of vision of other	3	2	1					2	1						
Internal ear	12		12		3										
Both internal ears	1		1		1										
External ear	2	2			2										
Face and neck—all	5	3	3	2	3	1	1								
Nose	1		1		1	1									
Lower jaw	2		2		1		1								
Face—not otherwise classified; lips, cheeks, etc.	2				2										
Trunk—all	11			11		1	2	3	1	2					2
Spinal column—vertebrae	9			9			2	3		2					2
Thorax—external	1			1											
Rupture (hernia)—inguinal, umbilical, etc.	1			1					1						
Upper extremities—all	1,354	874	480		939	205	112	56	27	10	2	1			
Shoulder or shoulder joint	29		29		4	10	10	5						1	
Elbow or elbow joint	10		10		5	2	3								
Forearm (including both radius and ulna)	43	15	28		12	5	7	4	11	3	1				
Wrist or wrist joint	42		42		22	12	5	3							
Arm, general	14	5	9		3	1	3	2		4	1				
Both arms, or one arm and hand of other arm	6	2	4		1	1	1		1	1				1	

Arm and leg, or foot	6	14	6	1	2	7	5	2	1	1	1
Hand, general	24	14	10	7	2	1	7	5	2	1	1
Thumb, one phalanx	104	81	23	39	5						
Thumb, entire (more than one phalanx)	63	39	24	14	1						
Index finger, one phalanx	148	120	28	146	2						
Index finger, two phalanges	87	64	23	78	9						
Index finger, entire (more than two phalanges)	151	35	66	99	1	1					
Middle finger, one phalanx	12	10	2	12							
Middle finger, two phalanges	65	56	9	65							
Middle finger, entire (more than two phalanges)	29	12	17	29							
Ring finger, one phalanx	2	8		3							
Ring finger, two phalanges	28	27	3	28							
Ring finger, entire (more than two phalanges)	24	15	9	24							
Little finger, one phalanx	5	3	2	5							
Little finger, two phalanges	33	29	4	33							
Little finger, entire (more than two phalanges)	55	33	22	55							
Thumb and one finger, one hand	33	26	7	13	13	7					
Thumb and two or three fingers, one hand	13	12	1	7	4	5	1	6			
Thumb and all fingers, one hand	24	17	7	2	4	4	8	4			
Two fingers, one hand	170	132	38	100	53	16	1	1			
Three fingers, one hand	96	64	32	30	37	23	5	1			
Four fingers, one hand	73	48	25	7	21	22	30	3			
Other multiple finger and thumb injuries, both hands	14	12	2	8	4	1					1
Lower extremities—all	290	164	156	119	67	23	29	7	10	1	1
Hip or hip joint	4		4	3			1	1			
Knee, other than patella	26		26	7		3	4	1			
Lower leg (including both tibia and fibula)	21	18	3	2	2	1	10	2	6		
Leg, general	36	5	31	11	9	4	5	2	3	1	1
Both legs, or one leg and foot of other leg	4	4							1	2	
Both legs and one arm or hand	1		1	1							
Ankle or ankle joint	63		63	21	30	7	5				
Foot	16	7	9	3			4	2			
Both feet	3		3			3					
Great toe, one phalanx	8	8		8							
Great toe, entire	18	11	7	16	1	1					
Lesser toe, one phalanx	10	9	1	10							
Lesser toe, entire	21	17	4	21							

TABLE XVI—Continued.
Permanent Disabilities—Location and Nature of Injury, and Percentage of Impairment of Earning Capacity.

Location of injury	Number of injuries														
	Total cases	Nature of injury			Percentage of impairment of earning capacity										
		Dismem-berment	Loss of use	All other	1-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90	91-99	100
Great toe, and not more than three lesser toes, one foot-----	18	15	3	13	5	---	---	---	---	---	---	---	---	---	
Two or more lesser toes, one foot-----	5	4	1	4	1	---	---	---	---	---	---	---	---	---	
All toes, one foot-----	4	4	---	---	3	1	---	---	---	---	---	---	---	---	
Toe injuries (not otherwise classified)-----	2	2	---	---	2	---	---	---	---	---	---	---	---	---	
General-----	20	4	9	7	4	1	4	4	---	2	3	---	---	---	
Multiple injuries (not otherwise classified)-----	19	4	9	6	4	1	3	4	---	2	3	---	---	---	
Neuritis (traumatic)-----	1	---	---	1	---	---	1	---	---	---	---	---	---	---	

TABLE XVII.

Injured Persons, by Amount of Actual Weekly Wages, and Extent of Disability—
All Industries.

Weekly wages in dollars	Number of persons injured				
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities
All* -----	68,134	5.8	1,927	591	6,068
Average (dollars) -----	\$31 76	\$33 65	\$32 50	\$34 45	\$31 70
\$4 and under -----	36				36
5 -----	13				13
6 -----	39	1	2		36
7 -----	32		1	2	29
8 -----	47				47
9 -----	63				63
10 -----	116	1	3	1	110
11 -----	90	2	2	1	85
12 -----	324	5	12	1	303
13 -----	157	1	3		153
14 -----	569	2	19	1	547
15 -----	746	3	24	5	714
16 -----	562	1	14	4	543
17 -----	590	6	12	1	580
18 -----	1,379	8	51	7	1,313
19 -----	599	2	11	2	584
20 -----	1,202	8	33	8	1,149
21 -----	1,781	2	47	12	1,713
22 -----	1,398	12	27	10	1,349
23 -----	2,193	22	47	11	2,103
24 -----	4,627	30	133	17	4,447
25 -----	3,260	20	104	28	3,108
26 -----	2,568	10	56	12	2,496
27 -----	3,411	36	88	37	3,261
28 -----	2,753	26	70	18	2,639
29 -----	2,173	16	59	14	2,084
30 -----	5,962	47	150	51	5,714
31 -----	1,118	7	23	9	1,079
32 -----	2,112	32	76	26	1,978
33 -----	2,819	20	79	23	2,697
34 -----	658	6	18	2	632
35 -----	3,861	40	98	41	3,682
36 -----	3,203	25	102	32	3,046
37 -----	954	8	29	5	912
38 -----	1,488	7	41	17	1,423
39 -----	1,988	13	69	28	1,878
40 -----	1,374	15	32	15	1,312
41 -----	890	7	36	6	850
42 -----	2,698	9	63	11	2,612
43 -----	500	8	14	9	469
44 -----	1,390	8	46	20	1,325
45 -----	831	9	22	10	790
46 -----	672	6	29	7	569
47 -----	502	3	25	10	464
48 -----	910	5	34	10	861
49 -----	361	4	13	5	339
50 -----	1,056	11	29	19	997
51 and over -----	2,698	39	86	33	2,510

*This includes tabulatable injuries only; 2,271 cases omitted for which wages were not reported.

30	5,902	445	220	99	491	495	905	1,005	95	515	208	484	793	84	123
31	1,118	64	20	12	83	151	163	113	81	121	56	62	146	34	12
32	2,112	83	207	59	206	175	392	185	54	225	218	82	179	25	22
33	2,819	132	85	82	296	269	489	685	35	145	128	186	317	29	41
34	658	36	8	7	73	99	91	56	7	138	27	27	71	10	8
35	3,891	180	173	257	167	253	435	983	35	558	175	178	398	71	48
36	3,205	157	53	52	365	313	406	770	20	138	127	301	396	24	83
37	954	23	17	245	61	48	103	151	14	109	54	46	71	10	2
38	1,488	36	17	45	112	162	258	206	14	183	58	76	292	15	14
39	1,988	60	55	165	182	265	177	497	5	137	117	163	125	14	26
40	1,374	36	10	87	45	169	198	130	10	318	27	55	233	32	24
41	899	31	14	17	72	103	138	165	9	143	34	85	109	18	11
42	2,098	50	44	187	158	199	244	597	8	54	107	146	141	21	102
43	500	7	7	8	25	63	68	52	91	51	3	20	89	4	7
44	1,399	25	12	219	93	125	111	563	11	58	44	26	85	10	17
45	881	40	1	28	37	56	116	127	7	148	18	34	98	20	101
46	602	18	23	189	20	31	71	72	10	36	37	28	53	7	7
47	502	9	4	103	14	23	32	225	7	44	18	5	10	5	3
48	910	49	5	14	42	85	71	389	66	18	23	8	83	11	46
49	364	25	14	111	16	23	22	58	2	37	18	16	17	3	2
50	1,056	18	8	56	30	72	81	466	3	142	10	23	98	18	31
51 and over	2,698	133	43	518	85	208	193	786	24	128	69	39	178	47	247

*This includes tabulatable injuries only; 2,271 cases omitted for which wages were not reported.

TABLE XIX.

Injured Persons, by Five Year Age Groups, and Extent of Disability—All Industry.

Age group in years	Number of injured persons				
	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Temporary disabilities
All ages* -----	68,763	562	1,423	569	65,109
Average age (years) -----	33	37	35	39	33
14 to 19 -----	5,991	22	149	17	5,803
20 to 24 -----	11,613	62	243	43	11,265
25 to 29 -----	10,838	60	241	45	10,492
30 to 34 -----	9,517	72	248	65	9,132
35 to 39 -----	9,260	98	237	84	8,841
40 to 44 -----	6,869	60	258	70	6,501
45 to 49 -----	5,727	58	215	70	5,384
50 to 54 -----	4,047	36	147	71	3,793
55 to 59 -----	2,346	34	96	35	2,181
60 to 64 -----	1,539	37	62	43	1,377
65 and over -----	1,016	23	47	26	920

*This includes tabulatable injuries only; 1,612 cases omitted for which age was not reported.

TABLE XX.
Injured Persons, by Five Year Age Groups, and Main Industrial Divisions.

Age groups	Number of injured persons														
	Total cases	Agriculture	Mining and quarrying	Oil production	Lumber and woodworking	Metal and machinery manufacturing	Other manufacturing	Construction—engineering, building, and boat building	Vessel operation and stevedoring	Railroad operation	Public utilities	Cartage and storage	Commercial enterprises and clerical	Care and custody of premises	Miscellaneous
*All ages	68,763	4,184	1,964	2,705	4,905	6,609	10,496	12,311	1,718	6,222	2,726	3,460	8,121	1,933	1,409
Average age (years)	33	34	36	31	34	32	32	35	35	34	34	31	31	34	34
14 to 19 years	5,991	370	87	143	507	769	1,235	753	71	273	152	362	1,029	159	81
20 to 24 years	11,613	619	275	644	806	1,272	1,804	1,747	245	1,061	444	715	1,516	258	204
25 to 29 years	10,838	567	249	566	631	1,127	1,695	1,701	264	976	426	664	1,462	273	237
30 to 34 years	9,517	512	277	408	586	911	1,399	1,707	260	1,005	404	483	1,090	252	224
35 to 39 years	9,260	501	289	350	649	883	1,330	1,761	301	971	411	433	965	247	169
40 to 44 years	6,869	405	261	227	492	594	986	1,413	205	758	293	273	645	194	123
45 to 49 years	5,727	347	232	186	406	471	801	1,278	177	524	248	217	531	178	131
50 to 54 years	4,047	305	141	97	254	280	584	876	96	344	179	142	392	167	90
55 to 59 years	2,346	229	79	47	233	142	318	545	51	159	79	97	218	72	77
60 to 64 years	1,539	190	52	21	146	107	207	346	32	97	53	47	139	68	34
65 years and over	1,016	139	22	16	92	53	137	184	16	54	37	28	134	65	39

*This includes tabulatable injuries only. 1,642 cases omitted.

*This includes tabulatable injuries only; 1,642 cases omitted for which age was not reported.

TABLE XXI.
Sex, Conjugal Condition, and Nativity of Injured Persons—By Main Industrial Divisions.

Industrial divisions	Number of injured persons								
	Total	Sex		Conjugal condition			Nativity		
		Male	Female	Married	Single	Unknown	American	Foreign	Unknown
*All	56,951	54,733	2,218	28,515	26,938	1,498	38,618	13,784	4,549
Agriculture	3,086	3,027	59	1,204	1,772	110	1,834	976	176
Mining and quarrying	1,396	1,395	1	626	738	32	689	643	64
Oil producing	2,102	2,099	3	1,057	1,020	25	1,912	145	45
Foods and beverages	4,083	3,582	501	2,089	1,888	106	2,448	1,444	191
Lumber and wood manufacturing	3,493	3,456	37	1,355	2,073	65	2,038	962	493
Metal and machinery manufacturing	5,354	5,258	96	2,764	2,483	107	3,477	1,506	371
Chemical manufacturing	1,687	1,612	25	868	756	13	1,181	425	31
Other manufacturing	2,399	2,041	358	1,244	1,085	70	1,609	617	173
Engineering construction	1,505	1,504	1	598	850	57	886	470	149
Building construction	5,065	5,061	4	3,044	1,778	243	3,551	1,147	367
Boat building	4,148	4,146	2	2,164	1,945	39	2,467	1,054	627
Vessel operation and stevedoring	1,658	1,657	1	836	774	48	1,008	332	318
Railroad operation	6,342	6,310	32	3,650	2,587	105	4,572	1,503	267
Cartage and storage	2,744	2,739	5	1,398	1,258	88	2,206	352	186
Public utilities	2,590	2,501	89	1,131	1,423	36	1,681	536	373
Commercial enterprises (clerical and professional)	6,509	6,021	488	3,185	3,140	184	5,120	991	398
Care and custody	1,646	1,268	378	673	882	91	963	520	163
Miscellaneous	1,194	1,056	138	629	486	79	876	161	157

*This includes tabulatable injuries only; 13,454 cases omitted for which some of the information was lacking.

TABLE XXII.
Tabulatable Injuries, by Main Industrial Divisions, and Month of Occurrence.

Industrial divisions	Number of injured persons												
	Total	January	February	March	April	May	June	July	August	September	October	November	December
All	70,405	5,721	4,897	5,815	5,834	5,952	6,307	6,502	6,811	6,364	6,088	5,274	4,840
Agriculture	4,286	318	260	286	322	368	464	494	463	432	385	284	210
Mining and quarrying	1,993	201	175	178	183	170	168	190	154	151	133	145	145
Oil production	2,728	235	185	217	230	221	212	247	233	246	256	219	227
Foods and beverages	5,274	406	281	333	382	412	451	523	723	605	558	329	271
Lumber and wood manufacturing	4,977	310	333	367	409	495	546	496	552	466	432	312	259
Metal and machinery manufacturing	6,737	506	497	680	647	587	617	615	619	596	509	434	430
Chemical manufacturing	2,018	184	173	201	181	173	178	184	186	146	149	134	129
Other manufacturing	3,394	275	250	324	306	304	292	282	206	275	205	246	215
Engineering construction	2,228	151	148	181	209	198	211	215	153	210	187	183	152
Building construction	6,099	492	451	486	504	512	481	509	547	520	598	557	442
Boat building	4,288	404	325	428	463	374	415	368	344	343	260	302	262
Vessel operation and stevedoring	1,173	153	122	138	139	149	149	163	160	121	161	126	132
Railroad operation	6,408	524	410	526	472	556	530	618	629	605	529	507	502
Cartage and storage	3,561	313	251	272	242	267	323	297	329	313	350	320	284
Public utilities	2,784	216	180	211	199	232	249	265	256	256	248	231	241
Commercial enterprises, clerical and professional	8,393	730	633	709	697	688	693	725	779	718	729	648	674
Care and custody	2,030	160	133	170	163	145	185	189	206	143	183	195	158
Miscellaneous	1,494	113	90	108	116	101	143	103	172	218	116	102	107

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INDUSTRIAL ACCIDENT COMMISSION
OF THE
STATE OF CALIFORNIA

REPORT
OF THE
INDUSTRIAL ACCIDENT
COMMISSION

OF THE
STATE OF CALIFORNIA

FROM JULY 1, 1921, TO JUNE 30, 1922

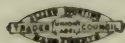
COMMISSIONERS:

WILL J. FRENCH, Chairman

A. J. PILLSBURY

A. H. NAFTZGER

525 MARKET STREET
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CALIFORNIA STATE PRINTING OFFICE
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CONTENTS.

	Page
REPORT OF THE COMMISSION-----	5
PERSONNEL -----	5
PLACEMENT OF INJURED WORKERS-----	5
COMMUTATIONS AND COMPROMISES-----	6
STATEMENT OF EXPENDITURES-----	10
SELF-INSURANCE DEPARTMENT-----	11
LEGAL DEPARTMENT-----	12
COMPENSATION DEPARTMENT-----	14
PERMANENT DISABILITY RATING DEPARTMENT-----	18
REHABILITATION DEPARTMENT-----	20
THE SYSTEM OF COOPERATION-----	20
INVESTIGATION OF DEATH BENEFIT CASES-----	22
MEDICAL DEPARTMENT-----	34
DEPARTMENT OF SAFETY-----	37
MINING DIVISION-----	37
BOILER DIVISION-----	38
LUMBER AND SHIPBUILDING DIVISION-----	39
CONSTRUCTION DIVISION-----	39
ELEVATOR DIVISION-----	40
ELECTRICAL DIVISION-----	42
INVESTIGATION AND PREVENTION OF OCCUPATIONAL DISEASES-----	42
GENERAL INSPECTIONS-----	43
LOS ANGELES OFFICE-----	43
REFERENCE LIBRARY-----	44
SAFETY EXHIBIT-----	44
CONCLUSIONS -----	45
SUMMARY OF ACTIVITIES-----	46
SUMMARY OF INSPECTIONS-----	46
STATE COMPENSATION INSURANCE FUND-----	47
STATISTICAL REPORT-----	53

REPORT OF THE INDUSTRIAL ACCIDENT COMMISSION FROM JULY 1, 1921, TO JUNE 30, 1922.

HON. WM. D. STEPHENS,

Governor of the State of California.

DEAR SIR: In obedience to the requirements of section 88, chapter 176, Laws of 1913, we submit herewith a report covering the work of the Industrial Accident Commission in administering the Workmen's Compensation, Insurance and Safety Act of the State of California during the year ended June 30, 1922.

Personnel.

The Industrial Accident Commission during the year consisted of the following members: Will J. French, chairman; A. J. Pillsbury and A. H. Naftzger, members.

The heads of the various departments during the year were: H. L. White, secretary; J. S. Thomas, assistant secretary; F. W. Fellows and L. O. Adams, assistant secretaries (Los Angeles office); A. E. Graupner, attorney; F. B. Lord, manager Compensation Department; Dr. Morton R. Gibbons, medical director; Dr. R. W. Harbaugh and Dr. F. E. Raynes (San Francisco) and Dr. H. E. Southworth (Los Angeles), assistant medical directors; C. W. Fellows, manager State Compensation Insurance Fund; H. M. Wolflin, superintendent of Safety Department; W. P. Ratliff, statistician and superintendent of Department of Self-Insurance; R. E. Haggard, superintendent of Permanent Disability Rating Department.

Placement of Injured Workers.

Because of the great number of cases in which injured persons have so far advanced toward recovery as to be able to do work of a lighter character than that in which they were engaged at time of injury, and for the further reason that such light work, though highly desirable, is in most instances not easily obtainable, the need for a placement or welfare bureau has become very urgent. No concerted effort has as yet been made for its establishment, though some employers (who are self-insurers) and insurance carriers have from time to time been able to find temporary employment for their own injured employees of a nature which they were able to do. One concern which is writing compensation insurance coverage has, in fact, had a welfare worker employed part of the time for several months past in securing the placement of the partially incapacitated, though the efforts put forth have not been crowned with all the hoped for success. This partial failure is chargeable largely to lack of co-operation on the part of employers or their representatives. Too often the employer believes his entire responsibility has been discharged when he carries insurance coverage or when he has paid compensation, not taking into consideration the fact that reduced payments based on partial disability may be inadequate for the injured person's bare living expenses, even when there is no family dependent. Partial compensation payments are provided by the law upon the theory that when an injured person has so far recovered as to be able to do any work his earnings in light employment will, when added to the partial

indemnity, be adequate to meet ordinary living expenses. Theoretically, this plan is a good one, but, practically, it only works out in a very small proportion of cases. Light work, such as an employee who is convalescing may be able to do, is very proper, but the great problem is to get it for him. This statement applies not only to the temporarily partially disabled. It also applies to those who have suffered permanent partial disabilities. Without co-operation on the part of employers and those who underwrite the employers, responsibilities under the law little relief can be looked for. With such cooperation society will be the better served, for there is scarcely an injured person who will be unable to repay, in gainful service, for any effort put forth in his behalf.

In this connection it may be of general interest to remark that those of us who, through the years, hear the stories of the injured victims in the great industrial struggle, are impressed with the fact that tabulated statements of broken limbs and empty-eye sockets do not tell it all. Maimed bodies are more than disabled broken-down machines for the making of products for the market. Loss of wages is not the only loss when ability to perform physical labor is lost. A broken body very often means a broken mind. Damage to an eye is potent also in marring the vision of the heart; a crippled foot often means a limping spirit. An injured spine not only disqualifies for resuming a place at the factory, but it may also make the victim unfit for society. The suffering of bodily injuries is frequently attended with a sense of injustice, with a feeling that a great wrong has been committed. There is aroused an instinctive conviction that one has been robbed of something for which the meagre benefits provided by statute are far from being adequate substitutes.

It is the fact that the body is machinery not only for the production of material wealth, but also the instrument by means of which the thought and sentiments which enter into the warp and woof of our social life are produced, which renders this whole field of compensatory legislation and its administration so vital. The economic loss attendant upon a disabling industrial injury is serious enough, but when there is added the further loss of good will toward employer, whom the injured very often holds responsible for the damage, and the feeling of rebellion against everything and everybody in general is generated in the mind, we are presented with results that far transcend in importance mere profit and loss expressed in dollars and cents. The loss of an arm resulting in loss of ability to use a carpenter's saw is only a fraction of the damage. When such physical injury (as it does in many instances) also interferes with right thinking about some of the fundamental relations to society, the seriousness of the mischief done assumes a tragic form.

In the light of this larger relationship of industrial injuries the contents of this annual report of the work of the Industrial Accident Commission should add to the appreciation of the importance of the law and furnish incentive to all concerned to put forth increasing effort to comply fully with its letter and spirit.

Commutations and Compromises.

Without formal proceedings, but upon the basis of agreements which were filed, the Industrial Accident Commission during the year past investigated and approved 404 commutations and compromises covering death and permanent disability claims. The preceding year showed 423

such approvals. The approvals this year were inclusive of five life pension cases two of which were rated at 100 per cent. The remaining three showed respectively, $75\frac{3}{4}$, $78\frac{1}{4}$ and $79\frac{3}{4}$ per cent loss as compared with total.

One total disability rating was for the enucleation of both eyes with compensation at the maximum rate. Had payments for this disability been made in weekly installments over the normal life period, the total amount payable would have been \$24,523, and the period covered by them would have approximated thirty-four years.

Of the total approvals 21 were on account of deaths, 182 were for permanent disabilities, 195 were compromises, and 6 were later taken up with the Commission for formal adjudication.

In the death cases 14 were commutations and 7 compromises, the compromises having become necessary because of questions as to cause of death, dependency or extent of same and jurisdiction of the Commission. Fourteen widows, 16 children and 13 other dependents were benefited. The total amount payable was \$67,340.61, of which \$18,632.54 had been paid prior to agreements. Amount commuted \$32,796.13, leaving total balance of \$15,749.88 still to be paid.

The reasons for commutations were:

Improve property.....	1
Buy homes.....	3
Pay off mortgages.....	2
Repair or improve homes.....	1
Pay debts.....	4
Return to former home or leave state.....	4
Engage in business.....	1
No reason other than compromise.....	5

Compromises in 189 of the 195 cases were for the following reasons:

Question of whether employee.....	1
Wilful misconduct of employee.....	2
Question of injury occurring.....	18
Arising out of occupation.....	2
Settlement.....	32
Dispute over medical treatment.....	20
Preexisting disease.....	11
Statute of limitations.....	17
Neurosis.....	10
Hernia.....	5
Third party settlement.....	20
Business opportunity.....	21
To leave state before discharged by doctor.....	29
Build home.....	1

Six settlements provided that the employer furnish surgical operations and hospital treatment, the injured foregoing any claim for indemnity payments.

In these compromises \$86,560.74 had been previously paid, and the amount involved was \$125,814.53.

The permanent disabilities for which commutations were granted follow:

Loss of members.

Multiple finger injuries to one hand including amputations	10
Loss of fingers, one hand	18
Part or all of one finger	8
Hand	6
Arm	6
Leg	10
Toes	1
Both legs	1

Loss of function.

Fingers	14
Hand	4
Wrist	5
Elbow	5
Shoulder	4
Arm	3
Ankle	9
Foot	1
Knee	5
Hip	1
Leg	6
Neck	1
Both legs	8
Enucleation, one eye	11
Enucleation, both eyes	1
Loss of sight, both eyes	1
Loss of sight, one eye	9
Spine, pelvic, sacroiliac injuries	10
Hemiplegia	1
Multiple injuries	6

Reasons for commutations were given as follows:

Buy or build home	13
Buy ranch or other property	11
Hotel or rooming house	3
Mortgage	18
Repair or improve home	2
Pay debts	30
Return to former home or leave state	40
Engage in business	47
Trip	8
Improve ranch property	7
Buy and improve town property	8
Improve town property	2
Clothes, dental bills, etc.	9
Paid into State Fund as Trustee	3
Stocks, bonds, etc.	1

The excess in number of commutations over number of ratings is due to the fact that in some instances more than one partial commutation was permitted.

The destinations of 40 injured persons who wished to leave the State are listed below:

Mexico.....	6
Italy.....	6
Canada.....	3
Malta.....	1
France.....	1
Spain.....	1
Greece.....	1
Germany.....	1
Switzerland.....	1
Roumania.....	1
Sweden.....	1
Alaska.....	1
Scotland.....	1
China.....	1
Azores Island.....	1
Other States of the United States.....	13

The 47 business ventures included:

Grocery stores.....	5
Contracting.....	5
Poultry business.....	4
Small apartment house or rooming house.....	3
Auto truck.....	3
Cabinet or carpenter shop.....	3
Motion picture studio.....	2
Cigar store and pool room.....	2
Battery service.....	2
Hardware.....	1
Dressmaking establishment.....	1
Buy and sell live stock.....	1
Bakery shop.....	1
Cigar, grocery, soft drinks.....	1
Shoe.....	1
Mechanical dental laboratory equipment.....	1
Lumber company investment.....	1
Bootblack stand.....	1
Painting and paper-hanging.....	1
Upholstering.....	1
Brick cleaning.....	1
Photography.....	1
Planing mill.....	1
Furniture.....	1
Ladder manufacturing.....	1
Blacksmith shop.....	1

The total value of the 182 permanent disability ratings is shown to be \$475,363.73, of which \$167,808.85 has been paid prior to commutations. The amount commuted equalled \$181,729.42, leaving still to be paid \$107,644.85.

REPORT OF INDUSTRIAL ACCIDENT COMMISSION

Statement of Expenditures for the Period July 1, 1921, to June 30, 1922.

(Exclusive of State Compensation Insurance Fund Expenses.)

Function	Materials and Supplies	Salaries and Wages	Service and Expense	Property and Equipment	Total
<i>Administrative and Executive.</i>					
Members of commission.....	\$10 55	\$15,000 00	\$889 90		\$15,900 45
Legal.....	645 35	4,000 00	392 66	\$187 80	5,225 81
Secretary.....	2,198 48	15,219 18	276 84	21 12	17,715 62
Accounting.....	88 10	4,695 00	24 50	36 25	4,843 85
Freight, cartage and express.....			656 89		656 89
Rent.....			4,541 50		4,541 50
Postage.....			527 97		527 97
Telephone and telegraph.....			297 67		297 67
Total administrative and executive.....	\$2,942 48	\$38,914 18	\$7,607 93	\$245 17	\$49,709 76
<i>Accident Prevention.</i>					
Superintendence.....	\$511 59	\$14,620 57	\$680 70	\$179 05	\$15,991 91
Supply and service.....	1,428 44	5,333 00	1,086 49	1,425 00	9,272 93
Boiler inspection.....	2,755 86	17,180 00	4,612 96	927 02	25,475 84
Electrical inspection.....	732 49	7,410 00	2,336 73	25 84	10,405 06
Elevator inspection.....	1,164 06	24,242 23	3,971 85	670 94	30,049 08
Mining inspection.....	1,363 72	11,580 00	2,974 21	1,390 50	17,308 43
Construction and general.....	1,005 78	13,047 50	3,562 54	170 80	17,786 62
Lumber industry inspection.....	446 55	4,645 00	1,427 65	25 51	6,544 71
Safety museum.....		1,545 00	4,427 61		5,972 61
Publications.....	2,388 85		18 90	9 28	2,417 03
Rent.....			6,592 50		6,592 50
Postage.....			3,085 15		3,085 15
Telephone and telegraph.....			1,271 77		1,271 77
Total accident prevention.....	\$11,797 34	\$99,603 30	\$35,949 06	\$4,823 94	\$152,173 64
<i>Hearings and Compensation.</i>					
Superintendence.....	\$2,481 16	\$10,184 92	\$528 90	\$362 93	\$13,557 91
Preparing and recording cases.....	2,418 11	34,830 76	287 06	406 27	37,942 20
Referees and decisions.....	93 69	27,535 25	6,658 15	608 35	34,895 44
Reporting and transcribing.....	279 37	22,792 40	6,033 51	344 25	29,449 53
Medical.....	120 33	14,214 46	584 40	75 13	14,994 32
Permanent disability rating.....	189 68	8,440 00	27 25	47 17	8,704 10
Rent.....			9,574 50		9,574 50
Postage.....			1,670 62		1,670 62
Telephone and telegraph.....			1,087 67		1,087 67
Total hearings and compensation.....	\$5,582 34	\$117,997 79	\$26,452 06	\$1,844 10	\$151,876 29
<i>Special Surveys.</i>					
Statistical.....	\$2,230 88	\$18,434 45	\$3,719 45	\$15 30	\$24,400 08
Publications.....	760 25				760 25
Welfare.....	106 60	2,952 50	1,136 93		4,247 83
Rehabilitation.....	550 71	2,812 50	5,447 55	51 80	8,810 76
Total special surveys.....	\$3,648 44	\$24,199 45	\$10,303 93	\$67 10	\$38,218 92
Total expenditure.....	\$23,970 60	\$280,714 72	\$80,312 98	\$6,980 31	\$391,978 61

SELF-INSURANCE DEPARTMENT.

During the seventy-second fiscal year certificates of consent to self-insure were issued to twenty-six employers. This makes a total of 263 certificates issued since January 1, 1918, the date on which the requirement of security for the payment of compensation became effective. During this period 52 of those granted certificates have requested revocation for various reasons, leaving 211 certificates in effect on June 30, 1922. Approximately 195,143 employees are protected under these certificates by security in the form of surety bonds or collaterals to the amount of \$3,652,000, deposited with the State Treasurer. In no instance has the Commission found it necessary to revoke its certificate for failure to maintain required security and all payments of compensation have been made without recourse to deposited securities.

LEGAL DEPARTMENT FOR FISCAL YEAR 1921-1922.

The work of the legal department during the fiscal year 1921-1922 has been somewhat varied and involved much labor. The following table will best summarize the proceedings before the courts:

Petitions for writ of review and writs pending action before the appellate courts of the state, on July 1, 1921.....	12
Proceedings pending before the United States Supreme Court on July 1, 1921.....	1
Petitions for writ of review filed in the state appellate courts during fiscal year.....	53
Petitions for writ of review denied during fiscal year.....	26
Petitions for writs of review issued during fiscal year.....	26
Awards of Commission affirmed during fiscal year.....	14
Awards of Commission annulled during fiscal year.....	10
Petitions for writs of prohibition filed during fiscal year.....	2
Petition for writs of prohibition dismissed during fiscal year.....	1
Petitions for writs of prohibition denied during fiscal year.....	1
Petitions for rehearing filed by petitioners.....	16
Petitions for rehearing filed by respondents.....	2
Petitions for rehearing denied during fiscal year.....	14
Petitions for rehearing granted during fiscal year.....	1
Petitions for rehearing pending June 30, 1922.....	3
Petitions for writs of review and writs pending action before the appellate courts of the state on June 30, 1922.....	15
Cases decided by the Supreme Court of the United States during fiscal year.....	1
Writs of error granted to Supreme Court of the United States during fiscal year.....	2
Writs of error pending in the United States Supreme Court June, 30, 1922....	2

A reading of the foregoing tabular analysis of litigation will show that on petitions filed to review the proceedings of the Industrial Accident Commission, the awards of the Commission were sustained in 41 cases, and annulled in 10 cases. This is a marked tribute to the fairness of the Commission in making its awards. During the year, the Commission decided 2277 claims. The foregoing tabular statistics show that only 53 awards were sought to be overturned by petitions for writs of certiorari. Thus it appears that only .023 per cent of the awards made by the Industrial Accident Commission were so unsatisfactory to the parties to the proceedings before the Commission that they sought to overturn the decisions, and in only .004 per cent was the Commission reversed in its awards.

In the report for the fiscal year 1920-1921, attention was called to the case of the *Yosemite Lumber Company vs. Industrial Accident Commission* (S. F. No. 9556). This case was decided by the Supreme Court of the state adverse to the Commission, by decision rendered on January 27, 1922. This case involved the constitutionality of chapter 183, Statutes of 1919, commonly known as the "Industrial Rehabilitation Act". The main ground for the adverse decision, as set forth in the opinion of the court, was that under section 21 of article XX of the state constitution, the Industrial Accident Commission was without jurisdiction to make an award in favor of any other party than a dependent. The decision of the court did not determine the whole act to be unconstitutional, and left undecided the legality of the principal features of the act, viz, the right of the state to collect the liability of \$350 imposed by the statute and to disburse the fund thereby created for the benefit of persons disabled in industry. To determine the constitutionality of the principal features of the act, proceedings were filed in the name of the people of the State of California on behalf of the State Controller and the Indus-

trial Accident Commission against the Yosemite Lumber Company, in the Superior Court of the State of California in and for the county of Sacramento, on March 14, 1922. The demurrer to the complaint was sustained and judgment entered thereon. Appeal was taken to the Supreme Court to determine the constitutional questions and much time and labor has been spent by the legal department upon the briefing of the complex questions involved.

In two other cases brought by the *Madera Sugar Pine Company vs. Industrial Accident Commission*, the petitioner has raised the constitutionality of the provisions of the Workmen's Compensation, Insurance and Safety Act of 1917, which permits the recovery of compensation by a nonresident alien dependent. Writs of review were denied by the Supreme Court of the state and the petitioners have carried the two cases to the Supreme Court of the United States on writs of error. The questions involved are new and undetermined, and will be presented to the court in the spring session of 1923.

During the year, there have been two prosecutions for violation of safety orders, both of which have resulted in the conviction of the employers guilty of the use of flagrantly unsafe appliances.

COMPENSATION DEPARTMENT.

The function of the Compensation Department is to determine whether the injured employee is entitled to compensation. Final decision in every case must be made by the Commissioners but where 2277 disputes are to be settled in a single year it is physically impossible for three Commissioners to hold the necessary 2730 hearings, take the evidence and decide the disputes.

The Commission has therefore established, in addition to the main office at San Francisco a branch office at Los Angeles, which with the slight exception of making the final decision does all the work connected with claims filed in that office. In addition to the above the Commission maintains at Eureka, Fresno, San Bernardino and San Diego, representatives whose duty it is to advise injured employees, and hold trials in the cases arising in their localities.

It is often necessary to take the evidence of witnesses outside of the state, and sincere thanks are due to the Industrial Commissions of other states for giving their services in holding hearings and obtaining evidence because the information obtained by oral examination is infinitely more reliable than where set questions are used.

The record of a case being completed by the above means it goes to the Commission for final decision and award. The number of claims decreased slightly during the last fiscal year (32 cases) but the volume of work accomplished was much larger, 2277 cases being decided as against 2056 the previous year, requiring ten hearings for each full working day.

Time Consumed in Deciding Cases—July 1, 1921, to June 30, 1922.

Days	Number of cases	Per cent	Cumulative per cent	Number of days
Less than 10.....	51	2.2	2.2	224
10- 20.....	77	3.4	5.6	1,195
21- 30.....	110	4.8	10.4	2,862
31- 40.....	133	5.9	16.3	4,731
41- 50.....	169	7.4	23.7	7,768
51- 60.....	184	8.1	31.8	10,189
61- 70.....	210	9.2	41.0	13,742
71- 80.....	184	8.1	49.1	13,881
81- 90.....	142	6.2	55.3	12,140
91-100.....	138	6.1	61.4	13,116
101-110.....	114	5.0	66.4	12,033
111-120.....	94	4.2	70.6	10,862
121-130.....	96	4.1	74.7	12,004
Over 130.....	575	25.3	100.0	130,094
Totals.....	2,277	100.0	-----	244,841

Average number of days for all cases.....	107.5
Average number of days for 1,702 cases or 74.7 per cent of total requiring less than 130 days.....	67.4

Note.—As against the following figures for previous years, 102.5 and 67.7 for the year ending June 30, 1921; 105.9 and 68.1 for the year ending June 30, 1920; 86.1 and 67.8 for the year ending June 30, 1919; 71.4 and 56.5 for the year ending June 30, 1918; and 81.8 and 62.6 for the year ending June 30, 1917.

Number of Cases Filed Under Law of 1911 and Law of 1913 to June 30, 1922.

	Law of 1911	Law of 1913	Total
Cases filed to December 31, 1913.....	69		69
Cases filed January 1, 1914 to June 30, 1914.....	32	291	323
Cases filed July 1, 1914 to June 30, 1915.....	23	1,128	1,151
Cases filed July 1, 1915 to June 30, 1916.....	1	1,403	1,404
Cases filed July 1, 1916 to June 30, 1917.....		1,655	1,655
Cases filed July 1, 1917 to June 30, 1918.....		1,503	1,503
Cases filed July 1, 1918 to June 30, 1919.....	1	1,678	1,679
Cases filed July 1, 1919 to June 30, 1920.....		1,796	1,796
Cases filed July 1, 1920 to June 30, 1921.....		2,219	2,219
Cases filed July 1, 1921 to June 30, 1922.....		2,187	2,187
Total cases filed.....	126	13,860	13,986

Average number of claims filed per month, January 1 to June 30, 1914.....	56
Average number of claims filed per month, July 1, 1914, to June 30, 1915.....	96
Average number of claims filed per month, July 1, 1915, to June 30, 1916.....	117
Average number of claims filed per month, July 1, 1916, to June 30, 1917.....	138
Average number of claims filed per month, July 1, 1917, to June 30, 1918.....	125
Average number of claims filed per month, July 1, 1918, to June 30, 1919.....	140
Average number of claims filed per month, July 1, 1919, to June 30, 1920.....	150
Average number of claims filed per month, July 1, 1920, to June 30, 1921.....	185
Average number of claims filed per month, July 1, 1921, to June 30, 1922.....	182

Classification as to Decisions in Decided Cases—July 1, 1921, to June 30, 1922.

	Tem- porary	Perma- nent	Fatal	Total	Per cent
Compensation awarded.....	684	223	353	1,260	55.3
Compensation denied.....	559	39	53	651	28.6
Cases settled.....	63	16	26	105	4.6
Cases dismissed.....	191	24	46	261	11.5
Totals.....	1,497	302	478	2,277	100.0

Claims pending June 30, 1921.....	654
Claims filed July 1, 1921, to June 30, 1922.....	2,187
Total claims before commission.....	2,841
Claims adjudicated.....	2,277
Claims pending June 30, 1922.....	564

The percentage of cases in which compensation was awarded decreased slightly (55.3 percentum against 58.9 percentum). At the same time denials increased (27.8 percentum to 28.6 percentum). Such a condition naturally ensues as the precedents become established because the insurance carriers reject fewer cases.

Classification as to Principal Question Involved in Decided Cases, July 1, 1921, to June 30, 1922.

Principal questions involved	Awarded	Denied	Settled	Dismissed	Total
Extent and duration of disability.....	310	65	59	114	548
Whether disability was result of injury.....	110	192	3	3	308
Whether injury was in course of employment.....	120	131	4	2	257
Extent of permanent disability.....	151	21	16	17	205
Hernia.....	67	120	3	10	200
Wilful misconduct of employee.....	10				10
Payment of medical bills.....	40	8		1	49
Dependency.....	109	10	20		139
Average annual earnings.....	36	1			37
Jurisdiction.....	10	6		62	78
Whether employee or independent contractor.....	8	16		3	27
Lump sum settlement.....	6				6
Refusal to submit to medical treatment.....	4	2		1	7
Statute of limitations.....	9	42		10	61
Dismissed for want of prosecution.....				36	36
Insurance coverage.....	9	1			10
Identity of employer.....	18	2			20
Whether notice was given to employer.....	3	1			4
Misconduct of employer.....	23	2		1	26
Decided on stipulations.....	108				108
Intoxication.....		5			5
Rehabilitation fund.....	97				97
Casual employment.....	2	1			3
Fact of injury.....	4	19			23
Fact of employment.....		5			5
Lien.....	6	1		1	8
Totals.....	1,260	651	105	261	2,277

Hernias still remain one of the most common causes of dispute. There were 200 cases involving hernia and in 63 per cent of those decided compensation was denied.

Value of Awards in Decided Cases—July 1, 1921, to June 30, 1922.

Deaths (97 to "Industrial Rehabilitation Fund").....	\$1,035,905 85
Permanent disability (10 pension cases).....	310,022 94
Temporary disability.....	84,362 63
Temporary disability (301 continuing cases).....	56,626 31
Medical.....	10,774 00
Total.....	\$1,497,691 73

The value of the awards decreased slightly the average death award from \$3,552.95 to \$3,549.47. Permanent disabilities decreased in value of an average of \$9.72 per case, or from \$1,306.87 to \$1,297.15

Miscellaneous Statistics of Cases Decided.

Rehearings granted.....	263	
Rehearings denied.....	206	
Rehearings asked.....		469
Other supplemental proceedings.....		838
Total supplemental proceedings.....		1,307
Petitions for writs:		
Petitions pending July 1, 1921.....		2
Petitions filed July 1, 1921, to June 30, 1922.....		53
Total.....		55
Writs issued.....	26	
Writs denied.....	26	
		52
Petitions pending June 30, 1922.....		3
Writs of review:		
Writs pending July 1, 1921.....		10
Writs issued July 1, 1921 to June 30, 1922.....		26
Total.....		36
Decisions affirmed.....	14	
Decisions annulled.....	10	
		24
Writs pending June 30, 1922.....		12
Medical reference ordered.....		174
Cases involving insurance carriers.....		1,476
Cases without insurance carriers.....		801
Hearings held in 1,910 cases.....		2,730
One hearing.....		1,351
Two hearings.....		394
Three hearings.....		107
Four hearings.....		37
Five hearings.....		12
Six hearings.....		4
Seven hearings.....		3
Eight hearings.....		1
Nine hearings.....		1

Settlement Agreements Approved for Injuries not Formally Adjudicated.

To June 30, 1914,.....	22
July 1, 1914, to June 30, 1915.....	96
July 1, 1915, to June 30, 1916.....	215
July 1, 1916, to June 30, 1917.....	420
July 1, 1917, to June 30, 1918.....	330
July 1, 1918, to June 30, 1919.....	318
July 1, 1919, to June 30, 1920.....	301
July 1, 1920, to June 30, 1921.....	423
July 1, 1921, to June 30, 1922.....	406
Total.....	2,531

Distribution as to Location of Cases Decided—July 1, 1921, to June 30, 1922.

San Francisco and vicinity.....	1,070
Los Angeles and vicinity.....	507
Remainder of state.....	700
Total.....	2,277

PERMANENT DISABILITY RATING DEPARTMENT.

The Permanent Disability Rating Department determines the degree of physical impairment resulting from injuries of a permanent nature. This is done by referring to a "Schedule for Rating Permanent Disabilities," which correlates the nature of the permanent disability with the age and occupation of the injured workman at the time of his injury.

The occupation is an important factor in determining the proper amount to allow for a permanent disability, because what might be a serious disability in one occupation will not be such a serious disability in some other occupation. Age is also an important factor, because the older a man is the harder it is for him to adjust himself to new conditions and to overcome the handicap in his earning capacity caused by his permanent disability. For this reason the rating schedule, in general, allows a higher percentage for permanent disability as the injured workman becomes older.

During the calendar year of 1921 there were 2481 new cases considered for permanent disability rating. Many of these cases are disabilities of several years standing. In many cases the degree of permanent disability can not be determined for a considerable time after the date of injury. Among the 2481 cases rated during 1921 there were 12 cases of injuries sustained during the year 1916, 21 cases of injuries sustained during the year 1917, 65 cases of injuries sustained during the year 1918, and 190 cases of injuries sustained during the year 1919. The remainder of the 2481 cases are about evenly divided according to the year of occurrence between the years of 1920 and 1921.

The above total does not include numerous cases where a rerating was given. In some instances a case is rerated as many as four or five times. This is largely due to a change in a condition which was previously assumed to be permanent but which time has shown not to have been permanent.

The ratings are ordinarily made upon the information contained in the injured workman's application for rating and the report of the attending or examining physician. Experience has shown that it is highly desirable that these medical reports be reviewed, if possible, by a medical man associated with the Medical Department of the Industrial Accident Commission. At the present time there is a surgeon in San Francisco and one in Los Angeles whose principal duty is the checking of the surgeons' reports filed with the permanent disability rating petitions.

For cases too far away from San Francisco or Los Angeles for personal examination by our Medical Directors, a card is sent the injured workman with the doctor's description of the disability, and the workman is asked to describe in his own words the nature and extent of his permanent disability. If there is a discrepancy between the injured workman's description and that of the reporting surgeon, further information is requested from the doctor on this point. After the report is approved by the Medical Director the file is sent to the rating expert to determine the percentage of permanent disability existing.

The results of the Medical Directors' supervision is given in the following summaries:

San Francisco office.

1. All disabilities not mentioned.....	165
2. All disabilities not mentioned and too early for rating.....	2
3. Too early for rating.....	3
4. Disabilities mentioned but inadequate description.....	163
5. Surgeons' report and findings in this office substantially the same.....	418
6. Applicant requested to call but failed to do so.....	13
7. No report from surgeon.....	45
8. Additional information requested and obtained from surgeon.....	1
9. Approved without examination.....	3
10. Examinations made at request of Compensation Department.....	87
Total.....	900

Los Angeles office.

1. All disabilities not mentioned.....	86
2. Surgeons' report and findings in Los Angeles office substantially the same.....	497
3. Disabilities mentioned but inadequate description.....	84
4. Applicant requested to call, but failed to do so.....	17
5. No report from surgeon.....	4
6. Approved without examination.....	109
Total.....	797

The purpose of the above examinations is to make a comparison between the report of the attending surgeon and the findings by the Commission's Medical Examiners.

Outside Cases.

1. Cards returned.....	385
2. Cards not returned.....	71
3. No card sent.....	110
4. Additional information requested and obtained from surgeon.....	22
Total.....	588

In the above cases a card of inquiry is sent to the applicant so that he may give us a description of his disability for comparison with the attending surgeon's report.

If there is any marked difference in the two reports the matter is taken up by correspondence in order to clear up any apparent discrepancy, and to determine whether or not a further examination is necessary.

REHABILITATION DEPARTMENT.

The work of this department practically ceased April 6, 1921, pending the decision of the court upon the constitutionality of chapter 183 of the Statutes of 1919, which was delayed until January 27, 1922, when the Supreme Court of California, in the case of *Yosemite Lumber Company vs. Industrial Accident Commission*, held section 5 of the Vocational Rehabilitation Act unconstitutional in so far as it attempted to confer jurisdiction upon the Commission. Three months later, on April 27, 1922, a system of cooperation was established between the State Industrial Accident Commission and the Rehabilitation Division of the State Board of Education for the purpose of carrying on the reeducation and rehabilitation of disabled employees so far as the resources of the state board will permit.

The System of Cooperation.

A careful study is made of the reports of the employers, surgeons and insurance companies as they come in each day. In all cases in which incapacity is so great as to warrant supervision, duplicate reports are made to the Industrial Accident Commission and the Rehabilitation Division of the State Board of Education on a special form card which provides necessary information for both departments. These reports make possible the institution of proper morale work during the period of convalescence. From time to time further data, including the permanent disability rating, is added on these cards. Upon the closure of cases by the Rehabilitation Division, reports are made to the Commission giving a brief history of each case and the reason for closing the same. In those cases where, in the opinion of the vocational adviser, a lump sum settlement is advisable for rehabilitation or other purposes, the matter is taken up with the Industrial Accident Commission through this department.

The last case placed under training by this department was on April 6, 1921. All cases under training at that time were continued until September, 1921, and then transferred to the Rehabilitation Division of the State Board of Education for the completion of their training.

We also reported 388 additional cases from our files to the Rehabilitation Division. These 388 cases covered a period of approximately $4\frac{1}{2}$ years. All of these cases were of such a nature as to warrant re-education or rehabilitation, but it was found that many of them had already adjusted themselves to their physical disability and were satisfactorily employed. Others, who had failed to reestablish themselves in industry, are now under the care of the Vocational Board.

Since April, 1922, we have reported 1192 cases eligible for rehabilitation. This makes a total of 1580 such cases reported during the fiscal year.

This department also interviews injured employees in the hospitals in the San Francisco region and advises them of their rights. Special investigation work is also done for other departments of the Commission.

It is the hope of the Industrial Accident Commission that the Supreme Court may yet validate chapter 183 of the Laws of 1919 so that the work of reeducation of permanently injured workmen may be carried on as contemplated by the legislature, otherwise the compensation system, to the extent that it fails to provide such reeducation, must be and remain seriously inadequate to meet the needs of industrial life.

**Statistics Regarding Cases Submitted to the Rehabilitation Division During
the Fiscal Year Ending June 30, 1922.**

Cases submitted for investigation.....	1,580
Cases investigated.....	767
Registered as eligible for service.....	489
Initiated into training.....	280
Rehabilitated:	
Following training.....	22
Without training.....	8
Total.....	30
Placed in suitable employment:	
Following training.....	17
Without training.....	13
Total.....	30

INVESTIGATION OF DEATH BENEFIT CASES.

In line with a plan to understand better the effect of the State Workmen's Compensation, Insurance and Safety Act, the Industrial Accident Commission for some time has had visits made to families dependent as a result of industrial injuries. The purpose of these visits has been not only to learn the effect of the granting of death benefits, but to give the advice and counsel which mothers and relatives so often seek at the time of the death of the breadwinner.

This investigation has been carried on by a children's agent who has been appointed special agent of the Industrial Accident Commission and who has been assisted by other children's agents of the Bureau of Children's Aid, Department of Finance. The investigations are made according to counties; the agent going takes both the industrial accident cases, which are ready for investigation, and the state aid cases with her. The special agent in return investigates the state aid cases in addition to the fatal industrial accident cases. This year she has made 241 visits to state aid cases and has interviewed 29 cases in the office.

The total number of dependency records in the files of this department are 3536; 1084 cases have been investigated, 701 previous to this report, and 383 cases this year. In the uninvestigated files are 1047 cases of which number 141 are out to agents for investigation. Of the 1051 cases which have been dropped without further investigation 182 were dropped during this fiscal year for the following reasons: partial dependency 12; no dependency 93; injured not in the course of employment 41; unable to locate 26; and miscellaneous 10. There are 351 cases where the dependents are living out of the state. There are three cases we have no addresses for.

A plan is being made whereby these cases may be satisfactorily investigated by correspondence.

In addition to the regular routine investigation we have continued the statistical survey made in January, 1921. Since this last study we have investigated 383 cases, 317 of which are included in the present study. During this fiscal year we have investigated 332 cases of which number 36 were reinvestigations. The investigation of these cases required 359 visits to families and 81 office interviews.

The majority of these visits were for routine investigations which usually involved friendly visits assuring the families of the Commission's continued interest, and which secured for us the information necessary for our statistics.

Previous to this year we let at least a year elapse between the date of death and the date of investigation so that some result of the compensation act might be visible. However, we are finding it very helpful to supplement the Bureau of Information's correspondence with dependents, with a visit as soon after death as possible so as to forestall the advances of fee-seeking lawyers, to prevent misunderstanding and to safeguard the dependents' rights. We have made several visits to families before a decision was rendered in each case. The State Board of Control has also requested investigations in similar cases.

We try to make a follow-up visit within a year to assist in making plans for the future. It usually takes a year for the dependent to adjust herself, both mentally and financially, and often physically, to her changed status.

We give out whatever vocational information we have as to the training of women in schools and refer them to various lines of employment open to women. Twenty dependents have made requests for positions and have been referred to the proper cooperating employment bureaus. Twenty-five widows have made inquiries concerning free medical care. We have sent them to the clinic which was most interested in their particular ailments. Many of these dependents can meet their living expenses but are unable to save any money for doctors or dentists.

The compensation department has made requests for investigation and recommendations in applications for commutation of compensation. The majority of these requests for lump sum settlements are for the purchase of property, as will be shown in the following tables. The investigator in the course of her routine investigations has found cases where it was advisable to recommend commutation and has brought this to the attention of the compensation department. For example, one widow applied for a lump sum for the purpose of buying the furniture and business of an apartment house. This was granted and now the widow is able to bank \$150 a month after her living expenses are paid.

Unsatisfactory guardianship arrangements have been brought to light in several cases which necessitated a change of guardianship.

Six dependents asked to have their monthly compensation payments increased. This meant a shortening of the compensation period with interest deducted. These were investigated and the increase recommended. This year it has been necessary to recommend, in addition to the compensation, the granting of aid from the state appropriation for needy children in five cases. In three cases state aid is being paid where the dependent was made an award by the Commission but is receiving no compensation because the employer has carried no insurance and is without funds. In several cases, because of the long period before the rendering of a decision state aid has been granted.

A reinvestigation is made at the end of the compensation period to determine the adequacy of the compensation act, and to advise in plans for future welfare.

The following survey is the result of an intensive study of the records of 317 cases of dependency due to death through industrial accidents, to determine the actual living conditions of families receiving the death benefits. The information from these reports is divided into three groups, namely, compensation data, financial data and family data.

Under compensation data were considered the number of dependents, their relationship to the deceased, the degree of dependency, dates of death of the injured and of investigator's report, amounts of award and of lump sums and other insurance received.

In all there were 789 left dependent at the date of injury of the breadwinner (Table I). Of this number only 112, or 14 per cent, had other means of subsistence and were only partially dependent upon the support of the deceased. In this group there were only 14 wives and 7 children; the remaining 91 come under the group of "other dependents"—fathers, mothers, brothers, sisters, etc. 677 of the 789, or 84.66 per cent, were totally dependent; 17 of the number belong to the group known as "other dependents," the remainder being wives and children.

TABLE I.

Table Showing Total Number of Dependents.

Relationship to Deceased	Number of Total Dependents		Number of Partial Dependents		Total Number of Dependents	
	At date of Injury	At Date of Investiga- tion	At Date of Injury	At Date of Investiga- tion	At Date of Injury	At Date of Investiga- tion
Wife.....	250	205	14	12	264	217
Children.....	410	374*	7	7	417	381
Father.....	3	3	20	18	23	21
Mother.....	9	9	29	28	38	37
Sister.....			16	16	16	16
Brother.....	1	1	11	10	12	11
Other.....	4	4	15	15	19	19
Totals.....	677	596	112	106	789	702

*11 posthumous children, 6 deceased, 2 became independent after accident, 32 became independent wage earners, 3 married, 1 adopted.

The time elapsed between date of death and investigation in 118, or 38.66 per cent, of these cases was from 12 to 23 months. (See Table III.) In the other 192 cases the interval between these two dates varied from less than a year to five years or over. During this period the status of 96 persons of the 789 dependent at date of injury had changed (Table II) because of marriage, death, etc.

TABLE II.

Number of Dependents Whose Status was Changed at Date of Investigation.

Relationship to Deceased	Number Married	Number Deceased	Number Adopted	Number Independ- ent Wage Earners	Status Unknown	Totals
Wife.....	45	2				47
Children.....	3	6	1	32	3	45
Father.....				2		2
Mother.....				1		1
Sister.....						
Brother.....				1		1
Other.....						
Totals.....	48	8	1	36	3	96

TABLE III.

Time Elapsed Between Date of Injury and Date of Investigation.

Less Than One Year	12-23 Months Incl.	24-35 Months Incl.	36-47 Months Incl.	48-59 Months Incl.	60 Months or Over	Total
74	118	63	27	15	13	310

Table IV may be of interest. As many as 114, or 35.9 per cent, of the 317 workmen killed carried some type of insurance. Of course in 81 of these 114 cases insurance was carried through a lodge. Though joining some fraternal order, rather than the insurance, may have been the chief motive of these people, nevertheless these 81 families received money other than their compensation which helped considerably to tide over the hard times between date of death and time of readjustment.

TABLE IV.

Number Receiving Money Other Than Compensation.

Life Insurance	Lodge or Union Benefit	Others	Total
14	81	19	114

In 79 cases commutations of death benefits were allowed (Table V). Lump sum payments were made in 45 instances for the purpose of paying off mortgages and of purchasing homes. The purposes of the 22 "miscellaneous" allowances were: To supplement insufficient incomes, to repair homes, to start in business, to reinvest at higher interest and to compromise settlement agreements.

TABLE V.

Purpose of Lump Sum Allowed to Seventy-nine Families.

Buy Property	Clear Property	Remodel Property	Pay Debts	Miscellaneous	Unknown	Total Numbers Received Lump Sum
27	18	1	8	22	3	79

Tables VI to VIIIa, inclusive, are concerned with the financial conditions of these dependent families.

Table VI indicates the sources of income in these families in addition to the wage of the deceased and compensation. It will be noted that at the date of injury only 15 wives were contributing to the family income, while at the date of investigation 95 women were at work. The number having additional sources of income has increased throughout the various divisions of Table VI. Five families have had to apply for state aid. The one family receiving state aid at the time of injury was not a "poverty" family. The aid was received for the child of a relative who was being cared for by this family.

Table VIa has been added to clarify Table VI. In Table VI a family may have been receiving contributions from the wife, from roomers and other sources, hence one cannot ascertain anything of the number of sources of additional income. Table VIa supplies this additional information. It will be interesting to note that whereas at the date of injury 255 families had only one source of income, at the date of investigation only 109 cases had one source of income, and 163 had two sources. This quite agrees with the second column of Table VI, which shows an increase in the various means of support.

TABLE VI.

Sources of Income in Addition to Wage of Deceased and Compensation.

Sources of Income	At Date of Injury	At Date of Investigation
Wage of wife.....	15	95
Wage of others.....	24	61
Income from property.....	14	49
Boarders and roomers.....	5	33
State aid.....	1	5
Other public aid.....		3
Other sources.....	1	37
Unknown.....		17

TABLE VIa.

Families in Which Income is Derived from More Than One Source.

Number of Sources	At Date of Injury	At Date of Investigation
1.....	255	109
2.....	58	163
3.....	4	33
4.....		7
		5
Totals.....	317	317

Number of cases receiving compensation.....	270
Number of cases in which compensation has ceased.....	47
Total.....	317

Tables VII and VIIa have been constructed in the same manner as VI and VIa, Table VII showing the numbers having financial resources, and Table VIIa showing the number of different "resources." It will be interesting to note in Table VIIa that the 127 families having no financial resources at the time of the accident have been decreased to 63 at the date of investigation. A very large number of the widows had paid something down on a home, so that they might have something when compensation expired. Many women saved—often doing without necessities—so that they might have a little something put away to avoid hardship after compensation payments ceased. Consequently, the fact that more families have financial resources in the form of savings or property does not in reality mean an increase in well being, but rather the fear of living without compensation payments.

TABLE VII.

Financial Resources.

Resources	Number of Families	
	At Date of Injury	At Date of Investigation
Savings.....	40	117
Property clear of debt.....	78	121
Property partly paid for.....	54	55
Other resources.....	2	2
Resources unknown.....	4	5
Totals.....	178	300

TABLE VIIa.
Number of Sources—Financial Resources.
Number of Families Having One or More Financial Resources.

Number of Resources	Number of Families	
	At Date of Injury	At Date of Investigation
1-----	138	150
2-----	38	88
3-----	9	10
4-----	1	1
-----	127	63
Unknown-----	4	5
Totals-----	317	317

From the reports it was only possible to determine the actual income of 140 families (Tables VIII and VIIIa). In 92, or 65.7 per cent, of these 140 cases, the family incomes had decreased as a result of the death of the breadwinner. In 48 cases the income had increased. This, however, does not mean such an increase as would indicate that the family was actually on a better financial footing than before, for in 12 of the 48 cases the increase is due to the remarriage of the widow. In 13 cases increases are due to the fact that the entire earnings of "others" had been added to the compensation. Children do not contribute their entire earnings and it is not a fair estimate of income to include them. Therefore only 11 cases show an increase in income. It is therefore safe to infer that there has been a decided decrease in income as a result of these industrial accidents, in spite of the fact that there is a decided increase in the number of sources of income.

TABLE VIII.
Cases of Known Income Showing Following Decrease.

Under \$25	\$25-\$50	\$50-\$75	\$75-\$100	\$100 or Over	Income Remaining the Same	Total Known Cases of Decrease
19	38	19	4	8	4	92

TABLE VIIIa.
Cases Showing Following Increase.

Under \$25	\$25-\$50	\$50-\$75	\$75-\$100	\$100 or Over	Total Known Cases of Increase
8	10	6	10	14	48*

*12 of the above 48 cases of increase show this increase because widows have remarried.
13 cases show increase only by adding in the whole amount of wage of others, which is not usually contributed.

Tables IX to XVIII are concerned with the family data. There were 243 widows. It was difficult to ascertain their ages, as may be noted from Table IX. It is almost impossible to determine an average age. The health of the widows was noted under three headings—"Able to work", "Able but inadvisable" and "Unable to work". Under the heading "Able but inadvisable" are grouped the women having small children who needed their attention at home, or who because of age would encounter considerable difficulty. The increase in the number that were able but not advised to work may be accounted for when we remember that there were 11 posthumous children. There is an increase in the number of women who were considered unable to work at the time of investigation. Though the increase is but a small one, ranging about 1 per cent, it is nevertheless alarming, since it very likely shows that worry and a decreased standard of living have a tendency to lower the vitality and to increase the possibility of disease.

TABLE IX.
Table Showing Ages of Widows.

Age	At Date of Injury	At Date of Investigation
Under 20.....	4	.....
20-29.....	36	34
30-39.....	63	64
40-49.....	31	31
50-59.....	25	26
60 or over.....	13	15
Unknown.....	69	69
Totals.....	241	*249

*2 died.

TABLE X.
Table Showing Health of Widows.

Health	At Date of Injury	At Date of Investigation
Able to work.....	166	140
Able to work, but inadvisable.....	43	51
Unable to work.....	31	57
Unknown.....	13	3
Totals.....	253	*251

*2 died.

Table XI shows that the number of women working has increased from 4 doing part-time work at the date of injury to 36 full-time workers and 48 part-time workers at the date of investigation. From Table XII it may be noted that 95, or 39.4 per cent, had had some type of experience or training in some wage-earning occupation at the date of the accident, while 14 women were receiving training of some type at the date of investigation.

TABLE XI.

Table Showing Occupation of Widows.

Occupation	At Date of Injury	At Date of Investigation
Housewife.....	267	203
Agriculture.....		4
Clerical.....	6	18
Domestic and personal.....	2	30
Manufacturing.....		7
Public service.....	2	1
Professional service.....	5	6
Trade.....	6	8
Transportation.....	1	1
Roomers and boarders.....	1	10
Attending school.....		3
No occupation.....	1	9
Occupation unknown.....		2
Totals.....	1291	2302

14 widows doing part-time work.

248 widows of housewife group doing part-time work.

2 widows have died.

TABLE XII.

Table Showing Training of Widow as Wage Earner.

Occupation	At Date of Injury	At Date of Investigation
Clerical.....	19	5
Domestic and personal.....	29	2
Manufacturing.....	7	2
Public service.....	2	1
Professional service.....	22	2
Trade.....	12	1
Transportation.....	4	1
No training.....	103	208
Unknown.....	43	6
Totals.....	241	228

It will be of interest to consider Table XVI here. It will be noted that there is an alarming decrease in the number of families maintaining separate households, and that the number of families living with relatives and friends has greatly increased. When we stop to consider the importance of the influence of the properly maintained home in the prevention of juvenile delinquency, there may be just cause for alarm in these figures.

Tables XIII to XVa are concerned with the children. It will be seen that a large majority of the children are still of school age, since the California law requires children to be in full time attendance at school until the age of 16. Also, the larger number of ages range between 1 and 10 years. Even after compensation expired these children would still be dependent.

Table XV shows that 32 children had become independent wage earners by the date of investigation. An attempt was made in Table XVa to determine the age and schooling of these 32 independent wage earners. It will be noted that only two of this entire group were attending part-time school, one at a business college, the other at a part-time school. At least four (those of 15 and 16) should have been at full-time day school, while 14 others (between 16 and 18) should have been attending part-

time school. It may be that the investigator has failed to note the school attendance of those between 16 and 18. At any rate, two children between 15 and 16 are evading the school law, and I believe that it is fairly safe to judge that the same is true in the 16 to 18 group. From this it is easily seen how great the investigator's influence might be in helping to avoid such evasion.

Table XIV shows a decrease in the health of the children, which is similar to that found among the widows.

TABLE XIII.

Table Showing Ages of Children.

Age	At Date of Injury	At Date of Investigation
1- 5	142	114
6-10	114	116
11-15	113	110
16-17	26	37
18 or over	12	40
Unknown	14	14
Totals	421	431

TABLE XIV.

Table Showing Health of Children.

Health	At Date of Injury	At Date of Investigation
Good	379	364
Physical defects	20	22
Unknown	23	30
Totals	422	*416

*11 posthumous children, 6 died. 2 became dependent after accident, 4 became independent wage earners.

TABLE XV.

Table Showing Occupations of Children.

Occupation	At Date of Injury	At Date of Investigation
School	252	259
Home	151	*133
Full-time work	6	32
Part-time work	13	6
Unknown	13	10
Totals	422	*440

*111 posthumous children, 2 in public institutions. *See table XVa.

TABLE XVa.

Table Showing Ages and Schooling of Thirty-two Children Who Became Independent Wage Earners.

Ages	Number	School
15	2	1 in business college. 1 in part-time school.
16	2	
17	5	
18	9	
19	3	
20	5	
21		
22	1	
23	1	
24	1	
Unknown	3	
Total	32	

TABLE XVI.

Table Showing Type of Household.

Type	At Date of Injury	At Date of Investigation
Maintaining separate household	298	229
Living with friends	1	12
Living with relatives	9	53
Family scattered	2	6
Living in place of work		4
Unknown	7	13
Totals	317	317

Tables XVII and XVIII are summary tables. The judgment as to the adequacy of the compensation has been based upon the investigator's recommendations.

Of the 249 cases, 68, or 27.3 per cent, were cases of lone widows. Of these 68 the death benefit was superfluous in only one case; that is, in only one case did the widow have other financial resources sufficient to maintain herself without the allowance made by the California law. In 41 of these 68 cases the compensation was adequate. In 25 cases the amount was insufficient, lasting for too short a period, or being too small in amount. Here we find the same problem as among the dependent fathers and mothers. Very often the widow is well on in years and should have been awarded a life pension. Though the weekly compensation payments are often sufficient to supply her immediate needs, she is left at the end of the four and one-half years of compensation payments dependent entirely upon relatives or public aid.

There were 52 cases of widows with one child. In 36 cases the allowance was sufficient. In 16 it was inadequate.

Of the 35 cases of a widow and two children, 20 found the allowance insufficient.

Of the 18 cases of a widow and three children, only three found the compensation adequate.

In the eight cases of widows, with five, six and seven children, compensation was needed either in larger amounts or for longer periods of time, or for both.

There were 48 cases—of which 16 were those of dependent children and the remaining 32 were cases of “other dependents”—of fathers, mothers, brothers, sisters, etc.

Of the 16 cases of children, compensation was adequate in 10 instances.

Of the 32 families of other dependents, compensation was adequate in 17 and insufficient in 11. Here age is the principal dependency factor. This problem has been discussed above.

TABLE XVII.

Table Showing Adequacy of Compensation* as Applied to Types of Cases Based on Recommendation of Investigator.

Classification of Cases	Number of Cases Where Information is given	Compensation Adequate	Compensation Insufficient	Compensation Superfluous	Unable to Judge
Widow only.....	68	41	25	1	1
Widow, 1 child.....	52	36	16	-----	2
Widow, 2 children.....	35	13	20		
Widow, 3 children.....	20	4	16		
Widow, 4 children.....	18	3	15		
Widow, 5 children.....	2	-----	2		
Widow, 6 children.....	4	-----	4		
Widow, 7 children.....	1	-----	1		
Widow, 8 children.....	1	-----	1		
Children only.....	16	10	5	-----	1
Father, mother and others...	32	17	11	-----	4

*This table covers 249 cases.

We may summarize the results of the discussion of the adequacy of the compensation as follows:

Table XVIII. Compensation was found to be adequate in 162 of the 317 cases, or in 51.1 per cent of the cases. In 145, or 45.7 per cent of the cases, compensation was considered insufficient. In 73, or 23 per cent, of those cases the payments should have continued for a longer period of time. In 41, or 12.3 per cent, payments were needed in larger instalments, and in 31, or 9.7 per cent, payments were needed both in larger instalments and for a longer period of time. In 9 cases, or 2.8 per cent, the investigator was unable to form an opinion and in only one case .3 per cent, was the compensation considered superfluous.

Below is a copy of a table made during the last investigation, together with the percentages of adequacy or inadequacy of compensation of this investigation:

	1920	1922
Not indispensable in.....	13.8	.3
Adequate.....	48.5	51.1
Payments needed for longer time.....	28.1	23
Payments needed for longer time and in larger amounts.....	7.8	9.7
Information inadequate.....	1.7	2.8
Needed in larger amounts.....	-----	12.3

A careful examination will show that the discrepancies in percentages are small enough to show that the tendency is the same. The large difference under the heading “Needed for a longer period of time,” may be due to the fact that a new division “Needed in larger amounts” has been added in this present study. Otherwise, the differences are fairly uniform.

SUMMARY.

TABLE XVIII.

Table Showing Adequacy of Compensation Based on Recommendation of Investigator.

Adequate.....	162
Superfluous.....	1
Needed for longer period.....	73
In larger installments.....	41
Larger installments and longer time.....	31
Unable to judge.....	9
Total.....	317

From these tables one may conclude that the death of the workman results in a general lowering of the family's standard of living, health and general well being, and it would seem that the Workmen's Compensation, Insurance and Safety Act of this state is not quite meeting its responsibility. A remedy was proposed by the Commission in Senate Bill No. 259. Visit after visit to these dependents reveals to us and strengthens our belief that revision of the act is most necessary. In addition to the wages of the deceased, the size and composition of the family should be considered. Very definite constructive work could be accomplished if it were within the jurisdiction of the Commission to provide means for the economic rehabilitation of dependents.

MEDICAL DEPARTMENT.

In the year just passed the problems and activities of the Medical Department of the Industrial Accident Commission have remained unchanged from those of former years. The work varies somewhat in volume in its different branches, but the mass of work is gradually increasing.

The following is a brief tabulation of the formal and recorded activities in the San Francisco and Los Angeles offices:

	General Physical Examinations	Special Medical Examinations Requested by:			Opinions	Bills Approved
		Insurance Company	Employer	Industrial Accident Commission		
San Francisco office.....	810	60	29	116	686	380
Los Angeles office.....	489	260	86	77	334	127
Total.....	1,299	320	115	193	1,020	507

The informal duties, including consultations, conferences, adjustment of medical bills and advice to applicants consume the bulk of the time, and we hope contribute as much to the success of the cause as do the duties of which an accurate account may be made.

The main problems which hold the attention of the Medical Department have been commented on in formal reports. Some of them have been referred to more than once. It may be well, however, to again make some mention of, and brief comment upon, some of these problems.

(1) Attitude of the Medical Profession.

During the early days of the administration of the law, the medical profession, because of misunderstanding, showed a considerable hostility to the law and its administration. The fee schedule was disapproved of, and the necessary regulations were irksome,

There has been a gradual growth of understanding. Courses in industrial accident medicine and surgery are being given in the medical schools. An acceptable fee schedule has been elaborated by the Medical Society of the State of California and the Industrial Accident Commission. The best men of the medical profession are willing to contribute their skill to help the Industrial Accident Commission and the injured. Cordial cooperation now exists.

A fee schedule, to be accurate and just to both employer and surgeon, must compensate the surgeon for the difficulties he encounters in the individual case and for time consumed, and must have regard for loss of opportunity to do other work. No flat schedule, nor schedule based on a flat rate for a given diagnosis, can accomplish this.

(2) Special Medical Examiners.

The function of special medical examinations has been satisfactorily fulfilled from the start. Cooperation has been excellent. As time passes, and all concerned understand the problems better, more satisfactory and

more uniform results are being obtained. We find frequently that variations in nomenclature, and methods of recording observations, account for many misunderstandings. Medical society meetings, consultations and growth of experience by the officers of the Industrial Accident Commission and physicians are producing better understanding.

(3) Medical Fees.

It has been recognized from the beginning of this work that a fee schedule is unsatisfactory. However, there has as yet appeared no better method by which physicians and surgeons can be uniformly compensated than by the fee schedule which has been devised.

(4) Hospitals.

Industrial accident medical and surgical work should bear its own burdens of hospital expense. Many hospitals accept industrial accident cases because it is less expensive to carry such cases than to carry empty beds. Were these hospitals to be filled with compensation cases at the rates now charged, they could not survive without lowering the excellence of their service. Some hospitals accept these cases as a convenience to the members of their staffs who have compensation cases.

These practices probably will not be changed. Such condition should not be used as an argument against the charges of smaller hospitals, especially country hospitals, which can not carry on unless compensation cases pay their own way.

(5) Physical Therapy.

It has been said and repeated that the term physical therapy applied to certain mechanical treatment of the human body is not sufficient to produce desirable results. It is well known that some physicians exhibit so-called physical therapy in an unscientific manner, and in a manner which is valueless, if not harmful. Physical therapy is a branch of therapeutic treatment which requires study and practice to acquire efficiency. Physical therapy in a limited sense may be administered in a physician's office, but in important cases, and cases of serious disability, the best treatment which is offered by a well organized physical therapy institution is the only kind that should be accepted.

(6) Work Treatment.

Lack of occupation is far the greatest drawback in compensation work. The compensation law requires medical and surgical treatment. The Industrial Accident Commission has lately joined physical therapy, as indicated, with medical and surgical treatment, making it a part of required treatment.

If it were possible to provide suitable work as easily as surgery and physical therapy are provided, there would be less permanent disability and shorter convalescence.

There is a vast difference between the results in compensation work, and those in which compensation does not enter. Non-compensation cases on the average will do better, not because of more skillful treatment but because of the necessity to work.

(7) The Insurance Companies.

The insurance companies have a heavy burden of responsibility in the compensation scheme. Some companies handle their problems wisely

and humanely, others in a manner calculated to circumvent their own interests. They are shortsighted.

The injured man needs and is entitled to accurate justice and honest, albeit firm treatment. He should not be bullied, misinformed and kept in suspense. To inspire in the injured workman the certainty that he will get that which is due him, and will not get that which he does not deserve, is the ideal.

Malingering is usually a product first of an attempt on the part of the injured to make those who may help him appreciate the degree of his disability and later a desire to perpetuate the same. The result is distortion of his sense of justice and dulling of his honesty.

There is a tendency on the part of insurance companies and medical service organizations to centralize medical work in the name of economy. To a limited degree, this makes for better medical service. However, too much is harmful. Insurance companies should look to it that they do not require departure so far from the recognized order of medical affairs in pursuit of economy, as to disturb legitimate activities of physicians and hospitals.

DEPARTMENT OF SAFETY.

It takes every bit of organized and sustained activity on the part of specially created official agencies to keep accidental injuries within reasonable limits. The Safety Department of the Industrial Accident Commission of the State of California is doing its utmost with the limited facilities available, to make the number smaller. Considerable safety data accumulated in the few years of its existence have crystallized in the adoption of definite safety rules and orders covering many phases of the industrial activities engaged in throughout the state. Additional safety standards are contemplated and some of the information upon which they can be based has been secured. The California Safety News contains technical and practical informative matter of interest to those engaged in accident prevention work and carries a monthly safety message to ten thousand readers. Organizations and individuals throughout the world have expressed a desire to be placed on the mailing list of this publication and it is quite widely quoted.

The figures appearing in the two tabulations included in this report do not reflect the full range of activities engaged in by the department. Most of the time of the Superintendent of Safety, the chiefs of divisions and some of the engineers, was given to the preparation and revision of safety codes, the disposition of the ever growing volume of correspondence, numerous consultations and interviews, safety talks and cooperation with allied governmental institutions, civic bodies and safety organizations. The department is meeting with gratifying cooperation from employers, employees and the general public.

MINING DIVISION.

A careful survey of conditions existing in the petroleum industry has been made during the past year and data obtained which will be valuable when the Petroleum Safety Orders are compiled. It is hoped to have these orders completed before January 1, 1923. A Petroleum Safety Bulletin showing various ways of guarding drilling equipment, proper construction of ladders and platforms on oil derricks, etc., has been issued. This bulletin has been of great aid to the industry as shown by the number of requests for copies, not only from California but from other oil producing states.

The chief mining engineer has been required to spend a considerable portion of his time in the office, due to the numerous problems presented by operators of mines, quarries, tunnels, petroleum industry, etc. This service, which was freely given and as freely sought, tended to place the principal burden of field work on but two mining engineers.

Close cooperation has been maintained with the district engineer of the United States Bureau of Mines, in connection with ventilation and fire hazards in mines, first-aid training, etc. The Mining Division has continued to cooperate with representatives of the National Board of Fire Underwriters, the Commission of Immigration and Housing, the State Board of Health, the State Mining Bureau and other State commissions.

BOILER DIVISION.

During the year, in spite of the fact that one inspector less has been employed than during the preceding year, the inspection of boilers has been well maintained, although this has been done at the expense of the inspection of air pressure tanks and other pressure vessels.

In addition, an appreciable part of the time of the inspectors has been taken up in the investigation of fatalities, and in general inspections wherever it was found that the making of these would save travel on the part of members of the other divisions.

It is to be regretted that the thorough and complete inspection of all air tanks in the State is a physical impossibility with the present staff of boiler inspectors employed. The necessity for an improvement in this direction is emphasized by the fact that in the early part of 1922 no fewer than seven welded air tanks have exploded, fortunately unaccompanied by any personal injury and in most cases by very limited property damage. The fact remains, however, that these explosions carry with them the potential hazard of serious personal injury, if not actual fatality.

The certifying of inspectors after examination and the reporting of boilers, rendered non-compulsory by the enactment of Assembly Bill 1300, has been continued on the basis of voluntary cooperation by the Insurance Companies between whom and the Boiler Division amicable relations exist.

It is regrettable that the Boiler Division has not met with similar cooperation from the Board of Mechanical Engineers in Los Angeles since the enactment of Assembly Bill 1300. This board has ceased to report its inspections to the Commission and evidently does not desire to cooperate. In pursuing this course it does not serve the true interests of the boiler owners and users who pay for inspection service.

The withdrawal of the inspection fees is proving a handicap, since it virtually prohibits any adequate addition to the inspection staff and so restricts the Boiler Division from making the proper expansion necessary to cope with the ever-increasing use of pressure vessels. The present rate of increase in field inspections would indicate that at least one inspector should be added to the staff every two years for several years to come.

During the year the revision of the Boiler Safety Orders was continued, but many unavoidable delays were encountered in bringing this to completion through the difficulty that was met in focusing the opinions of all parties to a common point where all might agree. However, the revision was completed and the tentative revised orders sent to the printer near the close of the fiscal year.

The year marks a decrease in the total number of boiler explosions, of which but three major explosions are to be reported. So far as can be ascertained, there was but one death from this cause.

The office work has been expeditiously handled and in addition to the voluminous correspondence, drawings and specifications submitted by manufacturers have been checked, as also have many hundreds of manufacturers' data sheets covering the boilers built to California standard requirements, although not necessarily shipped into the state.

It is gratifying to report that 304 California standard boilers have been built during the year in California. The progress that this shows is noticeable by comparison with the figures that were quoted at one of

the revised Boiler Safety Orders hearings, in which it was stated that 292 California standard boilers had been built in the state from January 1, 1918, to January, 1921.

Eight candidates took the examination for certificate of competency. Of these but one passed at the first attempt, five passed on the second attempt and two failed.

There has been noticeable increase in the number of pressure vessels, particularly air receivers, constructed in California, a large percentage being made by the welding process. It is extremely difficult to regulate this work without definite rules as a guide. There is apparently a strong feeling among the welding fraternity that welders should pass an examination and be licensed. This division would welcome any such restriction, believing that it would tend in a measure to reduce the number of failures of welded pressure vessels now occurring by reason of poor workmanship.

LUMBER AND SHIPBUILDING DIVISION.

Consideration should be given to the fact that approximately thirteen accidents out of every one hundred reported to the Industrial Accident Commission occur in the lumber and shipbuilding industries of the state. Only one engineer handles the safety features of these two divisions and he has not been able to visit all the plants of the lumber industry during the past year.

An inspection was made of all of the shipbuilding and boat building yards during the winter months, and the inspection of plants engaged in the lumber industry was begun just as soon as weather conditions permitted.

This division is devoting a great deal of its time to educational work among the employees; short talks are given on safety whenever possible, and the employers are assisted in the organizing of safety committees in their plants. Cooperation is being extended to the division by the majority of the mill operators and our services are frequently requested.

It is found that employers, in these two industries, are more than willing to comply with the safety requirements, but they must have help from this division. Assistance can be given by repeated and careful inspections and the frequent reporting of safety requirements to the employer's attention.

It is believed that a strong, live campaign of educational work among the employees, not only of these two industries but among all others, will bring about a closer cooperation of the employers and employees in the safety field and will reduce the number of accidents.

Articles were prepared for the California Safety News, and the increasing volume of correspondence of these two industries has been handled expeditiously, considering the fact that 75 per cent of the time of the engineer is spent in the field.

CONSTRUCTION DIVISION.

The year ending June, 30, 1922, has been one of the busiest years in the history of the Construction Division.

On January 17 and 20, 1922, public hearings were held in San Francisco and Los Angeles on the construction hoisting signals and the readoption of the Trench Construction Safety Orders.

During the year considerable progress has been made in the revision of the General Construction Safety Orders. Several new tentative orders have been added by the revision committee, relating to the construction of towers, the design, construction and operation of hoists, the design and construction of various types of scaffolds, the design and construction of ladders used by various trades, the design and construction of side-walk sheds, and the use of oxyacetylene gas welding and cutting processes on construction work.

Owing to the great activity in the building industry and on account of the small force of men in the construction division, the revision of the General Construction Safety Orders has been postponed until the fall and winter months. It is believed that these orders, after they are finished by the committees and adopted by the Commission, will be the most complete in the United States and, if observed, should reduce accidents on construction work to a minimum.

It is regretted that the Construction Division force is too small to cover the building activities in the entire state. This division is badly in need of several more inspectors.

It will be of interest to learn that the thirteen largest cities in California issued 68,344 building permits in 1921, valued at \$160,000,000. These cities, in the first six months in 1922, issued 41,747 building permits valued at \$127,500,000. These cities have seventy building inspectors to cover the building industry while the Industrial Accident Commission has only two men and the partial services of another to cover the entire state.

During the year considerable time was spent in the office by the Division Chief in checking plans of buildings in the course of construction which were reported unsafe, attending committee meetings, revising the General Construction Safety Orders, holding conferences with contractors, engineers, architects, employees and others, regarding the interpretation of the safety orders and methods of meeting the requirements of the Industrial Accident Commission. Considerable time was spent inspecting public buildings and grandstands which were reported unsafe.

In addition to the inspection of construction work, a considerable amount of time has been devoted to general safety work, such as the inspection of planing mills, sawmills, machine shops, laundries and other manufacturing plants, in order to economize on traveling expenses.

Eighteen lectures were given in various parts of the state on subjects relating to safe practices on construction work, to audiences composed of employees, builders and the general public, and several articles were prepared for publication in the California Safety News.

Although this division is short-handed and the building activities have exceeded all previous years in this state, it is gratifying to note that statistical tables indicate that a reduction has been effected in the number of accidents on construction work during 1921.

ELEVATOR DIVISION.

The Elevator Inspection Law (chapter 74, Laws of 1917) required that all elevators be inspected every six months. After this law had been in operation several years it was found that if the elevators were once made to comply with the requirements of the Elevator Safety Orders, it would

not be necessary to inspect them more frequently than once in twelve months, as the owners or lessees could be depended upon to take care of the operating conditions and proper maintenance. In 1921 the Commission presented an amendment to the Legislature requiring annual instead of semiannual inspection. This amendment was adopted and became effective on July 29, 1921.

Elevator inspections are made by six men employed by the Industrial Accident Commission, three men employed by the Board of Mechanical Engineers of Los Angeles, and forty-six men employed by insurance companies. The six inspectors employed by the Commission are under State Civil Service, while the inspectors employed by the Board of Mechanical Engineers and the insurance companies are given certificates of competency only after having passed an examination given by the Commission. Each inspector is required to turn in his report to the Commission, showing the actual condition of each elevator he has inspected.

After an exhaustive study of the Elevator Safety Orders in force throughout the United States, a tentative draft of a revision of the Elevator Safety Orders was presented in December, 1921, to a committee in San Francisco, and in January, 1922, to a committee in Los Angeles. The Commission in organizing this committee asked representative bodies of employers, employees and civic organizations each to appoint a representative and an alternate, except in the case of the Elevator Constructors' Union, which was asked to appoint two members and two alternates, so that the committee would be properly balanced between representation of employers, employees and the public. The men appointed by these organizations together with representatives of the Commission composed the committees. Each committee held a number of meetings and the revised orders as suggested by these committees are now being prepared for the printer. When the tentative draft has been printed and distributed, public hearings will be held in San Francisco and Los Angeles to consider the recommendations made by the revisions committees. The revised orders will then be adopted by the Commission.

The itineraries of the elevator inspectors have been so arranged that outlying districts will be visited once a year, and the larger cities three times a year. This arrangement will increase the number of inspections of unsafe elevators and will eliminate the necessity for many special trips, thereby decreasing the expenses of the Division. Through the cooperation of the persons responsible for the condition of the elevators in daily use throughout the state, the equipment generally is in a safe condition. Cooperation between the passengers on elevators, the persons responsible for the condition of the elevators and the Industrial Accident Commission should show a decrease in the number of accidents, in spite of the increased number of elevators. The elevator inspectors have held informal meetings to discuss the application of the Elevator Safety Orders and the safe operation of elevators; and in January, 1922, the First Annual Convention of the Elevator Inspectors was held in San Francisco. The results of these meetings should be beneficial to all concerned.

ELECTRICAL DIVISION.

The time of the Electrical Division during the past year has been mainly given to revising of the Electrical Safety Orders. This work has been under way since September, 1919, when the general revisions committee first undertook the task of combining the Electrical Code with the Electrical Safety Code. At the first meeting of the general revisions committee the work of drafting the revised orders was divided into sections, than allotted to separate sub-committees. After the sub-committees had completed their work, the general committee reconvened for the purpose of considering their recommendations. Recognizing the importance of these orders and appreciating the fact that it is the first time that a combined set of orders has been compiled which covers the installation of electrical equipment with a view of preventing either accidents or fires from electrical causes, it was considered advisable to have them printed in a preliminary form. This preliminary form will be distributed generally to all applicants who may be interested. The fact that these orders were to be distributed for criticism and suggestions before they were to be adopted in their final form has been widely advertised through the California Safety News, and requests for copies have been received from many sources. When the general committees reconvene they will have before them criticisms of the preliminary form of the orders, which should be of material assistance in drafting the Tentative Electrical Safety Orders.

The Industrial Accident Commission has had excellent cooperation from municipal electrical inspection departments, public service corporations, electrical contractors and dealers, and others engaged in the electrical industry, in enforcing and applying the Electrical Utilization Safety Orders, in force at present. A much higher standard of electrical work has been maintained since the adoption of these orders in 1917, and there has been a reduction in the number of fires from electrical causes and accidents from contact with exposed current-carrying parts.

During the year attention has been given to the subject of resuscitation from electrical shocks, drowning, or asphyxiation. Several articles on this subject have appeared in the California Safety News, resulting in considerable favorable comment, and requests for copies of the chart showing the Schaefer or prone pressure method of artificial respiration. It is planned to give this subject even more attention during the ensuing year.

Material and apparatus have been procured to use in conjunction with a series of lectures on electrical subjects which will be given by this division. The preliminary form of the Electrical Safety Orders will be explained, and the dangers of overloading and improperly protecting electrical circuits will be demonstrated.

INVESTIGATION AND PREVENTION OF OCCUPATIONAL DISEASES.

In the past the Industrial Accident Commission has not had facilities for making detailed investigations of industrial diseases; or has data been available upon which to base requirements to prevent such injuries. Hazards of this sort exist not only in the manufacture and use of corrosive substances, such as strong acids and alkalies, chlorine gas, etc., and processes in which explosions may occur or where poisonous or noxious gases

are formed, but also in the wide range of operations involving the handling of toxic substances.

Toward the end of the fiscal year the Commission made special arrangements for investigative work in the general field of chemical engineering. This field includes not only the industries primarily engaged in the manufacture of chemicals, but other industries in which there is the possibility of occupational diseases due to the chemical nature of the materials being handled.

The first systematic investigation is being started in the various industries where lead is used and where employees suffer from lead poisoning. Numerous cases of lead poisoning have been reported and it has been learned that the injuries may occur in a variety of industries, including the smelting of lead ores, the manufacture of lead pigments, the mixing of paints and manufacture of storage batteries, and the application of lead glazes to porcelain and sanitary ware.

If the investigation shows the advisability of issuing safety orders covering the work in these industries, such orders will be formulated in the usual way. Owing to the diversity of the various operations it probably will be unpractical to establish one set of safety regulations covering all of them.

The Industrial Accident Commission has retained Dr. L. H. Duschak, of the firm of Duschak & Riddell, consulting chemical engineers of San Francisco, to supervise this work, since there are no chemical engineers regularly employed on the Industrial Accident Commission's staff.

GENERAL INSPECTIONS.

During the past fiscal year, the safety work ordinarily assigned to the Mechanical Division was distributed among the qualified members of the various divisions, due to a shortage of safety engineers. While this plan was inadequate to fully cover the field, it served as a temporary expedient. However, trained engineers should be employed to solve the various problems encountered in general safety work. It should be noted that due to the various industries included under general inspections, the field is very extensive and considerable time and effort will be required to bring this work up to a reasonable safety standard.

LOS ANGELES OFFICE.

The southern office of the Department of Safety, located at 908 Pacific Finance Building, corner of Sixth and Olive streets, Los Angeles, California, is charged with the enforcement of the California safety laws and the safety orders issued by the Industrial Accident Commission, in all places of employment in Southern California.

When the diversity, magnitude and wide distribution of the work involved is considered, it becomes immediately apparent that the Los Angeles staff is inadequate to cope fully with it, even with help from attaches of the main office at San Francisco, who are periodically sent into this field, to the disadvantage of activities in the northern part of the state. It is hoped that this handicap will be removed by providing ways and means whereby additional help may be secured.

During the past fiscal year the technical force has devoted more than the regular working hours to inspecting and correcting hazardous conditions in places of employment; has investigated industrial accidents and

prescribed remedies designed to guard against recurrences; has participated in the revision of the Electrical Utilization Safety Orders, and the drafting of Petroleum Industry Safety Orders and Hydrocyanic Acid Safety Orders; in cooperation with the State Board of Education has inspected all manual training shops in schools and colleges, and given advice on safe equipment and safe practices therein; has contributed its quota of articles to the California Safety News; has made numerous investigations and tests bearing upon safe industrial equipment and practices; has taken active part in and cooperated with technical, political, civic, safety, industrial and other public and private organizations and institutions, to the end of accident prevention.

In thus carrying on the official functions of the Safety Department in Southern California, this office has contributed liberally toward the conservation of the Nation's man-power, and in so doing has received most gratifying cooperation at the hands of employers, employees, and the general public.

REFERENCE LIBRARY.

During the past year the need for a centralized source of safety information has become more and more apparent. The result has been the establishment of the Safety Department library. This was primarily intended for the use of the Safety Department, but it has proved of value to other departments of the Commission, as well as to outside industries, and the scope of its usefulness has been greatly enlarged.

Gradually the library has been accumulating such standard books as are published by the U. S. government, various state codes covering factory inspection and compensation laws, as well as a variety of publications on first aid, occupational diseases, fire prevention, eye protection, etc. Several standard safety magazines are received regularly, clipped, and articles of interest concerning safety and health filed. There are on file hundreds of photographs of safe and unsafe conditions which have been discovered by the Safety Department's staff in the course of their inspection work. In addition, there are several hundred stereoptican slides of interest to the safety worker, the employer and the employee, covering not only hazardous and safe conditions, but also showing the result of injury to employees.

The library also has charge of the bookings for the motion picture "Preventable Accidents in the Lumber Industry" and the one-reel film "Man without Hands." Safety and welfare films obtained from various sources are available for distribution.

Inquiries for information are constantly being sent to the library. If the information desired is not available from the data on hand, request is made of other safety libraries, chief among which is the National Safety Council, whose publications are considered of the utmost value in safety and accident prevention work.

It has been possible, due to the information and data on file in the library, to furnish material for safety talks along various lines.

SAFETY EXHIBIT.

It is planned to discontinue the Safety Museum in San Francisco and make the exhibits mobile so they may be shown at state fairs and wherever opportunity offers, thus reaching citizens in other parts of the state. Some of the exhibits will be retained in the offices of the different divisions of the Safety Department.

The electrical exhibit consists of a projectoscope for displaying opaque objects on the screen, which is used to show safe and unsafe electrical conditions, using either the objects to be portrayed or photographs. A special transformer with high current output to show the heating effect of electrical current and for demonstrating the danger of fire from overloading electrical conductors is also a part of the exhibit. A portable motion picture machine with educational electrical films has also been ordered. A lecture is given in connection with the exhibit outlining the requirements of the Electrical Safety Orders and causes of injuries from electrical equipment.

Another interesting feature of the portable safety exhibit consists of models showing safety on building construction and guards for wood-working machinery. A number of instructive slides showing various safety devices, industrial diseases, safety slogans, etc. is also a part of the exhibit.

CONCLUSIONS.

The expenditures of the Safety Department for the past fiscal year were \$6,258.41 less than those of the preceding year. The reduction was almost entirely due to the most rigid economy practiced in the purchasing of supplies and equipment. It is gratifying to report that the saving was effected in the face of an increase in office rental apportioned to this department, amounting to \$1,716.87. It is of interest to note in this connection that the tabulations incorporated in this report show the increase of activities to be 17 per cent in excess of those of the preceding fiscal year; this was accomplished not only at decreased cost, but also with a lesser number of available working hours. The fourteen automobiles assigned to this department operated at just a shade under six cents per mile and have covered 138,020 miles of California territory. This is in addition to 46,365 miles traveled in other conveyances and on foot. The total mileage traveled by the engineers and inspectors during the year was some 25,000 miles in excess of that for the previous year. The department is proud of its record for the fiscal year and bespeaks the encouragement and assistance of all concerned in the continuance of its work, which is economically sound, humanitarian and effective.

SUMMARY OF ACTIVITIES.

Comparison of Two Fiscal Years.

	Fiscal Year ending June 30, 1922	Fiscal Year ending June 30, 1921	Percentage of Increase
<i>Inspections:</i>			
Boiler—			
Air tanks.....	55	110	
Externals.....	237	225	
Internals.....	2,076	1,778	
Second hand.....	109	147	
Construction.....	1,920	511	
Electrical.....	135	194	
Elevator.....	4,053	4,791	
General.....	2,039	1,839	
Lumber industry.....	212	33	
Mining—			
Plant.....	387	238	
Workings.....	416	441	
Petroleum industry.....	150	73	
Shipbuilding.....	48	23	
Special survey.....	6		
Total inspections.....	11,843	10,403	14
<i>Investigations:</i>			
Accidents.....	472	326	
Complaints.....	299	209	
Special.....	234	165	
Total investigations.....	1,005	700	43.5
<i>Tests:</i>			
Boiler hydrostatics.....		2	
Elevator safeties.....	64	42	
Total tests.....	64	44	45
<i>Visits.....</i>	1,697	1,332	27.5
Aggregate concrete activities.....	14,609	12,479	17

INDUSTRIES.

Summary of Inspections.

(Boilers and elevators not included.)

	Fiscal Year ending June 30, 1922	Fiscal Year ending June 30, 1921
Lumber or woodworking.....	936	607
Metal working.....	451	576
Shipbuilding.....	69	62
Laundries, cleaning and dyeing.....	262	201
Textile.....	64	83
Construction.....	1,920	334
Paper and printing.....	46	61
Public corporations.....	17	19
Quarries.....	147	182
Brick, glass, etc.....	35	34
Municipal, county.....	6	11
Railroads.....	3	2
Transportation, other than railroads.....		1
Foodstuffs.....	383	348
Mercantile and amusements.....	90	58
Leather and rubber.....	26	42
Paint and painting.....	12	19
Chemical.....	81	95
Oil.....	150	44
Feed and fuel yards.....	5	1
State institutions.....	61	14
Mines, dredges and tunnels.....	506	497
Buildings, hotel and window cleaning.....	31	49
Institutions, other than state.....	10	12
Totals.....	5,311	3,352

STATE COMPENSATION INSURANCE FUND.

In order that this report may serve its purpose as a part of the report of the Commission for fiscal year ended June 30, 1922, the financial statements following give figures to that date, but for purpose of comparison with statements of other insurance carriers the statements as of December 31, 1921, would be more indicative. The fund, as in the case of each licensed carrier, is required to file a complete annual report with the Insurance Commissioner on a calendar year basis and that report is more comprehensive in its exhibits than is possible in the quarterly reports filed by the fund in accordance with the special reporting provision of the compensation statute. These calendar year reports are on file in the office of the Insurance Commissioner but limited space prohibits their reproduction herein as they consist of extensive financial data and underwriting and investment gain and loss exhibits in such detail as to cover many pages.

In previous report the total net premium writings of the fund for the year 1921 were estimated at \$5,000,000. This expectation was realized and the actual figure proved to be \$5,004,880.67. The total premiums of all carriers (thirty-six in number) in the year 1921 were \$13,554,107.02, the fund's percentage of the total being 36.9 per cent. In spite of the entry of new carriers into the competitive field in California the fund again made some advance in its percentage of the total business of the state.

The premium figures for the semiannual period ended June 30, 1922, show a reduction from the corresponding period of 1921, but a careful analysis of the records reveals the fact that this decrease is due entirely to the financial depression of 1921 and a consequent falling off in the pay roll of industries affected, coupled with some reduction in average wage. These conditions are felt by insurance carriers in the year succeeding when the final premium adjustments are made from audit of employers' pay roll accounts. The result is the payment of heavy return premiums by the carrier where normally the collection of additional premiums obtains. As definite proof that the above described condition is responsible for the decrease in written premiums and that the fund has actually increased its clientele in the first half of the year 1922, the following table has been constructed from the records, leaving out of consideration return and additional premiums from pay roll adjustments:

Initial and Deposit Premiums.

	New Business	Renewal	Total
First half 1921.....	\$179,943	\$734,696	\$914,639
First half 1922.....	\$238,934	\$783,838	\$1,022,772
Per cent of increase 1922 over 1921.....	33%	7%	12%

As this report goes to press there are strong indications that the second half of 1922 will show an increase over the corresponding period of 1921. While this may not be sufficient to offset the decrease during the first semiannual period, it reflects a material increase in industrial activity and the probability of a heavy increase in premium writings in 1923.

A further indication of this is seen in the periodical pay roll reports being received from employers and the larger number of men employed as indicated by a heavy increase in the number of injury reports received daily.

Two new branch offices were opened in 1921 to better serve patrons of the fund, the first having been established at Stockton on October 1 and the second at San Jose on November 23. These constitute the sixth and seventh branches established, the others being at Los Angeles, Sacramento, Oakland, San Diego and Fresno.

The plan adopted for distribution of dividend savings, which was explained at some length in previous report, has operated admirably, the actual average dividend expectancy contemplated in the table having very closely approximated the actual dividends disbursed as policies expired and pay rolls and losses were checked. Under policies issued in 1921 the table provides an average dividend of 30 per cent, the exact percentage dependent upon the size of risk and the indicated loss ratio at valuation within sixty days following expiration. As previously explained, this results in many risks receiving a dividend far in excess of the average in percentage, while others receive returns of less in percentage to premium earned than the average to all risks. The table is so constructed that a risk of average size will receive a dividend which fluctuates but slightly over or under the average on account of individual experience, while the variation in dividend increases with increasing size of risk to a point where a very large risk may receive a dividend far above the average in the event of favorable loss ratio and may be limited to the minimum dividend of 10 per cent in the case of extremely unfavorable loss experience.

As indicated by the financial statements which follow, the fund has a net surplus over and above all possible liabilities which would enable it to meet any possible call upon its resources due to catastrophe. The legal loss reserve has so consistently proved to exceed the actual losses each year that the reserve item contains a hidden profit which no doubt is alone sufficient to meet a sizable catastrophe without disturbing the surplus, that surplus then being in the nature of a most substantial second "line of defense" against catastrophes. Reinsurance has been considered from time to time as a further protection of the surplus but up to date of this report quotations have not been deemed sufficiently attractive to justify the cost as a charge upon fund policyholders. The surplus has been accumulated largely from investment income, an item included in the so-called "banking profit" of corporate competitors and customarily enjoyed by stockholders along with any "underwriting profit" earned. "Underwriting profit" of the fund includes a material saving in expense and this profit has enabled the fund to reduce the cost to its policyholders by approximately 30 per cent of the premiums earned. This saving includes final dividend to 1919 policyholders to be released at the end of the current year, dividends for subsequent years being paid in a single disbursement shortly following the expiration of each policy.

Financial statements and brief statistical tables in customary form are brought down to date on pages following.

STATE COMPENSATION INSURANCE FUND.

Statement of Business Done During the First Half of the Year 1922.

<i>Earnings.</i>		
Earned premiums—		
Premiums written	\$2,261,694 66	
Less unearned premiums June 30, 1922	805,811 80	
Total	\$1,455,882 86	
Add unearned premiums December 31, 1921	634,137 65	
Net earned premiums		\$2,090,020 51
Interest and exchange earned		143,403 52
Net profit from sale of bonds		13,922 56
Total earnings		\$2,247,346 59
<i>Expenditures and Reserves.</i>		
General expenses paid and incurred	\$91,284 32	
Salaries paid (excluding claim and inspection)	99,092 39	
Interest paid	9,691 06	
Claim department payments—		
Compensation	\$730,614 93	
Medical	512,708 70	
Salaries and expenses	101,253 94	
	1,344,577 57	
Taxes accrued	58,810 69	
Loss incurred on premiums outstanding over 90 days	8,568 91	
Amount added to reserve for losses during first half of 1922	166,504 90	
Total expenditures		1,778,529 84
Excess earnings over expenditures during period (excluding dividends allowed)		\$468,816 75

STATE COMPENSATION INSURANCE FUND.

Financial Status—June 30, 1922.

		Admitted Assets.	
Cash—			
State Treasurer.....		\$172,549 15	
First National Bank of San Francisco.....		4,158 74	
Petty cash in offices.....		1,300 00	
Registered public warrants.....		4,898 00	
			\$182,905 89
Bonds (book value).....			5,059,175 97
Accrued interest—			
On bonds.....		\$86,229 05	
On registered public warrants.....		465 30	
			86,694 35
Due from state departments for compensation, medical and service, account uninsured state employes.....			24,342 87
Premiums in course of collection.....		\$247,949 87	
Less premiums outstanding over 90 days.....		54,295 94	
			193,653 93
Total admitted assets.....			\$5,546,773 01
Liabilities, Reserves and Surplus.			
Liabilities—			
Trust deposits.....		\$33,334 48	
Authorized dividends unpaid.....		31,259 52	
Return premiums unpaid.....		1,300 61	
Commissions unpaid.....		51 77	
Bills unpaid.....		15,794 25	
Industrial rehabilitation fund.....		3,500 00	
Advance premiums.....		346 08	
			\$85,586 71
Reserves—			
Unpaid compensation losses, being 70 per cent of the net earned premiums from January 1, 1919, to June 30, 1922, less losses and loss expenses paid.....		\$2,872,203 78	
Unpaid 1914 losses.....		4,868 69	
Unpaid 1915 losses.....		4,259 20	
Unpaid 1916 losses.....		10,824 74	
Unpaid 1917 losses.....		72,581 19	
Unpaid 1918 losses.....		104,707 21	
Unearned premiums.....		805,811 80	
Premium tax.....		88,959 31	
			3,964,215 92
Surplus—			
Surplus as per statement December 31, 1921.....		\$2,304,811 46	
Excess earnings over expenditures as per statement January 1, 1922, to June 30, 1922.....		468,816 75	
Total.....		\$2,773,628 21	
Less dividends declared to policy holders during period January 1, 1922, to June 30, 1922.....		1,276,657 83	
			1,496,970 38
Total liabilities, reserves and surplus.....			\$5,546,773 01

STATE COMPENSATION INSURANCE FUND.

Statistical Report Covering the Period from January 1, 1914, to June 30, 1922.

Calendar year	Premiums written	Reserve for unearned premiums	Premiums earned	Interest earned	Losses paid	Reserve for unpaid losses	Losses incurred, legal reserve basis	Dividends declared
1914	\$547,161 24	\$51,018 95	\$496,142 29	\$12,191 00	\$89,207 05	\$249,556 64	\$338,763 69	-----
1915	655,676 55	101,712 30	604,983 20	27,761 76	180,640 39	498,898 02	429,981 77	\$74,475 88
1916	928,286 15	160,568 08	869,430 37	40,069 20	321,166 82	801,650 99	623,919 79	89,145 97
1917	1,373,792 54	234,175 58	1,300,185 04	59,425 18	580,789 71	809,484 50	588,623 22	146,733 97
1918	2,459,086 08	334,893 40	2,358,368 26	84,066 10	941,956 37	1,282,931 50	1,415,403 37	340,877 76
1919	3,251,974 25	458,924 29	3,127,943 36	115,998 14	1,351,070 31	1,877,279 97	1,945,418 78	489,690 52
1920	4,417,761 32	516,289 08	4,360,396 53	196,685 96	1,990,215 67	2,617,689 32	2,730,025 02	919,367 20
1921	5,004,880 67	634,137 65	4,887,032 10	261,076 40	2,479,578 40	2,902,939 91	2,765,428 99	1,278,949 53
1922 (First half)	2,261,694 66	805,811 80	2,090,020 51	133,708 94	1,243,323 63	3,069,444 81	1,409,828 53	1,276,657 83

Calendar year	Expenses			Total	All other liabilities	Net surplus	Total admitted assets
	Claim	Taxes	All other				
1914	\$18,458 76	-----	\$44,306 18	\$62,764 94	\$944 04	\$205,860 62	\$520,595 69
1915	27,628 64	-----	65,925 19	93,553 83	949 52	239,644 58	849,980 01
1916	39,164 25	-----	82,974 28	122,138 53	629 78	313,310 08	1,299,564 85
1917	63,352 14	-----	101,024 55	191,852 19	5,040 29	740,670 63	1,839,988 33
1918	93,314 04	\$27,475 50	135,095 50	277,612 10	10,252 80	1,138,958 96	2,917,571 48
1919	103,716 41	49,202 56	164,029 04	332,784 22	8,784 10	1,606,222 84	4,135,856 09
1920	148,856 26	65,038 77	274,181 74	511,357 30	4,896 12	1,997,639 69	5,324,603 18
1921	201,686 58	88,319 30	348,131 85	679,967 05	16,611 16	2,304,811 46	6,038,703 51
1922	101,253 94	130,148 62	190,376 71	350,441 34	*5,357 17	1,496,970 38	5,546,673 01

*This figure to be deducted.

STATE COMPENSATION INSURANCE FUND—Continued.

Calendar year	Percentage interest earned to mean invested assets	Percentage interest earned to premiums written	Percentage claim expense to premiums written	Percentage taxes to premiums written	Percentage all other expenses to premiums written	Percentage total expenses to premiums written	Percentage claim expenses to premiums earned	Percentage taxes to premiums earned	Percentage all other expenses to premiums earned	Percentage total expenses to premiums earned
1914	5.24	2.23	3.37	-----	8.10	11.47	3.72	-----	8.93	12.65
1915	5.07	4.23	4.21	-----	10.07	14.28	4.57	-----	10.90	15.47
1916	5.38	4.32	4.22	-----	8.94	13.16	4.50	-----	9.54	14.05
1917	4.64	4.33	4.61	-----	7.35	13.97	4.87	2.11	7.77	14.76
1918	4.59	3.42	3.79	2.00	5.49	11.29	3.96	2.09	5.73	11.78
1919	4.14	3.57	3.19	2.00	5.04	10.23	3.32	2.08	5.24	10.64
1920	4.92	4.45	3.37	2.00	6.21	11.58	3.41	2.03	6.29	11.73
1921	5.58	5.22	4.03	2.60	6.96	13.58	4.13	2.66	7.12	13.91
1922	-----	5.91	4.48	2.60	8.41	15.49	4.84	2.81	9.12	16.77

STATISTICAL REPORT

CONTENTS OF STATISTICAL REPORT.

Foreword	Page 57
TABLE I.	
Compensation Incurred on Account of Compensable Injuries, by Extent of Disability	59
TABLE II.	
Incurred Compensation by Insurance Carriers	60
TABLE III.	
Severity Rating of Compensable Injuries	62
TABLE IV.	
Permanent Disabilities, by Impairment of Earning Capacity	62
TABLE V.	
Permanent Disabilities, by Duration of Temporary Disability	62
TABLE VI.	
Tabulatable Temporary Disabilities, by Duration of Disability	63
TABLE VII.	
Tabulatable Injuries by Main Industrial Divisions and Extent of Disability	64
TABLE VIII.	
Fatal Cases, by Degree of Dependency	65
TABLE IX.	
Fatal Cases, by Character of Dependency and Main Industrial Divisions	65
TABLE X.	
Fatal Cases—Ages of Dependents at Date of Death	66
TABLE XI.	
Fatal Cases—Suspension of Mortality	66
TABLE XII.	
Causes of Tabulatable Injuries, by Extent of Disability	67
Part 1. All Industries:	
A. Summary of Main Cause Groups	67
B. All Causes	68
C. "Working Machine" Injuries, by Manner of Occurrence	78
D. "Point of Operation" Injuries, by Working Machines	79
Part 2. Agriculture—Main Cause Groups	80
Part 3. Mining and Quarrying—Main Cause Groups	81
Part 4. Oil Producing—Main Cause Groups	82
Part 5. Food and Beverage Manufacturing:	
A. Main Cause Groups	83
B. "Working Machine" Injuries, by Manner of Occurrence	84
C. "Point of Operation" Injuries, by Working Machines	85
Part 6. Lumber and Wood Manufacturing:	
A. Main Cause Groups	86
B. "Working Machine" Injuries, by Manner of Occurrence	87
C. "Point of Operation" Injuries, by Working Machines	88
Part 7. Metal and Machinery Manufacturing:	
A. Main Cause Groups	89
B. "Working Machine" Injuries, by Manner of Occurrence	90
C. "Point of Operation" Injuries, by Working Machines	91
Part 8. Chemical Manufacturing:	
A. Main Cause Groups	92
B. "Working Machine" Injuries, by Manner of Occurrence	93
C. "Point of Operation" Injuries, by Working Machines	94

Part 9.	All Other Manufacturing:	Page
	A. Main Cause Groups.....	95
	B. "Working Machine" Injuries, by Manner of Occurrence.....	96
	C. "Point of Operation" Injuries, by Working Machines.....	97
Part 10.	Engineering Construction—Main Cause Groups.....	98
Part 11.	Building Construction—Main Cause Groups.....	99
Part 12.	Boat Building—Main Cause Groups.....	100
Part 13.	Vessel Operation and Stevedoring—Main Cause Groups.....	101
Part 14.	Railroad Operation—Main Cause Groups.....	102
Part 15.	Public Utilities—Main Cause Groups.....	103
Part 16.	Cartage and Storage—Main Cause Groups.....	104
Part 17.	Commercial Enterprises, Clerical and Professional—Main Cause Groups.....	105
Part 18.	Care and Custody—Main Cause Groups.....	106
Part 19.	Miscellaneous Industries—Main Cause Groups.....	107
TABLE XIII.		
Causes of Permanent Disabilities, by Part of Body Injured—All Industries....		108
TABLE XIV.		
Tabulatable Injuries, by Nature of Injury and Extent of Disability.....		109
TABLE XV.		
Tabulatable Injuries, Other Than Deaths, by Nature and Location of Injury ...		110
TABLE XVI.		
Permanent Disabilities—Location and Nature of Injury and Percentage of Impairment of Earning Capacity.....		114
TABLE XVII.		
Injured Persons, by Amount of Actual Weekly Wages and Extent of Disability—All Industries.....		117
TABLE XVIII.		
Injured Persons, by Amount of Actual Weekly Wages and Main Industrial Divisions.....		118
TABLE XIX.		
Injured Persons by Five Year Age Groups and Extent of Disability—All Industries.....		120
TABLE XX.		
Injured Persons, by Five Year Age Groups and Main Industrial Divisions....		121
TABLE XXI.		
Sex, Conjugal Condition and Nativity of Injured Persons, by Main Industrial Divisions.....		122
TABLE XXII.		
Tabulatable Injuries by Main Industrial Divisions and Month of Occurrence....		123

STATISTICAL REPORT FOR THE CALENDAR YEAR 1921.

FOREWORD.

The tables which follow present the statistics of industrial injuries sustained by employees during the calendar year 1921. The compilations follow the same form as in the two preceding annual reports and hence make possible a comparative analysis between the three years 1919, 1920 and 1921.

There were in all 125,529 cases reported, of which 62,273 represented tabulatable injuries, that is, injuries which caused disability lasting longer than the day of injury. Of the remaining 63,256 cases there were 2571 in which the duration of disability was unknown and 60,685 which caused no disability. Of the 62,273 tabulatable injuries, 30,709 were compensable, that is, they involved the payment of disability indemnity as provided by the law. As in the two preceding annual reports, some of the tables deal with compensable cases only and others with tabulatable cases.

The outstanding cost of open cases has been determined by a valuation of the individual cases. No estimates are involved, as the same table of average values used in the two preceding years' reports has been applied to indeterminate cases. The latter include all cases in which the extent of disability was indeterminate on June 30, 1922.

The following table gives at a glance an interesting comparison of compensable injuries and their average costs for the years 1919, 1920 and 1921:

Injuries causing—	Number of compensable injuries			Average incurred compensation per case		
	1919	1920	1921	1919	1920	1921
All injuries.....	25,754	32,459	30,709	\$218 29	\$195 53	\$192 93
Deaths.....	440	490	453	2,462 08	2,359 26	2,538 16
Permanent total disabilities...	5	6	5	9,066 80	10,495 33	9,863 00
Permanent partial disabilities...	1,709	1,923	1,638	990 62	983 26	931 98
Indeterminate disabilities.....	695	594	613	1,911 30	2,168 59	2,120 16
Temporary disabilities.....	22,905	29,446	28,000	64 24	66 18	67 83

As is to be expected there is a fluctuation from year to year, not only in the total number of compensable injuries but also in the number of specific types of injury such as deaths, permanent totals, etc. But even allowing for the natural fluctuation expected because of variations in the number of workers exposed to industrial injury and the shifting importance of hazardous and non-hazardous industries, there is cause for gratification over the showing for 1921. Not only has the average cost of all compensable injuries again fallen, being \$2.60 below 1920 and \$25.36 below 1919, but the drop has been occasioned by a shifting of injured workers from the permanent disability to the temporary disability class. Although nearly 5000 more compensable injuries were sustained in 1921 than in 1919 (an increase of 20 per cent) there were 71 less permanent injuries (a decrease of 4.5 per cent). There were

1750 less compensable injuries in 1921 than in 1920 (a decrease of 5.5 per cent), whereas the permanent injuries decreased by 286 (a decrease of 15 per cent).

The main importance of this decrease is the fact that through increased care and the application of safety devices, industry in the past year has caused fewer workers to face life in a permanently maimed condition. But from a financial viewpoint the saving also has been worth while. In 1919 the total incurred compensation on account of permanent injuries was \$1,738,307, in 1920 \$1,953,789, and in 1921 \$1,575,909, or a saving of \$162,398 over 1919 and of \$377,880 over 1920.

It is interesting to compare the actual distribution of injuries for the years 1919, 1920 and 1921 with the theoretical distribution developed from a countrywide experience and published as the American Accident Table. For convenience in making this comparison the numbers of each type of injury have been converted to the basis of 100,000 compensable injuries. The table is as follows:

Injuries causing—	California distribution for years			American Accident Table distribution
	1919	1920	1921	
All injuries.....	100,000	100,000	100,000	100,000
Death.....	1,708	1,510	1,475	1,407
Permanent total disability.....	19	18	16	114
Permanent partial disability.....	6,636	5,924	5,334	6,989
Indeterminate disability.....	2,699	1,830	1,996	-----
Temporary disability.....	88,938	90,718	91,179	91,490

Upon the assumption that all indeterminate disabilities will ultimately be found to be of a permanent character, a better comparison can be made by combining all permanents and indeterminates in one class. This is done in the following table:

Injuries causing—	California distribution for years			American Accident Table distribution
	1919	1920	1921	
All injuries.....	100,000	100,000	100,000	100,000
Death.....	1,708	1,510	1,475	1,407
Permanent and indeterminate disability.....	9,354	7,772	7,346	7,103
Temporary disability.....	88,938	90,718	91,179	91,490

It will be noted throughout that the California record shows a higher frequency of serious injuries (deaths and permanents) than the American Accident Table. This is probably due to the fact that the industry of the state as a whole is of a heavier type than found in the manufacturing states of the East, and that the experience of the latter will be found to follow the theoretical distribution more closely. But the most noteworthy thing in the table is the steady decline during the three year period of the proportion of the serious injuries. The year 1920 showed a marked reduction over 1919 and now 1921 has

shown an equally striking decline from 1920. How much of this shift in the distribution of injuries from serious to non-serious has been due to an increase in the proportion of relatively non-hazardous manufacturing industries in our state and how much to safety work is purely problematical. But the fact that the ratio of manufacturing accidents to total accidents has decreased each year points to accident prevention as the primary cause.

TABLE I.

Compensation Incurred on Account of Compensable Injuries by Extent of Disability.

Injuries causing—	Number of injuries ¹	Compensation paid and outstanding ²				
		Paid	Outstanding	Incurred	Per cent of total	Average per case
All injuries.....	30,709	\$3,501,051	\$2,423,531	\$5,924,582	100.0	\$192 93
Deaths.....	453	400,417	749,372	1,149,789	19.4	2,538 16
Permanent total disabilities....	5	4,164	45,151	49,315	.8	9,863 00
Permanent partial disabilities....	1,638	858,671	667,923	1,526,594	25.8	931 98
Indeterminate disabilities ³	613	338,571	961,085	1,299,656	21.9	2,120 16
Temporary disabilities.....	28,000	1,899,228	-----	1,899,228	32.1	67 83

¹Excludes injuries in exempt employments as well as other non-compensable injuries.

²Medical aid not included, as total of \$2,496,176 reported represents merely the aggregate medical paid in individual cases to the date of last report and does not include either medical paid under contract or medical outstanding.

³Outstanding compensation based upon tabular valuation.

TABLE II.
Incurred Compensation by Insurance Carriers.

Name of insurance carrier	Total compensable injuries	Total incurred compensation		Number of compensable injuries and average incurred compensation per case, by extent of disability				Indeterminate disabilities		Temporary disabilities	
		Amount	Average per case	Deaths		Permanent disabilities		Number of cases	Average	Number of cases	Average
				Number of cases	Average	Number of cases	Average				
All carriers-----	30,709	\$5,924,582	\$192 92	453	\$2,538 17	1,643	\$959 17	613	\$2,120 16	28,000	\$67 83
Self-insurers-----	7,022	1,577,463	224 64	151	2,857 34	460	1,048 56	105	2,212 95	6,306	68 40
Aetna Life Insurance Company-----	1,466	265,440	181 11	19	3,055 53	61	824 60	33	2,126 97	1,353	64 18
American Mutual Liability Insurance Company-----	197	50,414	255 91	4	2,637 50	6	3,234 33	---	---	187	109 40
California Casualty Indemnity Exchange	681	134,052	196 84	---	---	36	1,297 03	19	2,318 37	626	69 19
Casualty Reciprocal Exchange of Kansas City-----	150	17,524	116 83	---	---	2	872 50	2	2,604 50	146	72 40
Columbia Casualty Company-----	302	38,605	127 83	3	4,815 33	14	286 20	2	1,697 50	283	59 22
Continental Casualty Company-----	538	102,897	191 26	1	3,000 00	37	1,539 46	5	1,915 60	495	67 86
Employers Indemnity Exchange-----	2	66	33 00	---	---	---	---	---	---	2	33 00
Employers Liability Assurance Corporation-----	1,675	269,367	160 82	15	1,757 27	91	827 01	24	2,266 04	1,545	73 38
Federal Mutual Liability Insurance Company-----	473	87,587	185 17	7	2,466 29	26	979 19	6	2,317 00	434	71 34
Fidelity and Casualty Company-----	965	142,466	147 63	7	2,199 71	36	590 40	25	2,017 33	897	61 74
General Accident, Fire and Life Insurance Company-----	366	71,799	196 17	9	1,292 11	19	1,201 37	7	2,062 57	331	69 20
Georgia Casualty Company-----	49	9,534	194 58	1	3,901 00	3	371 67	2	1,153 50	43	51 42
Globe Indemnity Company-----	963	155,253	161 22	12	1,425 23	42	642 43	21	2,037 83	885	70 35
Hartford Accident and Indemnity Company-----	789	133,550	169 27	13	2,297 70	45	875 98	13	1,705 16	718	58 63
Laundry Owners Insurance Exchange-----	71	5,792	81 58	---	---	1	1,877 00	1	889 00	69	43 86
London Guarantee and Accident Company-----	1,406	328,242	233 46	18	3,142 58	67	1,389 14	31	2,343 32	1,290	82 14

Manufacturers Indemnity Exchange---	283	56,278	198 86	3	2,874 67	21	896 43	8	1,654 12	251	62 14
Maryland Casualty Company-----	1,791	294,422	164 39	23	2,629 30	65	928 54	28	2,090 61	1,675	68 69
New Amsterdam Insurance Company--	378	62,602	165 61	6	1,705 00	21	859 29	7	1,808 00	344	63 00
Norwich Union Indemnity Company---	167	28,861	172 80	3	3,182 00	7	741 71	3	1,621 67	154	60 12
Ocean Accident and Guarantee Com- pany-----	1,289	167,665	130 07	10	1,251 00	61	668 66	14	2,215 80	1,204	69 22
Republic Casualty Company-----	319	39,343	123 33	1	100 00	20	833 20	2	1,937 00	296	63 06
Royal Indemnity Company-----	451	67,883	150 52	6	2,059 00	16	1,153 32	3	2,674 00	426	68 20
State Compensation Insurance Fund---	7,778	1,636,435	210 39	131	2,437 10	431	870 81	235	2,101 24	6,981	64 18
Travelers Insurance Company-----	47	6,442	137 06	-----	-----	1	1,271 00	1	1,666 00	45	77 89
United States Casualty Company-----	4	841	210 25	-----	-----	1	754 00	-----	-----	3	29 00
United States Fidelity and Guaranty Company-----	468	77,207	164 97	4	3,556 00	22	1,097 23	2	3,228 50	440	73 61
Western Indemnity Company-----	283	47,222	166 86	2	2,184 00	17	941 42	3	2,291 67	261	76 53
Zurich General Accident and Liability Company of Chicago-----	164	21,141	128 91	1	100 00	7	1,190 30	1	2,708 00	155	64 52
All others-----	172	28,189	163 89	3	800 00	7	428 14	7	1,579 71	155	75 71

TABLE III.
Severity Rating of Compensable Injuries.

Injuries causing—	Number of injuries	Weighting in working days	Severity rating ⁵	Total rating	Per cent of total
All injuries.....	30,709	195	5.91	182,080.3	100.0
Deaths.....	453	16,000	181.82	82,364.5	45.2
Permanent total disabilities.....	5	16,000	181.82	909.1	.5
Permanent partial disabilities.....	1,638	2760	23.03	37,723.1	20.7
Indeterminate disabilities.....	613	31,781	53.97	33,083.6	18.2
Temporary disabilities.....	28,000	433	1.0	28,000.0	15.4

¹Weighting recommended by Committee on Statistics and Compensation Insurance Cost of the International Association of Industrial Accident Boards and Commissions.

²Weighting based on relation of each case to permanent total disability.

³Weighting based on relation of tabular valuation of disability duration to value assigned to permanent total disability.

⁴Weighting based on actual time lost.

⁵Rating in multiples of one temporary injury.

TABLE IV.
Permanent Disabilities by Impairment of Earning Capacity.

Impairment of earning capacity (Per cent)	Number of cases	Impairment of earning capacity (Per cent)	Number of cases
All cases.....	1,643	41-45.....	17
1-5.....	668	46-50.....	15
6-10.....	318	51-55.....	13
11-15.....	161	56-60.....	3
16-20.....	154	61-65.....	7
21-25.....	121	66-70.....	4
26-30.....	79	71-75.....	2
31-35.....	44	76-80.....	1
36-40.....	30	81-85.....	1
		96-100.....	5

TABLE V.
Permanent Disabilities by Duration of Temporary Disability

Duration of temporary disability	Number of cases	Duration of temporary disability	Number of cases
*All cases.....	1,124	16 to 17 weeks.....	31
1 week or less.....	62	17 to 18 weeks.....	30
1 to 2 weeks.....	31	18 to 19 weeks.....	20
2 to 3 weeks.....	49	19 to 20 weeks.....	26
3 to 4 weeks.....	64	20 to 21 weeks.....	15
4 to 5 weeks.....	88	21 to 22 weeks.....	16
5 to 6 weeks.....	64	22 to 23 weeks.....	23
6 to 7 weeks.....	60	23 to 24 weeks.....	13
7 to 8 weeks.....	67	24 to 25 weeks.....	4
8 to 9 weeks.....	53	25 to 26 weeks.....	12
9 to 10 weeks.....	55	6 to 7 months.....	45
10 to 11 weeks.....	47	7 to 8 months.....	34
11 to 12 weeks.....	42	8 to 9 months.....	23
12 to 13 weeks.....	37	9 to 10 months.....	13
13 to 14 weeks.....	26	10 to 11 months.....	9
14 to 15 weeks.....	29	11 to 12 months.....	9
15 to 16 weeks.....	22	Over one year.....	5

*Does not include 519 cases, for which duration was not reported.

TABLE VI.

Tabulatable Temporary Disabilities by Duration of Disability.

Duration	Number of cases	Duration	Number of cases
*All cases.....	59,467	6 to 7 weeks.....	1,525
1 day.....	4,157	7 to 8 weeks.....	1,135
2 days.....	5,626	8 to 9 weeks.....	794
3 days.....	4,562	9 to 10 weeks.....	610
4 days.....	3,623	10 to 11 weeks.....	474
5 days.....	3,243	11 to 12 weeks.....	327
6 days.....	3,356	12 to 13 weeks.....	294
7 days.....	2,614	13 to 14 weeks.....	247
8 days.....	1,514	14 to 15 weeks.....	170
9 days.....	1,465	15 to 16 weeks.....	148
10 days.....	1,490	16 to 17 weeks.....	138
11 days.....	1,272	17 to 18 weeks.....	110
12 days.....	1,263	18 to 19 weeks.....	89
13 days.....	1,257	19 to 20 weeks.....	71
14 days.....	1,567	20 to 21 weeks.....	70
2 to 3 weeks.....	6,444	21 to 22 weeks.....	66
3 to 4 weeks.....	4,099	22 to 23 weeks.....	76
4 to 5 weeks.....	2,970	23 to 24 weeks.....	52
5 to 6 weeks.....	2,111	24 to 25 weeks.....	39
		Over 25 weeks.....	399

*Does not include 2571 cases for which duration of disability was not reported; 60,685 additional cases were reported in which no time was lost.

TABLE VII.
Tabulatable Injuries by Main Industrial Divisions and Extent of Disability.

Industrial divisions	Number of injuries						Severity of injuries		
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities			*Total days lost	Average days lost per case
					15 days and over	8 to 14 days	1 to 7 days		
All industry-----	62,273	550	1,643	613	22,458	9,828	27,181	6,829,294	110
Agriculture-----	4,411	46	96	54	1,862	783	1,570	545,250	124
Mining and milling-----	1,316	16	41	21	454	194	590	186,318	142
Oil producing-----	3,119	25	99	17	880	542	1,556	294,180	94
Quarrying-----	544	12	21	8	184	68	251	117,159	215
All manufacturing-----	17,378	78	639	138	5,879	2,848	7,796	1,449,057	83
Food and beverages-----	4,560	13	90	41	1,516	853	2,047	283,923	62
Textiles-----	104	---	5	1	36	18	44	7,711	74
Clothing-----	251	---	4	2	81	42	122	9,032	36
Laundries-----	409	---	13	4	166	79	147	34,132	83
Leather-----	163	---	4	1	55	32	71	5,423	33
Rubber and composition goods-----	158	2	10	2	56	35	53	27,345	173
Pulp and paper-----	114	---	4	1	38	14	57	5,080	45
Paper goods-----	142	---	8	2	51	23	58	11,350	45
Printing-----	480	---	19	3	182	74	202	25,679	80
Lumber and wood-----	4,032	41	271	38	1,499	655	1,528	571,946	142
Iron and steel manufacturing-----	350	3	10	1	149	52	135	40,571	116
Metal working-----	1,991	2	58	14	633	290	994	109,887	55
Machinery-----	2,208	6	64	8	662	318	1,150	127,220	58
Vehicles-----	333	1	16	5	98	47	166	29,890	90
Stone products-----	459	1	10	5	124	56	263	27,557	60
Clay products-----	343	1	14	2	140	50	136	24,684	72
Glass products-----	139	---	2	2	57	19	59	8,347	60
Chemical manufacturing-----	1,128	8	35	6	336	189	554	97,398	86
All other manufacturing-----	14	---	2	---	---	2	10	1,882	134
All construction-----	10,525	90	308	157	4,146	1,483	4,341	1,332,112	126
Engineering-----	2,784	42	84	43	1,101	419	1,095	478,849	172
Building-----	5,804	39	138	86	2,369	803	2,369	641,485	111
Boat building-----	1,937	9	86	28	676	261	877	211,778	109
Vessel operation-----	236	26	3	2	112	28	65	167,287	708
Stevedoring and freight handling-----	1,006	9	30	7	489	124	347	119,157	119
Railroad operation-----	5,325	63	86	26	1,663	917	2,570	609,242	114
Cartage and storage-----	3,751	36	56	36	1,469	572	1,582	401,149	107
Public utilities-----	2,908	71	37	34	954	459	1,353	575,622	198
Commercial enterprises-----	6,972	27	122	59	2,435	1,076	3,253	465,791	67
Clerical and Professional-----	1,338	19	23	15	495	166	620	179,178	134
Care and custody-----	2,404	19	58	21	979	420	907	235,472	98
Motion picture production-----	501	5	12	6	236	51	191	61,357	122
Miscellaneous-----	539	8	12	12	221	97	189	90,963	169

*See footnote to Table III, page 62, for method of determination.

TABLE VIII.

Fatal Cases by Degree of Dependency.

Dependency	Number of deaths	Per cent of all	Number of dependents per death
All	550	100.0	1.49
Unknown	30	5.5	-----
No dependents	159	28.9	-----
Partial dependents	59	10.7	1.99
Full dependents	302	54.9	2.32
Widow only	97	17.6	1.0
Widow and 1 child	49	8.9	2.0
Widow and 2 children	48	8.7	3.0
Widow and 3 children	24	4.3	4.0
Widow and 4 children	10	1.8	5.0
Widow and 5 children	9	1.6	6.0
Widow and 6 children	3	.5	7.0
Widow and 7 children	1	.2	8.0
Widow and 8 children	1	.2	9.0
Widow and 9 children	1	.2	10.0
1 child	13	2.4	1.0
2 children	7	1.3	2.0
4 children	1	.2	4.0
5 children	2	.4	5.0
7 children	1	.2	7.0
Widow and parents	4	.7	2.2
Widow and others	2	.4	2.0
Widow, 1 child and others	1	.2	3.0
Widow, 2 children and others	1	.2	4.0
1 child and parents	1	.2	2.0
4 children and parents	1	.2	5.0
1 child and others	1	.2	3.0
Parents only	59	10.7	1.4
Parents and brother or sister	13	2.4	3.8
Brother or sister	8	1.5	1.9
Other dependents	3	.5	2.3

TABLE IX.

Fatal Cases by Character of Dependency and Main Industrial Divisions.

Industrial divisions	Number of deaths				
	All	Dependency unknown	No dependents	Partial dependents	Full dependents
All industries	550	30	159	59	302
Agriculture	46	3	25	4	14
Mining and quarrying	28	-----	7	7	14
Oil producing	25	1	4	2	18
Lumber and wood manufacturing	41	1	20	8	12
Metal and machinery manufacturing	11	-----	2	1	8
Other manufacturing	26	-----	8	3	15
Engineering construction	42	-----	16	4	22
Building construction	39	1	8	2	28
Boat building	9	-----	1	2	6
Vessel operation and stevedoring	35	17	6	1	11
Railroad operation	63	5	12	4	42
Cartage and storage	36	-----	12	3	21
Public utilities	71	-----	18	9	44
Commercial enterprises, clerical and professional	46	1	10	5	30
Care and custody	19	1	6	3	9
Miscellaneous	13	-----	4	1	8

TABLE X.
Fatal Cases—Ages of Dependents at Date of Death.

Children		Widows			
Age at death of parent	Number	Age at death of husband	Number		
			All	Widows with children	Widows with no children
*All children.....	357	*All widows.....	193	122	71
Average age—years.....	8.8	Average age—years.....	38.7	35.5	44.2
Posthumous.....	6	15 to 20 years.....	4	3	1
Less than one-half year.....	13	20 to 25 years.....	13	11	2
1 year.....	22	25 to 30 years.....	31	21	10
2 years.....	25	30 to 35 years.....	30	23	7
3 years.....	21	35 to 40 years.....	29	22	7
4 years.....	23	40 to 45 years.....	28	20	8
5 years.....	22	45 to 50 years.....	23	13	10
6 years.....	17	50 to 55 years.....	16	9	7
7 years.....	22	55 to 60 years.....	8	-----	8
8 years.....	19	60 to 65.....	6	-----	6
9 years.....	14	65 and over.....	5	-----	5
10 years.....	15				
11 years.....	19				
12 years.....	20				
13 years.....	18				
14 years.....	19				
15 years.....	15				
16 years.....	6				
17 years.....	15				
18 years.....	10				
Over 18.....	16				

*Does not include 44 children for whom ages were not reported.
 *Does not include 58 widows for whom ages were not reported.

TABLE XI.
Fatal Cases—Suspension of Mortality.

Period between date of injury and date of death	Number of cases	Per cent of total
*All cases.....	544	100.0
None.....	373	68.6
1 day.....	47	8.6
2 days.....	15	2.8
3 days.....	11	2.0
4 days.....	5	.9
5 days.....	7	1.3
6 days.....	7	1.3
7 days.....	4	.7
1 to 2 weeks.....	28	5.1
2 to 3 weeks.....	9	1.7
3 to 4 weeks.....	6	1.1
5 to 10 weeks.....	24	4.4
10 to 15 weeks.....	2	.4
15 to 20 weeks.....	1	.2
20 to 25 weeks.....	2	.4
Over 25 weeks.....	3	.6

*Does not include 6 cases for which suspension was not reported.

TABLE XII.
Part 1A. Causes of Tabulatable Injuries by Extent of Disability—Summary of Main Cause Groups for all Industries.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Temporary Disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes-----	62,273	550	1,643	613	22,458	9,828	27,181	100.0
Handling of objects-----	15,785	21	241	66	5,575	2,793	7,089	9.5
Stepping on or striking against objects-----	4,358	3	20	14	963	778	2,580	1.8
Falling objects—not being handled by injured-----	4,711	60	70	55	1,828	693	2,005	9.0
Falls of persons-----	8,897	71	137	179	4,066	1,270	3,174	16.2
Hand tools-----	5,551	6	173	18	1,528	942	2,884	4.0
Animals-----	1,468	18	20	24	670	240	496	2.9
Vehicles-----	6,687	190	108	110	3,157	935	2,187	24.2
Explosions-----	505	24	22	10	166	94	189	3.0
Electricity-----	326	39	4	6	91	38	148	3.7
Hot, poisonous and corrosive substances, and flames-----	2,745	3	24	7	941	525	1,245	1.4
Machinery—all-----	7,126	84	752	74	2,506	963	2,747	18.7
Boilers and steam pressure apparatus-----	162	4	4	1	52	33	68	.5
Prime movers-----	184	3	25	2	69	31	54	.6
Power transmission apparatus-----	907	19	86	15	329	130	328	3.2
Elevators and skips-----	260	20	13	12	117	33	65	2.4
Cranes and derricks-----	293	7	13	1	149	33	90	.9
Working machines-----	4,783	20	552	32	1,565	620	1,994	9.0
All other-----	537	11	59	11	225	83	148	2.2
Miscellaneous causes-----	4,114	31	72	50	967	557	2,437	5.8

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Number of injuries			*Total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes.....	62,273	550	1,643	613	22,458	9,828	27,181	6,829,294
Handling of objects—all.....	15,785	21	241	66	5,575	2,793	7,089	645,948
Heavy objects.....	11,273	14	151	51	4,330	1,873	4,854	474,241
Objects thrown.....	82	—	2	—	26	17	37	3,689
Objects dropped.....	1,843	6	24	7	692	269	845	99,103
Objects falling from load or pile (while loading, unloading or piling).....	1,084	3	15	11	453	159	443	67,941
Caught or squeezed between object handled and other object.....	2,341	—	93	5	898	377	968	82,447
Strain in handling or lifting.....	4,634	4	8	24	1,846	813	1,939	175,812
All other.....	1,289	1	9	4	415	238	622	45,249
Sharp objects.....	3,735	7	84	12	959	797	1,876	150,152
Slivers, wood.....	1,161	—	33	5	296	234	593	43,310
Glass.....	469	—	11	—	121	118	219	10,416
Sheet metal, and sheet metal objects.....	258	1	3	1	60	56	137	13,820
Objects with protruding nails.....	136	1	1	1	29	31	73	9,413
Slivers, metal.....	406	1	6	—	107	82	210	13,585
All other sharp objects (not tools).....	1,305	4	30	5	346	276	644	59,608
Hand trucks, carts, and wheelbarrows.....	777	—	6	3	286	123	359	21,555
Struck by truck, handled by co-worker.....	51	—	1	—	22	8	20	957
Caught between truck and other object.....	124	—	4	—	41	25	54	2,326
Overturning.....	57	—	1	—	23	12	21	1,891
Objects falling from (not in loading and unloading).....	91	—	—	—	38	11	42	2,008
Struck by truck, handled by injured person.....	253	—	—	—	85	35	133	4,657
All other.....	201	—	—	3	77	32	89	9,716
Stepping on or striking against objects—all.....	4,358	3	20	14	963	778	2,580	119,758
Stepping on.....	1,641	—	3	1	186	249	1,202	19,240
Nails.....	1,574	—	3	—	171	234	1,166	16,769
Other sharp objects.....	67	—	—	—	15	15	36	2,471
Striking against.....	2,717	3	17	13	777	529	1,378	100,518
Nails.....	573	1	3	2	124	115	328	19,325
Splinters or sharp projections from walls or structures.....	24	—	2	—	7	5	10	3,597
Persons.....	57	—	1	—	10	13	33	2,107
All other objects.....	2,063	2	11	11	636	396	1,007	75,489

Falling objects—not being handled by injured—all.	4,711	60	70	55	1,828	693	2,005	615,896
Collapse of	175	4	2	4	98	18	49	39,791
Buildings and walls	22				18	1	3	1,299
Stones, sand and earth	9				6		3	754
Piles (stacked, stored or piled-up material)	91	3	2	4	43	11	28	30,131
Scaffolds or staging	18	1			11	2	4	6,605
Chutes, conveyers and slides	4				1	1	2	99
All other	31				19	3	9	903
Objects falling from elevation	3,594	10	49	29	1,352	541	1,613	216,903
Bins and pockets	4				3		1	130
Dumps—at mines and quarries	3				2		1	71
Buildings—not in course of construction or demolition	1				1			30
Buildings—in course of construction or demolition— not otherwise classified.								
Chutes, conveyors, slides and screens	18	2	2		7	2	5	12,801
Machines or work benches	81	1	1	1	30	17	31	10,634
Piles (stacked, stored or piled-up material)	98	1	7		36	11	43	16,792
Racks and shelves	93		1	2	37	18	36	4,848
Runways, balconies and platforms	4				1	1	1	1,397
Scaffolds and staging	5				4		1	244
Trestles and tramways	27			1	11	2	13	2,641
Other elevations	1				1			49
Objects falling into excavations	3,259	6	38	25	1,219	490	1,481	167,266
Into excavations (not tunnels, mines or quarries)	5				3		2	246
Into ditches or trenches	4				3		1	244
Cave-ins (not mines or quarries)	1						1	2
Of ditches and trenches	192	7	3	2	83	28	69	51,344
Of tunnels	32	2		1	16	3	10	14,229
Of other excavations	2		1		1			139
Objects falling in mines, quarries and tunnels(inside)	158	5	2	1	66	25	59	36,976
Roof in entries	386	11	8	6	124	65	172	89,484
Coal, rock or ore at working face—not roof	8				3	4	1	292
Roof in working places—not stopes	17		1		3	3	10	1,866
Coal, rock or ore from, or in underground chutes, man- ways, and batteries	8				5	2	1	255
From surface into shaft	11		1		3	2	5	471
From cage into shaft	3				1		2	48
Cave-in of mine	1						1	7
Timbers—not in handling	11	3		1	5	1	1	20,301
Ore and rock in stopes (metal mines)	14	4		1	2	3	4	26,410
All other	32	1			9	6	15	7,024
Other falling objects	281	3	1	4	93	44	132	32,810
Trees in felling—not otherwise classified. Include dead limbs and tops	359	28	8	14	168	41	100	218,128
Poles	23	1	1		10	3	8	7,549
Objects tipping over (except vehicles)—not in handling	21	6		1	6	3	3	42,469
Trees, lodged in felling (include trees and limbs struck by felled tree)	63	1	1	4	24	5	28	21,994
Trees, not in felling	66	2	1	5	35	6	17	24,107
Limbs, not in felling	9	3				2	4	18,032
Logs rolling	42	1	1	1	19	5	15	9,195
	135	14	2	3	74	17	25	94,782

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Number of injuries						*Total days lost	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			
					15 days and over	8 to 14 days		1 to 7 days
Falls of persons—all	8,897	71	137	179	4,066	1,270	3,174	1,103,322
Falls of persons from elevations	4,412	63	97	123	2,147	562	1,420	824,002
Gangplanks	12	—	—	—	5	3	4	252
Loading platforms	43	—	—	—	15	5	23	887
Benches, boxes, chairs and tables	115	—	—	—	54	15	39	20,819
Bridges, dams or docks (not in construction or demolition)	29	2	4	1	13	1	8	17,285
Buildings in construction or demolition	66	3	9	8	31	4	11	43,781
Cranes, derricks, elevators and hoists in erecting and rigging	27	—	1	—	11	4	11	1,662
Floors, temporary	17	—	—	—	9	4	4	461
Ladders (account breaking of ladder or parts)	76	2	—	2	39	13	19	21,469
Ladders, all other	825	7	24	22	423	97	252	128,646
Boilers, engines and machines	79	2	2	2	33	14	26	18,596
Piles	188	1	6	2	93	19	67	20,187
Trees and poles	176	4	2	5	85	24	56	44,600
Roofs	121	5	3	11	66	9	27	55,910
Runways, balconies and platforms (not loading platforms)	123	6	1	9	63	13	31	57,619
Stairs and steps	615	2	4	6	269	88	246	40,781
Trestles and tramways	30	—	1	1	19	1	8	3,035
Windows or wall openings	13	—	—	—	6	—	4	18,645
Elevated bins, pockets and tanks	8	3	—	—	4	2	2	144
Scaffolds and stagings (account breaking of tackle or support)	48	2	5	4	21	1	15	33,672
Scaffolds and stagings (account breaking or slipping)	244	4	6	12	135	21	66	57,918
Scaffolds and stagings (all other causes)	366	8	12	12	188	43	103	89,677
All other elevations	1,191	10	14	23	565	181	398	147,956
Falls of persons into excavations, pits, etc.	467	5	3	8	217	54	180	61,105
Bins and vats containing hot or corrosive substances	16	3	—	—	2	3	8	18,146
Bins and vats, all other	17	—	—	—	7	3	7	643
Floor openings (not elevator shafts)	73	—	3	2	35	7	26	11,329
Manholes	20	—	—	1	9	2	8	2,601
Excavations and openings—not otherwise classified	341	2	—	5	164	39	131	28,386

Falls of persons on level-----	4,018	3	37	48	1,702	654	1,574	218,215
Stumbling over fixed objects-----	142	---	3	---	52	21	66	7,691
Slipping-----	2,861	---	16	18	1,230	483	1,114	105,854
Stumbling over loose objects-----	905	---	2	9	373	146	374	39,496
All other-----	110	2	16	21	47	4	20	65,174
Hand tools--all-----	5,551	6	173	18	1,528	942	2,884	276,076
Glancing or slipping of tools in use-----	4,250	4	88	8	1,224	772	2,154	133,243
Breaking or coming apart of tools-----	133	1	2	3	40	20	67	15,532
Flying rivets, nails, chips and other particles set in motion by tools-----	875	1	78	5	156	87	548	114,566
All other-----	293	---	5	2	108	63	115	12,735
Animals--all-----	1,468	18	20	24	670	240	496	198,994
Horses, mules and oxen-----	1,343	17	19	23	647	218	419	188,162
Kicks-----	442	4	3	8	184	80	163	50,141
Runaways-----	146	9	6	7	63	21	40	74,336
Bites-----	5	---	---	---	3	1	1	77
All other causes-----	750	4	10	8	397	116	215	63,608
Other animals and insects--all causes-----	125	1	1	1	23	22	77	10,832
Vehicles (operation, not construction of)--all-----	6,687	190	108	110	3,157	935	2,187	1,635,875
Cars and engines--steam and electric railways-----	1,359	55	35	19	530	222	498	451,440
Train wrecks-----	201	7	1	2	87	25	79	52,554
Collisions-----	105	6	---	1	44	17	37	42,072
Derailments-----	95	1	1	1	42	8	42	10,465
Car striking object on track without derailling-----	1	---	---	---	1	---	---	17
Falls from or in cars or engines-----	820	17	18	14	320	141	310	177,681
In getting on or off, in motion-----	116	3	8	1	40	14	50	39,385
In getting on or off, at rest-----	91	---	---	---	40	14	37	1,765
While riding on, due to sudden stop or start-----	76	---	---	---	28	15	33	2,204
While riding on, due to slipping or loss of balance-----	71	6	3	2	25	15	20	47,657
While riding on, contact with overhead structure-----	7	---	---	---	6	1	---	180
While riding on, contact with side structure-----	21	1	1	---	7	4	8	7,561
Falls--not otherwise classified-----	438	7	6	11	174	78	162	78,929
Struck by or caught between cars-----	234	29	13	2	81	38	71	202,630
While coupling or uncoupling-----	55	8	6	---	22	13	6	57,570
While switching-----	11	2	---	---	3	2	4	12,127
While repairing cars or engines-----	4	---	---	---	1	1	2	39
While repairing track-----	15	3	---	---	4	4	4	18,152
While crossing track-----	10	4	1	---	2	1	2	28,529
While standing or walking on track-----	25	6	1	1	7	2	8	37,886
All other-----	114	6	5	1	42	15	45	48,327
Other causes in connection with cars and engines-----	104	2	3	1	42	18	38	18,575
Setting or releasing hand brakes (exclude falls due to)-----	40	---	1	---	17	6	16	1,700
Objects falling from (not in loading or unloading)-----	24	2	1	---	8	3	10	12,663
Objects shifting on load-----	5	---	1	1	3	---	---	3,040
All other-----	35	---	---	---	14	9	12	1,172

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Number of injuries			*Total days lost
					15 days and over	8 to 14 days	1 to 7 days	
Plant trucks on tracks. Mine and quarry cars and motors (animal or power drawn)-----	203	---	6	10	81	38	68	27,668
Caught between and overhead obstruction-----	3	---	---	---	1	1	1	40
Collisions-----	7	---	---	---	1	3	2	1,738
Derailments-----	26	---	---	---	7	8	10	2,049
Falls from, due to sudden start or stop-----	5	---	---	---	2	---	---	3,668
Riding on, contact with rib or side structure-----	3	---	---	---	1	---	1	2,879
Braking or spragging-----	3	---	---	---	1	---	---	99
Struck by or caught between while repairing track-----	4	---	2	1	3	---	1	3,888
Struck by or caught between—while standing or walking on track-----	29	---	1	---	16	4	8	1,156
Coal, rock, etc., falling from car—struck by (not in loading or unloading)-----	10	---	---	---	5	1	4	139
Lifting or pushing car-----	23	---	1	---	6	4	12	1,381
Getting on or off car-----	6	---	---	---	5	---	1	237
Caught by car or load in dumping-----	17	---	---	---	5	3	9	198
Coupling or switching—struck by or caught between-----	22	---	2	---	13	4	3	1,366
All other-----	45	---	---	4	16	10	15	8,830
Automobiles and other power vehicles-----	3,981	86	56	61	1,973	533	1,272	782,869
Collision due to breaking of parts-----	4	---	1	---	2	1	1	58
Overturning, due to breaking of parts-----	27	1	---	---	8	3	14	7,672
Overturning, due to skidding-----	78	5	2	---	44	8	19	36,876
Collision with cars or engines-----	131	9	2	---	52	17	49	67,113
Collisions, all other causes-----	397	19	4	11	172	51	140	148,646
Collision, due to skidding-----	12	3	1	---	3	1	4	19,154
Overturning, all other causes-----	222	13	5	7	100	37	60	101,283
Cranking-----	1,449	1	13	10	844	171	410	73,155
Falls from-----	696	6	13	13	293	96	275	84,701
Struck by or caught between-----	730	27	11	12	362	108	210	212,233
Objects falling from (not in loading or unloading)-----	75	---	---	1	31	10	33	2,766
Load shifting-----	17	---	3	1	4	4	5	4,484
Explosion of gasoline tank-----	1	1	---	---	---	---	---	6,000
All other-----	142	1	1	4	58	26	52	18,728

Bicycles-----	147	2	1	---	49	19	76	14,616
Breaking of parts-----	8	---	---	---	1	2	5	58
Collisions (all kinds)-----	82	2	1	---	28	11	40	13,592
All other-----	57	---	---	---	20	6	31	966
Animal-drawn vehicles (not mine or quarry cars)-----	720	10	6	18	386	98	202	122,511
Collision with cars or engines-----	11	3	---	---	4	1	3	18,229
Collision with other vehicles-----	14	---	1	---	5	---	8	389
Collision with stationary objects-----	1	---	---	---	1	---	---	94
Overturning-----	43	---	---	---	24	7	11	3,161
Whiffletrees-----	1	---	---	1	1	---	---	35
Falls from-----	465	5	4	8	260	63	125	65,940
Struck by or caught between-----	91	---	---	6	46	14	25	13,592
Objects falling from (not in loading or unloading)-----	18	1	---	1	7	2	7	7,771
Objects shifting on load-----	9	---	---	---	6	1	2	167
Breaking of vehicle or some part thereof-----	27	1	1	2	15	3	5	12,282
All other causes-----	40	---	---	---	17	7	16	851
Animal-drawn implements (not machinery)-----	185	1	---	1	99	21	63	12,196
Caught by or in (scrapers, plows, harrows, rollers, etc.)-----	163	1	---	1	87	20	54	11,648
All other-----	22	---	---	---	12	1	9	548
Water craft-----	86	33	3	1	37	4	8	205,723
Collision with vessels-----	5	4	---	---	---	1	---	24,012
Capsizing-----	7	6	---	---	1	---	---	36,020
Falls from or jumping overboard-----	27	9	1	---	11	1	5	56,718
Falls into hatchway-----	19	3	2	1	10	1	2	21,806
Shipwrecks not otherwise classified-----	9	9	---	---	---	---	---	54,000
All other-----	18	2	---	---	14	1	1	13,100
All other vehicles-----	6	3	1	---	2	---	---	18,852
Aeroplanes—not otherwise classified-----	5	3	1	---	1	---	---	18,796
All other-----	1	---	---	---	1	---	---	56
Explosions, electricity, fires and hot substances—all-----	2,708	64	33	---	952	501	1,137	516,036
Explosions of explosive substances-----	505	24	22	10	166	94	189	207,798
Explosives, explosion of, in manufacturing and storing-----	1	---	---	---	---	---	---	4
Explosives, explosion of, in transporting and handling-----	5	1	2	---	1	1	---	12,494
Blasting—premature shot-----	15	3	4	---	5	---	3	30,534
Blasting—misfires or delayed shot-----	10	1	1	1	3	4	1	8,462
Blasting—all other-----	37	6	1	1	12	5	12	41,706
Dust—explosion of-----	3	---	---	---	---	1	2	14
Gas—explosion of-----	189	5	6	3	59	36	80	43,936
Gasoline and other petroleum products, explosion of-----	124	6	1	5	47	25	40	48,981
Ammonia apparatus, explosion of (tanks, compressors, condensers, piping and valves)-----	5	---	---	---	---	3	2	45
Other high pressure apparatus explosion of (include bursting under pressure)-----	35	---	5	---	10	5	15	3,435
Blasting—struck by flying objects (not above specified)-----	4	1	1	---	---	1	1	7,353
All other explosions-----	77	1	1	1	29	13	32	10,834

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Number of injuries						*Total days lost	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			
					15 days and over	8 to 14 days		1 to 7 days
Electricity—								
All causes—	326	39	4	6	91	38	148	254,924
Conflagrations—								
All causes—	33			1	13	6	13	2,289
Hot substances and flames—	1,844	1	7	4	682	363	787	51,025
Hot water—	281			1	116	58	106	6,326
Asphalt, pitch and tar—	199				99	37	63	3,667
Other hot liquids—	268				96	60	112	4,170
Molten metal, explosion of—	32				9	7	15	1,499
Molten metal or slag (all other causes)—	127				52	19	55	4,192
Flames and flare-backs—all other—	340				137	75	128	5,742
Flames and flare-backs—ignition of clothing—	23	1		1	12	5	3	11,030
Molten metal at furnace or cupola—	6				3		3	94
Molten metal, pouring—	106				55	10	41	2,211
Radiant heat from incandescent metal—	3					2	1	28
Metal, hot but not molten—handling of—	14				3	6	5	481
Oxy-acetylene or electric cutting and welding—	99		1		15	13	70	1,186
Hot surfaces and all other hot objects—contact with—	346		3	2	85	71	185	10,399
Poisonous and corrosive substances—	868	2	17	2	246	156	445	43,677
Corrosive substances—	452		16		108	79	249	18,699
Caustic stuffs, alkalies, acids, quicklime—	438		16		103	74	245	18,496
All other—	14				5	5	4	203
Poisonous substances—								
All other—	355		1	2	128	69	155	12,495
Poisonous gases—								
All other—	61	2			10	8	41	12,483
Machinery—all	7,126	84	752	74	2,506	963	2,747	1,280,239
Boilers and steam pressure apparatus—	162	4	4	1	52	33	68	33,976
Steam boilers—explosion of—	10	4	1		3		2	25,876
Steam boilers—all other causes—	7				5	1	1	310
Steam pipes—explosion of—	7				1	2	4	55
Steam pipes—all other causes—	12				5	6	1	198
Steam and hot water gauges—explosion of—	4		1				3	998
Steam boilers—escaping steam and hot water—	60						24	1,168
Other steam pressure apparatus—explosion of—	21		1	1	6	5	8	3,884
Other steam pressure apparatus—all other causes—	41		1		8	7	25	1,487

Prime movers and power transmission apparatus.....	1,091	22	111	17	398	161	382	257,223
Prime movers.....	184	3	25	2	69	31	54	40,162
Steam engines.....	25	2	4		14	2	3	14,951
Gas or gasoline engines.....	134	1	18	2	47	27	39	24,044
Electric motors and dynamos.....	8		2		2		4	812
Compressed air motors.....	13				5	2	6	213
Water motors, wheels or turbines.....	1		1					120
Wind motors or windmills.....	1							17
Prime movers, all other.....	2				1		2	5
Power transmission apparatus.....	907	19	86	15	329	130	328	217,061
Shafts (including collars and couplings).....	54	2	2	3	26	3	18	19,154
Set screws, keys and bolts.....	4					1	1	89
Belts and pulleys.....	215	2	8	2	73	41	89	24,463
Chains and sprockets.....	154	2	15	1	63	23	50	21,884
Cogs, gears and friction wheels.....	95	2	20		30	9	33	29,315
Ropes, sheaves and cables.....	385	11	41	8	135	53	137	122,156
Hoisting apparatus.....	927	33	61	24	445	119	245	319,793
Elevators.....	204	13	12	10	89	28	52	115,211
Catching of load or part thereof between car and shaft.....	1				1			53
Cable breaking or unwinding.....	12			1	7	2	2	2,751
Cable—caught by.....	4		2		2			2,106
Counterweight—struck by.....	1				1			37
Caught between car and floor or side of shaft.....	41	4	3	1	19	5	9	32,859
Caught between car and gate.....	18				5	5	8	287
Car—struck by, in pit.....	4			2	1	1		3,934
Caught between car and overhead equipment or top of shaft.....	4			1	2		1	1,786
Fall of person into shaft.....	42	7	2	5	21	2	5	55,741
Objects falling down shaft.....	2				1	1		196
Machinery breaking.....	2				2			85
Machinery, caught in.....	10	1	3		3	1	2	7,275
Gates—not otherwise classified.....	24		2		10	1	11	1,170
Car—sudden start or stop.....	6				2	2	2	118
All other.....	33	1			12	8	12	6,813
Cranes and derricks.....	293	7	13	1	149	33	90	59,535
Load falling—hook or sling breaking.....	7				4	1	2	192
Load falling—machinery breaking.....	12		3		4	1	4	1,491
Machinery, caught in.....	14		1		9	2	2	1,149
Derrick or crane striking person.....	54	1			31	6	14	8,475
Cable or chain catching person.....	16	1	3		7		5	8,335
Hook or sling catching person.....	23				12	3	8	588
Load, struck by, swinging, lowering or raising.....	42	1	2		24	3	12	8,931
Load falling, cable breaking.....	4				3		1	156
Load falling, hitch slipping.....	5				4		1	265
Objects falling from load, struck by.....	51			1	23	6	21	3,686
Falls from crane, cab, car or track (not in erecting or rigging).....	12	1			5	4	2	6,301

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 1B. Causes of Injuries by Extent of Disability—All Industries.

Causes	Number of injuries					*Total days lost		
	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Temporary disabilities			
					15 days and over		8 to 14 days	1 to 7 days
Crane or derrick falling.....	8	—	—	—	5	2	1	258
Load falling—not otherwise classified.....	9	1	1	—	3	—	4	6,490
Boom breaking.....	3	1	—	—	1	1	—	6,050
Falls from crane load.....	3	—	—	—	—	—	—	22
All other.....	30	1	1	—	13	4	11	7,146
Mine cages, skips and buckets.....	56	7	1	2	28	5	13	48,592
Cable breaking or unwinding.....	1	—	—	—	—	—	—	11
Cable—caught by.....	2	—	—	—	—	—	—	45
Car—caught between, and floor or side of shaft.....	7	—	—	—	—	—	—	—
Car—caught between, and gate.....	2	—	—	—	2	1	2	181
Car—struck by, in pit.....	7	1	—	—	4	—	—	186
Car—caught between, and overhead equipment or top of shaft.....	1	—	—	—	—	—	—	6,183
Fall of person into shaft.....	13	6	—	1	6	—	—	25
Machinery caught in.....	5	—	—	—	—	—	—	38
Gates—not otherwise classified.....	3	—	—	1	1	1	4	1,642
All other.....	15	—	1	—	7	2	—	1,677
Miscellaneous hoisting apparatus.....	250	4	24	10	127	29	56	72,421
Blocks and tackles, windlasses, capstans and winches—not otherwise classified.....	230	4	17	10	121	25	53	67,651
Hayforks, derricks and stackers.....	20	—	7	—	6	4	3	4,770
Conveyors.....	124	2	11	1	52	24	34	24,034
Air hoists.....	3	—	1	—	—	—	1	317
Belt and chain conveyors.....	19	—	—	—	6	5	1	300
Bucket conveyors.....	14	—	—	—	9	2	3	340
Escalators and platform conveyors.....	1	—	—	—	—	—	—	4
Conveyors—not otherwise classified.....	87	2	10	1	36	17	1	23,073
Working machines.....	4,783	20	552	32	1,565	620	1,994	617,227
All other machinery.....	163	5	24	—	46	30	58	52,020
Turn tables.....	1	—	—	—	1	—	—	28
Pumps.....	86	1	17	—	25	18	25	21,971
Fans and blowers.....	32	—	1	—	8	7	16	3,637
Compressors (ammonia, air, carbon dioxide and other gas).....	12	3	3	—	4	1	1	19,047
All other.....	32	1	3	—	8	4	16	7,337

Miscellaneous causes—all	4,114	31	72	50	967	557	2,437	393,473
Flying particles (not otherwise classified) not from machines and tools	1,808	1	38	2	182	185	1,400	60,812
Doors, windows, covers of cellars and floor openings and gates (not elevators)	302	1	13	1	102	41	144	16,109
Asphyxiation	65	5			5	9	46	30,391
Drowning, not drowning	8	1			2		5	6,053
Drenching, not drowning	12					1	11	34
Heat prostration and sunstroke	12				1		3	6,055
Cold, including frostbite	5	1			7	3	12	6,371
Exposure—not otherwise classified	23	1			5	4	14	4,080
Violence of co-employee	24		1		39	17	47	4,742
Violence, all other	105		1	1				
Wrestling, sparring and horseplay (includes fights in taking of motion pictures)	24				15	2	7	637
Explosion of firearms	44	8	5	2	23	3	3	57,225
Drowning—not otherwise classified	11	11						66,000
All other	1,683	2	14	44	586	292	745	134,964

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 1D. "Point of Operation" Injuries by Working Machines—All Industries.

Working machines	Number of injuries							*Total days lost
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			
					15 days and over	8 to 14 days	1 to 7 days	
All.....	2,828	6	452	18	1,097	394	861	403,451
Stone, clay and glass products machines.....	21	—	4	1	9	3	4	5,769
Metal working machines.....	815	1	82	4	282	115	331	64,082
Woodworking machines.....	985	1	234	3	382	118	247	181,491
Leather working machines—tanneries.....	25	—	1	1	15	3	5	4,985
Leather working machines—leather products.....	46	—	4	—	15	9	18	1,826
Paper making machines.....	24	—	2	—	11	5	6	2,044
Paper products machines.....	36	—	4	1	9	9	13	5,294
Printing and bookbinding machines.....	114	—	9	2	51	17	35	11,132
Textile machines.....	36	—	2	—	13	12	9	2,134
Laundry machines.....	99	—	7	—	47	18	26	16,778
Food products machines.....	335	2	53	1	155	48	76	49,715
Farm machines.....	62	—	10	2	26	10	14	16,386
Engineering and contracting machines.....	184	2	28	2	60	23	69	32,383
Chemical products, paint and varnish machines.....	23	—	5	—	12	2	4	2,198
Rubber, celluloid, composition, pearl, bone and tortoise shell machines.....	17	—	7	—	8	1	1	7,109
Mining and ore refining machines.....	1	—	—	—	1	—	—	71
Miscellaneous machines.....	5	—	—	—	1	1	3	54

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued
Part 2. Causes of Tabulatable Injuries by Extent of Disability—Agriculture.

Causes	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Number of injuries			Severity of injuries	
					15 days and over	8 to 14 days	1 to 7 days	*Total days lost	Per cent of total days lost
All causes.....	4,411	46	96	54	1,862	783	1,570	545,250	100.0
Handling of objects.....	745	1	16	2	256	174	296	29,400	5.4
Stepping on or striking against objects.....	252	—	3	—	62	66	121	9,977	1.8
Falling objects—not being handled by injured.....	167	4	1	4	59	23	76	36,118	6.6
Falls of persons—all.....	484	2	7	4	274	66	131	38,437	7.1
From elevations.....	275	2	6	3	160	34	70	29,429	5.4
On level and into excavations, pits, etc.....	209	—	1	1	114	32	61	9,028	1.7
Hand tools.....	370	—	9	2	120	67	172	16,972	3.1
Animals—all.....	841	15	12	14	399	147	254	141,113	25.9
Kicks.....	265	3	3	4	105	45	105	32,426	6.0
Runaways.....	100	8	3	4	44	16	25	59,977	11.0
All other.....	476	4	6	6	250	86	124	48,710	8.9
Vehicles and implements—all.....	750	16	5	13	402	106	208	149,161	27.4
Power driven.....	333	9	1	7	175	48	93	76,754	14.1
Animal drawn.....	414	6	4	6	225	58	115	66,342	12.2
All other.....	3	1	—	—	2	—	—	6,065	1.1
Explosions—all.....	37	1	1	2	14	13	6	13,258	2.4
Gas or gasoline.....	24	—	—	1	11	8	4	2,110	.4
All other.....	13	1	1	1	3	5	2	11,148	2.0
Electricity.....	8	—	—	—	6	—	2	337	.1
Hot, poisonous and corrosive substances, and flames.....	115	1	2	—	43	24	45	9,847	1.8
Machinery—all.....	349	3	38	7	150	49	102	66,254	12.1
Prime movers—engines and motors.....	30	—	4	—	12	5	9	4,124	.8
Power transmission apparatus.....	82	2	9	3	35	12	21	20,739	3.8
Elevators, cranes, derricks, conveyors, and hoisting apparatus.....	41	—	7	—	19	7	8	5,515	1.0
Working machines.....	170	—	17	4	70	21	58	28,953	5.2
All other.....	26	1	1	—	14	4	6	6,923	1.3
Miscellaneous causes.....	293	3	2	6	77	48	157	34,356	6.3

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 5A. Causes of Tabulatable Injuries by Extent of Disability—Foods and Beverages.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes-----	4,560	13	90	41	1,516	853	2,047	100.0
Handling of objects-----	1,457	1	15	3	473	290	675	13.9
Stepping on or striking against objects-----	374	---	2	1	65	83	222	3.9
Falling objects—not being handled by injured-----	242	---	---	2	96	33	111	3.1
Falls of persons-----	704	1	8	17	305	111	262	20.1
Hand tools-----	445	1	4	2	111	105	222	5.7
Explosions-----	36	2	2	---	16	6	10	5.0
Electricity-----	13	3	---	---	1	2	7	6.4
Hot, poisonous and corrosive substances and flames-----	295	---	---	1	99	65	130	2.3
Machinery—all-----	483	3	57	5	180	71	167	25.1
Power transmission apparatus-----	78	---	6	2	21	11	38	2.5
Elevators-----	24	---	3	---	8	4	9	1.6
Conveyors and miscellaneous hoisting apparatus-----	36	---	6	---	7	9	14	1.7
Working machines-----	305	3	38	3	132	37	92	17.9
All other-----	40	12	4	---	12	10	14	1.4
Miscellaneous causes-----	511	2	2	10	169	87	241	14.4

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 5B. "Working Machine" Injuries, by Manner of Occurrence—Foods and Beverages.

Manner of occurrence	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All-----	305	3	38	3	132	37	92	100.0
Point of operation-----	210	1	31	2	93	31	52	64.0
Belts and pulleys-----	4	---	---	---	2	---	2	.2
Cranks or eccentrics-----	3	1	---	---	2	---	---	11.9
Gears, cogs, cams and friction wheels—on machine proper-----	14	---	3	---	6	1	4	3.4
Set screws, keys, bolts, oil cups and pins-----	1	---	1	---	---	---	---	.5
Shafts, couplings and clutches-----	3	---	1	---	---	1	1	.6
Flying objects-----	18	1	---	---	4	---	13	12.1
All other-----	52	---	2	1	25	4	20	7.3

*See footnote to Table III, page 62, for method of determination

TABLE XII—Continued.
Part 5C. "Point of Operation" Injuries by Working Machines—Foods and Beverages.

Working machines	Number of injuries							Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All working machines-----	210	1	31	2	93	31	52	32,476	100.0
All foods products machines-----	177	1	28	1	81	24	42	28,395	87.3
Cleaning, preparing and sorting machines-----	10	-----	2	-----	4	1	3	2,022	6.2
Milling and grinding machines-----	10	-----	4	-----	2	1	3	3,726	11.5
Mixing machines and mixing kettles (chocolate mixers, etc.—not dough mixers)-----	1	-----	-----	-----	1	-----	-----	15	-----
Cookers (not mixers) and ovens-----	1	-----	-----	-----	1	-----	-----	18	-----
Shaping and forming machines-----	4	-----	-----	-----	4	-----	-----	166	-----
Cutting machines-----	32	-----	-----	-----	18	2	12	844	2.6
Calenders (candy rolls, etc.)-----	2	-----	-----	-----	-----	-----	2	7	-----
Crushers (ice crushers, etc.)-----	5	-----	1	-----	2	-----	2	204	.6
Barreling, bagging, packing and wrapping machines-----	5	-----	-----	-----	3	2	-----	71	-----
Bottling machines-----	14	1	1	-----	5	3	4	6,415	19.8
Tobacco working machines-----	2	-----	2	-----	-----	-----	-----	540	1.7
Dough mixers-----	20	-----	7	-----	-----	-----	-----	7,113	21.9
All other food products machines-----	71	-----	11	1	10	3	-----	7,254	22.3
All other working machines-----	33	-----	3	1	12	7	16	4,081	12.6

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 6A. Causes of Tabulatable Injuries, by Extent of Disability—Lumber and Wood Manufacturing.

Causes	Number of injuries							Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All causes.....	4,032	41	271	38	1,499	655	1,528	571,946	100.0
Handling of objects.....	944	2	15	4	340	168	415	41,877	7.3
Stepping on or striking against objects.....	162	—	1	1	47	26	87	5,970	1.0
Falling objects—not being handled by injured—all.....	452	20	8	12	195	66	151	160,824	28.1
Trees, in felling.....	56	3	1	5	25	6	16	29,260	5.1
Logs, rolling.....	112	13	2	3	61	16	17	87,988	15.4
All other.....	284	4	5	4	109	44	118	43,576	7.6
Falls of persons.....	456	3	7	6	211	73	156	45,801	8.0
Hand tools.....	427	—	18	2	141	98	168	20,719	3.6
Animals and vehicles.....	140	2	3	5	62	26	42	26,946	4.7
Machinery—all.....	1,224	12	216	5	440	168	383	241,121	42.2
Power transmission.....	185	7	15	1	63	34	65	58,556	10.2
Cranes and derricks.....	18	2	—	—	7	5	4	12,484	2.2
Working machines.....	965	3	197	3	342	119	301	165,246	28.9
All other.....	56	—	4	1	28	10	13	4,835	.8
Miscellaneous causes.....	227	2	3	3	63	30	126	28,688	5.0

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 6B. "Working Machine" Injuries by Manner of Occurrence—Lumber and Wood Manufacturing.

Manner of occurrence	Number of injuries						Severity of injuries		
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost.
					15 days and over	8 to 14 days	1 to 7 days		
All-----	965	3	197	3	342	119	301	165,246	100.0
Point of operation-----	672	1	174	2	247	76	172	130,246	78.8
Belts and pulleys-----	11	1	1	1	5	2	1	7,695	4.7
Cranks or eccentrics-----	3	-----	-----	-----	2	-----	1	42	-----
Gears, cogs, cams, and friction wheels—on machine proper-----	7	-----	3	-----	2	-----	2	696	.4
Set screws, keys, bolts, oil cups and pins-----	1	-----	1	-----	-----	-----	-----	690	.4
Shafts, couplings and clutches-----	1	-----	-----	-----	1	-----	-----	20	-----
Centrifugal explosion-----	1	-----	-----	-----	-----	-----	1	1	-----
Flying objects (not due to breaking of ma- chine or work)-----	194	1	10	-----	48	33	102	18,579	11.2
All other-----	75	-----	8	-----	37	8	22	7,277	4.4

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 6C. "Point of Operation" Injuries by Working Machines—Lumber and Wood Manufacturing.

Working machines	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	In determinate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	*Total days lost
All working machines-----	672	1	174	2	247	76	172	130,246
All wood working machines-----	656	1	172	2	242	75	164	129,449
Boring machines and drills-----	7	-----	-----	-----	3	2	2	106
Lathes-----	7	-----	1	-----	1	2	3	865
Mortising machines-----	1	-----	-----	-----	-----	-----	1	2
Tenoning and molding machines (not otherwise classified)-----	26	-----	8	-----	7	3	8	6,289
Presses-----	2	-----	1	-----	-----	-----	1	229
Sanding machines-----	20	-----	2	-----	11	2	5	1,336
Saws, (band, scroll or jig)-----	16	-----	3	-----	4	3	6	3,887
Saws (circular and all other)-----	327	-----	85	1	119	41	81	55,167
Shapers—(including special head cutters)-----	25	1	12	-----	8	1	3	13,558
Jointers and edgers-----	116	-----	30	-----	46	12	28	22,866
Planers-----	37	-----	13	-----	15	6	6	14,755
All other wood working machines-----	72	-----	17	1	28	6	20	10,389
All other working machines-----	16	-----	2	-----	5	1	8	797
								100.0
								99.4
								.1
								.7

								4.8
								.2
								1.0
								3.0
								42.4
								10.4
								17.5
								11.3
								8.0
								.6

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 7A. Causes of Tabulatable Injuries by Extent of Disability—Metal and Machinery Manufacturing.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes.....	4,549	11	132	23	1,444	660	2,279	100.0
Handling of objects.....	1,177	1	20	4	417	213	522	18.3
Stepping on or striking against objects.....	234	—	1	—	52	30	151	1.2
Falling objects—not being handled by injured	324	—	7	2	125	49	141	7.5
Falls of persons.....	273	2	4	1	109	41	116	7.9
Hand tools.....	425	—	16	1	123	53	232	8.1
Animals and vehicles.....	130	—	2	2	66	25	35	2.8
Explosions.....	35	2	3	1	11	5	13	6.7
Electricity.....	12	—	—	1	4	3	4	.5
Hot, poisonous and corrosive substances, and flames.....	425	—	—	—	170	61	194	2.8
Machinery—all.....	1,040	6	74	—	286	133	535	37.6
Power transmission apparatus.....	55	2	4	6	26	10	11	7.0
Hoisting apparatus.....	72	2	1	1	33	10	25	5.7
Working machines.....	892	2	68	3	220	109	490	24.7
All other.....	21	—	1	—	7	4	9	.2
Miscellaneous causes.....	474	—	5	5	81	47	336	6.5

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 7B. "Working Machine" Injuries by Manner of Occurrence—Metal and Machinery Manufacturing.

Manner of occurrence	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All.....	892	2	68	3	220	109	490	100.0
Point of operation.....	470	—	53	3	169	71	174	58.9
Belts and pulleys.....	8	—	—	—	1	3	4	.1
Cranks or eccentrics.....	1	—	—	—	1	—	—	.1
Gears, cogs, cams, friction wheels—on machine proper.....	2	—	—	—	—	1	1	—
Set screws, keys, bolts, oil cups and pins.....	1	—	—	—	—	—	—	—
Shafts, couplings and clutches.....	3	—	—	—	1	1	1	.1
Centrifugal explosion.....	4	—	1	—	2	—	1	.7
Flying objects (not due to breaking of machine or work).....	341	1	11	—	24	22	283	27.5
All other.....	62	1	3	—	22	10	26	12.5

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 7C. "Point of Operation" Injuries by Working Machines—Metal and Machinery Manufacturing.

Working machines	Number of injuries					Severity of injuries			
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All working machines-----	470	-----	53	3	169	71	174	40,397	100.0
All metal working machines-----	422	-----	49	3	152	63	155	38,040	94.2
Abrasive wheels (emery, etc.)-----	74	-----	1	-----	21	11	41	1,948	4.8
Bending and straightening machines (not rolls)-----	2	-----	-----	-----	1	1	-----	36	.1
Bolt and nut, pipe cutting, threading and tapping machines-----	6	-----	1	-----	3	-----	2	218	.5
Boring machines or mills-----	2	-----	-----	-----	1	-----	1	38	.1
Drills (drill presses)-----	47	-----	7	-----	16	10	14	3,371	8.3
Milling and gear cutting machines-----	12	-----	1	-----	4	2	5	281	.7
Hammers and forging machines-----	11	-----	3	-----	3	1	4	2,584	6.4
Lathes and automatic screw machines-----	55	-----	3	1	14	12	25	3,281	8.1
Cleaning mills—tumblers or rumblers-----	1	-----	-----	-----	1	-----	-----	28	.1
Molding machines-----	5	-----	-----	-----	2	-----	3	76	.2
Planers and shapers-----	5	-----	-----	-----	4	1	-----	198	.5
Polishers and buffers-----	9	-----	-----	-----	4	3	2	202	.5
Portable power tools-----	29	-----	1	-----	7	9	12	983	2.4
Presses (power)-----	66	-----	15	-----	28	4	19	14,322	35.5
Presses (foot and hand operated—no mechanical power)-----	10	-----	1	-----	4	2	3	1,264	3.1
Rolling mill (includes blooming mills)-----	2	-----	-----	-----	1	-----	1	30	.1
Saws-----	9	-----	2	-----	2	-----	5	1,576	3.9
Shears-----	25	-----	3	1	13	2	6	2,623	6.5
Welding and heat cutting machines-----	1	-----	1	-----	-----	-----	-----	1,230	3.0
Wire working machines-----	3	-----	-----	-----	1	1	1	49	.1
Bending and straightening machines-----	1	-----	1	-----	-----	-----	-----	120	.3
All other metal working machines-----	47	-----	9	1	22	4	11	3,582	8.9
All other working machines-----	48	-----	4	-----	17	8	19	2,357	5.8

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 8A. Causes of Tabulatable Injuries by Extent of Disability—Chemical Manufacturing.

Causes	Number of injuries					Severity of injuries			
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All causes-----	1,128	8	35	6	336	189	554	97,398	100.0
Handling of objects-----	332	-----	4	1	98	48	181	8,627	8.9
Stepping on or striking against objects-----	84	-----	1	-----	14	22	47	926	1.0
Falling objects—not being handled by injured-----	71	1	1	-----	17	14	38	7,262	7.5
Falls of persons-----	181	3	6	2	79	28	63	29,932	30.7
Hand tools-----	67	-----	2	-----	12	10	43	2,393	2.5
Animals and vehicles-----	36	-----	-----	-----	12	2	22	722	.7
Explosions-----	13	1	-----	1	2	1	8	8,143	8.4
Hot substances and flames-----	66	-----	-----	-----	33	20	13	1,737	1.8
Corrosive substances-----	63	-----	3	-----	15	13	32	3,152	3.2
Poisonous substances-----	23	-----	-----	-----	8	1	13	3,216	3.3
Machinery—all-----	109	3	17	1	35	14	39	30,397	31.2
Power transmission apparatus-----	22	1	3	1	9	3	5	10,507	10.8
Hoisting apparatus-----	21	1	3	-----	9	1	7	9,224	9.5
Working machines-----	48	-----	8	-----	15	6	19	3,226	3.3
All other-----	18	1	3	-----	2	4	8	7,440	7.7
Miscellaneous causes-----	83	-----	1	-----	11	16	55	891	.9

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 8B. "Working Machine" Injuries by Manner of Occurrence—Chemical Manufacturing.

Manner of occurrence	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All.....	48	—	8	—	15	6	19	100.0
Point of operation.....	35	—	7	—	13	4	11	84.6
Belts and pulleys.....	1	—	—	—	—	—	1	—
Cranks or eccentrics.....	2	—	1	—	—	—	1	11.8
Flying objects (not due to breaking of machine or work).....	3	—	—	—	—	—	3	.4
All other.....	7	—	—	—	2	2	3	3.1

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 8C. "Point of Operation" Injuries by Working Machines—Chemical Manufacturing.

Working machines	Number of injuries					Severity of injuries			
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All working machines-----	35	-----	7	-----	13	4	11	2,730	100.0
All chemical products machines-----	21	-----	5	-----	10	2	4	2,088	76.5
Grinding machines-----	3	-----	-----	-----	3	-----	-----	133	4.9
Acid and salt manufacturing machines-----	1	-----	-----	-----	-----	1	-----	14	.5
Soap, grease, oil and fertilizer manufact- uring machines-----	12	-----	4	-----	4	1	3	1,331	48.8
Drug manufacturing machines-----	1	-----	1	-----	-----	-----	-----	480	17.6
Paint and varnish manufacturing ma- chines-----	4	-----	-----	-----	3	-----	1	130	4.8
All other working machines-----	14	-----	2	-----	3	2	7	642	23.5

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 9A. Causes of Tabulatable Injuries by Extent of Disability—All Other Manufacturing.

Causes	Number of injuries						Severity of injuries		
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All causes-----	3,109	5	111	30	1,084	491	1,388	218,112	100.0
Handling of objects-----	859	1	7	6	292	147	406	33,349	15.3
Stepping on or striking against objects-----	223				57	38	128	3,248	1.5
Falling objects—not being handled by injured-----	186		2	1	71	25	87	8,702	4.0
Falls of persons-----	336	1	3	6	148	43	135	24,490	11.2
Hand tools-----	189		4		50	30	105	4,174	1.9
Animals and vehicles-----	106		2	2	45	16	41	7,648	3.5
Explosions-----	23	1	1		8	7	6	7,608	3.5
Electricity-----	11		1		2	2	6	1,095	.5
Hot, poisonous and corrosive substances and flames-----	195		3		63	34	95	5,813	2.7
Machinery—all-----	761	2	81	10	298	117	253	105,829	48.5
Boilers and steam-pressure apparatus-----	8				3	3	2	201	.1
Power transmission apparatus-----	59		4	1	19	7	28	4,451	2.0
Hoisting apparatus-----	37	1	1	1	20	6	8	9,861	4.5
Working machines-----	646	1	73	8	255	99	210	90,069	41.3
All other-----	11		3		1	2	5	1,247	.6
Miscellaneous causes-----	220		7	5	50	32	126	16,156	7.4

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 9B. "Working Machine" Injuries by Manner of Occurrence—All Other Manufacturing.

Manner of occurrence	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All-----	646	1	73	8	255	99	210	100.0
Point of operation-----	482	1	59	7	203	77	135	87.3
Belts and pulleys-----	8	-----	2	-----	2	1	3	.2
Cranks or eccentrics-----	1	-----	-----	-----	-----	1	-----	-----
Gears, cogs, cams, and friction wheels—on machine proper-----	21	-----	7	-----	5	3	6	5.7
Set screws, keys, bolts, oil cups and pins-----	1	-----	-----	-----	-----	-----	1	-----
Shafts, couplings and clutches-----	5	-----	-----	-----	3	1	1	.1
Centrifugal explosion-----	1	-----	-----	-----	1	-----	-----	-----
Flying objects (not due to breaking of machine or work)-----	54	-----	2	-----	8	7	37	1,766
A other-----	73	-----	3	1	33	9	27	4,099
								2.0
								4.6

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 9C. "Point of Operation" Injuries by Working Machines—All Other Manufacturing.

Working machines	Number of injuries						Severity of injuries		
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All working machines.....	482	1	59	7	203	77	135	78,638	100.0
Brick making machines.....	5	-----	1	-----	2	1	1	2,373	3.0
Leather working machines.....	63	-----	5	-----	25	10	22	6,460	8.2
Paper and paper products machines.....	55	-----	6	1	18	12	18	7,262	9.2
Printing and bookbinding machines.....	112	-----	9	2	50	17	34	11,109	14.1
Textile machines.....	32	-----	2	-----	10	11	9	2,029	2.6
Laundry machines.....	96	-----	7	1	46	17	25	16,708	21.2
All other working machines.....	119	1	29	2	52	9	26	32,697	41.6

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued
Part 10. Causes of Tabulatable Injuries by Extent of Disability—Engineering Construction.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes.....	2,784	42	84	43	1,101	419	1,095	100.0
Handling of objects.....	615	—	12	3	249	92	259	5.1
Stepping on or striking against objects.....	155	—	1	—	40	32	82	.4
Falling objects—not being handled by injured—all.....	317	7	4	8	139	40	119	13.8
Collapse of buildings, scaffolds, piled-up materials, etc.....	14	—	—	1	11	—	2	.5
Objects falling from elevations.....	187	2	1	5	72	23	84	5.2
Cave-ins—not mines and quarries.....	56	3	3	—	28	7	15	4.6
Other falling objects—trees, poles, etc.....	60	2	—	2	28	10	18	3.5
Falls of persons.....	316	4	—	9	142	49	108	11.0
Hand tools.....	285	—	18	1	92	46	128	5.6
Animals.....	82	—	1	2	48	7	24	1.5
Vehicles—all.....	364	8	7	9	182	55	103	18.9
Automobiles and other power vehicles.....	198	7	6	4	105	33	43	14.6
Animal drawn vehicles and implements.....	106	—	—	3	55	11	37	1.8
All other.....	60	1	1	2	22	11	23	2.3
Explosions.....	52	8	2	2	13	8	19	12.2
Electricity.....	11	6	—	—	2	—	1	7.6
Machinery—all.....	300	7	34	6	129	33	91	19.2
Prime movers—engines and motors.....	19	1	—	—	9	4	3	1.6
Power transmission apparatus.....	72	1	8	1	31	6	25	4.4
Hoisting apparatus.....	51	2	2	1	28	7	11	3.5
Working machines.....	142	3	19	4	52	15	49	9.1
All other.....	16	—	3	—	9	1	3	.6
Miscellaneous causes.....	287	2	1	3	65	55	161	4.7

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part II. Causes of Tabulatable Injuries, by Extent of Disability—Building Construction.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes-----	5,804	39	138	86	2,369	803	2,369	100.0
Handling of objects-----	1,286							
Stepping on or striking against objects-----	835	2	26	3	540	217	498	9.2
Falling objects--not being handled by injured--all-----	472		2	6	170	142	520	2.7
Collapse of buildings, scaffolds, piled-up materials, etc.-----	33				218	48	192	5.4
Objects falling from elevations and into excavations-----	432	2	6	6	23	2	8	.2
All other-----	7				192	46	180	5.2
Falls of persons--all-----	1,540	26	48	62	3		4	
From elevations-----	1,201	26	41	60	811	179	414	59.0
All other-----	339		7	2	633	131	310	55.6
Hand tools-----	375		14	2	178	48	104	3.4
Animals and vehicles-----	191	3	2	3	187	70	302	3.8
Electricity-----	15	1			112	23	48	4.6
Hot, poisonous and corrosive substances, and flames-----	239		4	1	3	2	9	1.0
Machinery--all-----	279	4	30	5	111	41	82	1.2
Power transmission apparatus-----	24		3	3	111	30	99	9.9
Hoisting apparatus-----	50	2	2	2	9	3	6	.9
Working machines-----	197	2	21	2	25	3	16	3.5
All other-----	8		4		77	22	75	5.2
Miscellaneous causes-----	372	1	6	3	106	51	205	3.3

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 12. Causes of Tabulatable Injuries by Extent of Disability—Boat Building.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes-----	1,937	9	86	28	676	261	877	100.0
Handling of objects-----	312	-----	-----	-----	-----	-----	-----	-----
Stepping on or striking against objects-----	136	-----	11	4	127	48	122	10.8
Falling objects—not being handled by injured—all-----	282	1	9	3	117	38	114	11.6
Collapse of buildings, scaffolds, piled-up material, etc.-----	1	1	-----	-----	-----	-----	-----	-----
Objects falling from elevations-----	277	-----	9	3	115	38	112	2.8
All other-----	4	-----	-----	-----	2	-----	2	8.8
Falls of persons—all-----	375	4	9	10	180	45	127	29.8
From elevations-----	177	3	5	8	89	18	54	21.3
Into excavations-----	38	1	-----	1	17	5	14	4.3
On the level-----	160	-----	4	1	74	22	59	4.2
Hand tools-----	185	-----	12	3	51	28	91	8.1
Animals and vehicles-----	10	1	-----	-----	5	1	3	3.0
Explosions-----	8	-----	1	-----	3	1	3	.2
Electricity-----	9	1	1	-----	2	1	4	3.3
Hot, poisonous and corrosive substances, and flames-----	134	-----	5	-----	39	22	68	3.4
Machinery—all-----	303	2	32	1	82	40	146	17.7
Power transmission apparatus-----	10	1	2	-----	5	1	1	3.6
Hoisting apparatus-----	44	1	8	1	17	6	11	6.1
Working machines-----	243	-----	21	-----	59	31	132	7.5
All other-----	6	-----	1	-----	1	2	2	.6
Miscellaneous causes-----	183	-----	6	5	33	24	115	8.8

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 13. Causes of Tabulatable Injuries, by Extent of Disability—Vessel Operation and Stevedoring.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	In de- termine disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes-----	1,242	35	33	9	601	152	412	100.0
Handling of objects-----	466	1	9	1	212	69	174	7.6
Stepping on or striking against objects-----	58				12	8	38	.5
Falling objects—not being handled by injured-----	110		3		71	11	25	1.8
Falls of persons-----	173	1	5	2	98	23	44	6.8
Animals and vehicles-----	91	1	2	2	42	12	32	4.6
Water craft—all-----	57	25		1	22	2	7	53.4
Collision with vessels-----	4	3				1		6.3
Capsizing-----	1	1						2.1
Falls from or jumping overboard-----	14	7						14.8
Falls into hatchways-----	15	3		1	3		4	6.9
Shipwrecks (not otherwise classified)-----	9	9			8	1	2	18.9
All other-----	14	2			11		1	4.5
Hot, poisonous and corrosive substances, and flames-----	26				11	4	11	.2
Machinery—all-----	158	4	9	3	100	14	28	17.4
Prime movers and power transmission apparatus-----	13		1		7	1	4	.4
Hoisting apparatus-----	138	3	8	3	89	11	24	14.9
All other-----	7	1			4	2		2.2
Miscellaneous causes-----	103	3	5		33	9	53	7.7

*See footnote to Table III, page 62, for method of determination.

REPORT OF INDUSTRIAL ACCIDENT COMMISSION

TABLE XII—Continued.

Part 14. Causes of Tabulatable Injuries, by Extent of Disability—Railroad Operation.

Causes	Number of injuries					Severity of injuries		
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities		*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days		
All causes-----	5,325	63	86	26	1,663	917	2,570	100.0
Handling of objects-----	1,385	2	16	4	451	238	674	8.1
Stepping on or striking against objects-----	276	1	-----	-----	49	50	176	1.4
Falling objects—not being handled by injured-----	333	1	1	-----	105	62	164	2.0
Falls of persons-----	610	4	4	5	223	108	266	8.4
Hand tools-----	617	1	12	1	129	105	369	4.2
Vehicles—all-----	1,251	50	32	13	494	204	458	66.3
Train wrecks—all-----	175	7	-----	1	75	24	68	8.2
Collisions-----	96	6	-----	1	39	17	33	6.9
Derailments-----	78	1	-----	-----	35	7	35	1.3
All other-----	1	-----	-----	-----	1	-----	17	-----
Falls from or in cars or engines—all-----	644	15	15	7	246	116	245	23.5
In getting on or off, in motion-----	99	3	7	1	34	12	42	5.8
In getting on or off, at rest-----	67	-----	-----	-----	32	8	27	.2
While riding on, due to sudden stop or start-----	72	-----	-----	-----	27	15	30	.4
While riding on, due to slipping or loss of balance-----	69	6	3	2	24	15	19	7.8
While riding on, contact with overhead or side structure-----	27	1	1	-----	12	5	8	1.3
All other-----	310	5	4	4	117	61	119	8.1
Struck by or caught between cars—all-----	182	22	12	1	59	27	61	25.8
While coupling or uncoupling-----	48	8	6	-----	17	11	6	9.4
While switching-----	11	2	-----	-----	3	2	4	2.0
While repairing cars or engines-----	4	-----	-----	-----	1	1	2	-----
While repairing track-----	13	1	-----	-----	4	4	4	1.0
While crossing track-----	5	2	1	-----	1	-----	1	2.7
While standing or walking on track-----	24	6	1	1	6	2	8	6.2
All other-----	77	3	4	-----	27	7	36	4.5
Miscellaneous causes in connection with cars or engines-----	87	1	1	1	35	15	34	1.8
All other vehicles-----	163	5	4	3	79	22	50	6.9
Electricity-----	42	2	1	-----	10	7	22	2.6
Machinery—all-----	326	1	13	3	91	55	163	3.6
Boilers and steam-pressure apparatus-----	30	-----	-----	-----	3	8	19	-----
Hoisting apparatus-----	52	1	1	2	23	5	20	1.7
Working machines-----	198	-----	10	1	47	33	107	1.4
All other-----	46	-----	2	-----	18	9	17	.5
Miscellaneous causes-----	485	1	7	-----	111	88	278	3.5

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 15. Causes of Tabulatable Injuries, by Extent of Disability—Public Utilities.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes.....	2,908	71	37	34	954	459	1,353	100.0
Handling of objects.....	656	-----	10	2	212	114	318	3.4
Stepping on or striking against objects.....	196	-----	2	3	25	32	134	1.2
Falling objects—not being handled by injured.....	255	7	4	1	76	35	132	9.4
Falls of persons.....	512	7	3	9	229	68	196	13.6
Hand tools.....	266	1	4	1	59	58	143	2.6
Animals and vehicles.....	256	14	3	7	41	59	132	18.1
Explosions.....	48	1	-----	-----	20	6	21	1.2
Electricity.....	111	20	1	5	41	9	35	22.9
Machinery—all.....	158	8	4	3	57	24	62	10.7
Hoisting apparatus.....	32	2	1	2	12	5	10	3.0
All other.....	126	6	3	1	45	19	52	7.7
Miscellaneous causes.....	450	13	6	3	194	54	180	17.0

* See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 16. Causes of Tabulatable Injuries, by Extent of Disability—Cartage and Storage.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	In de-terminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes.....	3,751	36	56	36	1,469	572	1,582	100.0
Handling of objects.....	1,154	2	13	4	405	204	526	12.4
Stepping on or striking against objects.....	206		2		48	30	126	.8
Falling objects—not being handled by injured.....	147	2	3	2	49	27	64	4.9
Falls of persons.....	339		2	2	135	61	139	2.8
Hand tools.....	147		3		35	24	85	.5
Animals.....	172		5		67	24	72	5.9
Vehicles—all.....	1,310	2	23	23	639	166	431	65.4
Automobiles and other power vehicles.....	1,096	28	22	17	525	139	371	51.7
Animal drawn vehicles.....	188	6	1	6	100	24	51	13.5
All other.....	26				14	3	9	.2
Miscellaneous causes.....	276	2	5	3	91	36	139	7.3

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 17. Causes of Tabulatable Injuries, by Extent of Disability—Commercial Enterprises, Clerical and Professional.

Causes	Number of injuries							Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			*Total days lost	Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days		
All causes-----	8,310	46	145	74	2,930	1,242	3,873	644,969	100.0
Handling of objects-----	2,340	4	29	11	810	418	1,068	96,550	15.0
Stepping on or striking against objects-----	647	1	1	6	152	109	378	24,618	3.8
Falling objects—not being handled by injured-----	461	3	3	3	183	69	200	36,151	5.6
Falls of persons-----	1,215	2	13	22	478	182	518	83,054	12.9
Hand tools-----	724	---	25	---	202	106	391	23,021	3.6
Animals and vehicles-----	1,494	26	13	20	739	183	513	237,674	36.9
Explosions-----	49	1	1	1	12	7	27	9,028	1.4
Electricity-----	51	1	---	---	5	6	39	6,299	1.0
Hot, poisonous and corrosive substances, and flames-----	225	---	---	---	70	37	118	3,594	.6
Machinery—all-----	527	6	47	7	163	54	250	88,609	13.7
Elevators and conveyors-----	73	4	5	4	31	7	22	36,052	5.6
Working machines-----	299	---	29	1	83	27	159	27,551	4.3
All other-----	155	2	13	2	49	20	69	25,006	3.9
Miscellaneous causes-----	577	2	13	4	116	71	371	36,371	5.6

*See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 18. Causes of Tabulatable Injuries, by Extent of Disability—Care and Custody.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes-----	2,404	19	58	21	979	420	907	100.0
Handling of objects-----	603	-----	16	3	239	102	243	9.8
Stepping on or striking against objects-----	167	1	1	-----	56	33	76	4.4
Falling objects—not being handled by injured-----	72	-----	3	1	24	16	28	2.5
Falls of persons-----	594	6	4	11	316	63	194	32.7
Hand tools-----	212	1	7	1	46	50	107	5.1
Animals-----	24	-----	-----	-----	12	6	5	4
Vehicles-----	72	4	1	-----	40	10	17	12.7
Explosions-----	45	1	2	-----	9	10	23	3.3
Hot, poisonous and corrosive substances, and flames-----	288	-----	2	-----	94	73	119	2.8
Machinery—all-----	167	5	17	3	75	27	40	20.0
Elevators and conveyors-----	39	5	-----	3	19	2	10	15.7
Working machines-----	106	-----	12	-----	49	20	25	3.2
All other-----	22	-----	5	-----	7	5	5	1.1
Miscellaneous causes-----	160	1	4	2	68	30	55	6.3

* See footnote to Table III, page 62, for method of determination.

TABLE XII—Continued.
Part 19. Causes of Tabulatable Injuries, by Extent of Disability—Miscellaneous Industries.

Causes	Number of injuries						Severity of injuries	
	Total	Deaths	Permanent disabilities	Indeterminate disabilities	Temporary disabilities			Per cent of total days lost
					15 days and over	8 to 14 days	1 to 7 days	
All causes-----	1,040	13	24	18	457	148	380	100.0
Handling of objects-----	218	1	2	5	85	38	87	13.6
Stepping on or striking against objects-----	69				20	12	37	.8
Falling objects—not being handled by injured-----	80			1	31	13	35	2.4
Falls of persons-----	213	2	6	5	112	28	60	18.3
Hand tools-----	53		1		18	10	24	.9
Animals-----	71	1	1	2	38	11	18	8.2
Vehicles-----	133	5	6	3	65	18	36	29.5
Explosions-----	11				4		7	.1
Hot, poisonous and corrosive substances, and flames-----	30			1	9	3	17	1.6
Machines—all-----	54	1	7		29	7	10	9.6
Hoisting apparatus-----	8		1		4	2	1	.6
Working machines-----	38	1	5		22	4	6	6.7
All other-----	8		1		3	1	3	2.2
Miscellaneous causes-----	108	3	1	1	46	8	49	13.0

* See footnote to Table III, page 62, for method of determination.

TABLE XIII.
Causes of Permanent Disabilities by Part of Body Injured—All Industries.

Causes	Number of permanent disabilities													
	Total	Permanent total	*Major permanent							Minor permanent				
			All	Arm	Hand or finger	Leg	Foot or toe	Eye	All other	All	Hand or finger	Foot or toe	Eye	All other
All causes.....	1,643	5	296	60	97	45	11	65	18	1,342	928	80	170	164
Handling of objects.....	241	1	16	---	9	1	1	1	4	224	186	12	12	14
Stepping on or striking against objects.....	20	---	7	2	---	1	---	4	---	13	9	2	1	1
Falling objects—not being handled by injured.....	70	1	11	2	2	4	---	2	1	58	24	13	6	15
Hand tools.....	173	---	32	---	2	---	---	30	---	141	74	8	54	5
Animals.....	20	---	5	2	---	1	---	2	---	15	5	2	1	7
Vehicles.....	108	1	38	17	3	11	5	1	1	69	29	5	3	32
Explosions.....	22	1	8	3	3	---	---	1	1	13	4	---	6	3
Electricity.....	4	---	1	1	---	---	---	---	---	3	2	---	1	---
Hot, poisonous and corrosive substances, and flames.....	24	---	5	1	1	---	---	3	---	19	1	---	17	1
Machinery—all.....	752	1	120	20	75	7	2	13	3	631	547	32	35	17
Prime movers—engines and motors.....	25	---	3	2	---	---	---	---	1	22	18	2	1	1
Power transmission apparatus.....	86	---	17	4	11	2	---	---	---	69	63	2	---	4
Elevators and mine cages, skips and buckets.....	12	---	4	1	1	1	---	---	1	8	5	2	---	1
Cranes and derricks.....	13	---	1	---	1	---	---	---	---	12	5	5	---	2
Working machines.....	552	---	83	10	58	3	1	11	---	469	419	13	33	4
All other.....	64	1	12	3	4	1	1	2	1	51	37	8	1	5
Miscellaneous causes.....	209	---	53	12	2	20	3	8	8	156	47	6	34	69

*Includes all permanent partial disability cases rated at 25 per cent or more.

TABLE XIV.
Tabulatable Injuries, by Nature of Injury and Extent of Disability.

Nature of injury	Extent of Disability								
	Total	Deaths	Permanent total disabilities	Permanent partial disabilities		Indeterminate disabilities		Temporary disabilities	
		Number cases	Number cases	Average percentage rating	Number cases	Average disability in days	Over one week		Under one week
							Number cases	Average disability in days	
All	62,273	550	5	1,638	12.67	613	831.3	32,286	27,181
Loss or amputation	1,026	14		818	12.17	3	840.0	161	30
Stiffness, contraction and other loss of function	833		3	810	13.14			18	2
Fractures	6,898	184				316	830.3	5,708	690
Sprains and strains	11,953	7				64	808.3	6,849	5,032
Dislocations	573			1	12.75	12	857.5	400	161
Cuts and lacerations	18,539	33				55	823.5	8,921	9,530
Bruises and contusions	13,950	11		1	9.75	36	876.9	6,947	6,955
Burns and scalds	2,744	29				17	807.1	1,597	1,101
Occupational diseases	576					2	1,155.0	331	243
All other	5,181	272	2	8	16.62	108	831.6	1,354	3,437

*The duration of disability in indeterminate cases is based upon tabular values.

Thorax—external	476	22.0	---	---	---	---	82	17.5	360	21.1	17	14.2	7	173.1
Thoracic organs	113	18.3	---	---	---	---	9	76.8	9	50.0	1	2.0	94	9.9
Abdomen external	221	22.2	---	---	---	---	108	29.8	95	14.7	4	11.0	14	17.4
Abdominal viscera (organs within the abdominal cavity)	125	39.7	---	---	---	---	60	21.6	51	24.5	---	---	14	172.7
Groin—external	319	20.5	---	---	---	---	224	21.6	93	16.0	---	---	2	105.5
Sacrum and coccyx	131	31.1	---	---	---	9	91	29.5	30	28.2	---	---	1	77.0
Pelvis—not otherwise classified	54	162.9	---	---	---	35	7	23.2	9	21.4	---	---	---	---
Rectum	26	18.4	---	---	---	---	80	11.7	18	19.9	---	---	1	39.0
Genital organs—external	269	20.4	---	---	---	---	80	25.5	177	19.0	3	21.3	9	4.9
Rupture (hernia) inguinal, umbilical, etc.	745	52.4	---	---	---	---	740	51.9	5	127.0	---	---	---	---
Trunk—not otherwise classified	1,202	18.8	---	---	---	---	393	21.3	752	17.6	37	18.5	20	15.0
Upper extremities—all	26,431	35.4	1,324	259.2	2,752	70.8	2,816	24.0	17,495	16.2	1,729	18.6	315	46.3
Scapula	34	109.9	---	---	---	31	3	40.6	---	---	---	---	---	---
Clavicle	144	96.9	---	---	---	131	13	46.7	---	---	---	---	---	---
Shoulder or shoulder joint	1,412	37.3	24	544.0	55	75.6	732	27.1	561	23.2	19	14.1	21	108.4
Upper arm (also humerus)	81	121.0	---	---	---	45	9	30.2	25	17.8	---	---	2	9.5
Elbow or elbow joint	680	30.7	10	376.6	57	66.8	135	31.2	445	16.3	16	13.9	17	95.6
Radius	211	61.1	---	---	---	209	2	15.5	---	---	---	---	---	---
Ulna	46	77.4	---	---	---	45	1	10.0	---	---	---	---	---	---
Forearm (including both radius and ulna)	1,309	48.2	27	752.4	321	81.6	117	23.2	664	16.1	179	17.3	1	91.0
Wrist or wrist joint	2,436	40.3	55	402.4	574	71.5	1,072	20.2	650	17.6	63	10.3	22	51.1
Arm, general	1,190	61.5	23	1,335.8	145	119.4	224	31.4	586	19.5	183	20.9	29	97.8
Both arms, or one arm and hand of the other arm	759	28.1	3	1,659.0	13	65.4	44	29.0	206	16.4	469	22.1	24	22.3
Arm and leg or foot	312	72.4	1	1,498.0	20	688.9	43	19.5	201	21.2	38	55.6	9	10.9
Hand, general	3,603	23.7	21	729.7	218	63.8	139	33.2	2,746	16.1	408	14.6	71	20.8
Hand, palm	1,001	14.6	---	---	---	---	---	---	943	14.9	42	9.4	16	13.1
Hand, back of hand	931	14.6	---	---	---	---	---	---	832	14.4	93	15.0	6	39.7
Thumb, one phalanx	118	153.0	---	152.7	---	---	---	---	---	---	---	---	---	---
Thumb, entire (more than one phalanx)	2,722	21.2	50	206.5	186	39.2	157	15.6	2,278	15.8	33	11.8	18	59.7
Index finger, one phalanx	98	103.0	98	103.0	---	---	---	---	---	---	---	---	---	---
Index finger, two phalanges	88	160.2	88	160.2	---	---	---	---	---	---	---	---	---	---
Index finger, entire (more than two phalanges)	2,310	21.0	85	154.1	174	32.8	24	11.9	1,973	14.4	38	17.6	16	11.4
Middle finger, one phalanx	69	44.6	69	44.6	---	---	---	---	---	---	---	---	---	---
Middle finger, two phalanges	32	102.6	32	102.6	---	---	---	---	---	---	---	---	---	---
Middle finger, entire (more than two phalanges)	1,900	19.0	60	91.0	156	29.4	29	19.6	1,603	15.0	28	9.6	24	47.5
Ring finger, one phalanx	25	42.6	25	42.6	---	---	---	---	---	---	---	---	---	---
Ring finger, two phalanges	18	100.0	18	100.0	---	---	---	---	---	---	---	---	---	---
Ring finger, entire (more than two phalanges)	1,227	20.0	48	101.6	125	32.7	15	10.8	1,023	14.8	10	20.5	6	13.2
Little finger, one phalanx	28	29.2	28	29.2	---	---	---	---	---	---	---	---	---	---
Little finger, two phalanges	53	72.6	53	72.6	---	---	---	---	---	---	---	---	---	---
Little finger, entire (more than two phalanges)	1,134	20.3	59	82.8	129	36.9	28	13.3	897	13.5	11	21.4	10	69.5

*The duration of disability in permanent cases has been taken as the period for which compensation is payable under the law.

Lesser toe, entire (more than one phalanx)-----	489	18.1	20	76.5	175	26.0	8	8.4	279	9.3	4	6.8	3	20.3
Great toe and three lesser toes, one foot-----	136	47.4	17	242.1	34	33.0			84	13.1			1	100.0
Two or more lesser toes, one foot-----	202	24.6	11	103.7	58	33.6	1	27.0	130	14.0	1	42.0	1	1.0
All toes, one foot-----	77	34.2	2	67.5.5	3	55.3	1	76.0	70	13.5	1	97.0		
Toe injuries—not otherwise classified-----	1	3.0							1	3.0				
General—all-----	1,287	10.4	8	1,295.8	67	504.3	37	106.2	154	92.0	42	170.0	979	66.1
Multiple injuries—not otherwise classified-----	256	345.7	8	1,295.8	66	511.6	2	16.0	100	128.9	28	235.2	52	478.2
General shock-----	41	13.2											41	13.2
Concussion of brain-----	108	37.9											108	37.9
All other injuries)-----	882	46.4			1	17.0	35	111.3	54	23.6	14	39.5	778	45.2

*The duration of disability in permanent cases has been taken as the period for which compensation is payable under the law.

TABLE XVI.
Permanent Disabilities—Location and Nature of Injury and Percentage of Impairment of Earning Capacity.

Location of injury	Nature of injury				Percentage of impairment of earning capacity											Total cases
	Dismemberment	Loss of use	All other	Number of injuries												
				1-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90	91-99	100		
All.....	1,643	818	12	986	315	200	74	32	16	11	3	1			5	
Head.....	253	43	1	58	86	88	19								2	
Face and neck.....	5	209	3	58	1											
Trunk.....	16	2	7	4	1											
Upper extremities.....	1,165	691		831	177	87	30	18	14	6	2	1			3	
Lower extremities.....	195	83		92	47	20	20	12	2	1	1					
General.....	9	1	1		1	1	3	1		3						
Head—all.....	253	43	1	58	86	88	19								2	
Eye.....	233	43		43	85	87	18									
Both eyes.....	4	4		1		1										
Internal ear.....	14	14		13			1								2	
Both internal ears.....	1	1		1												
Head—not otherwise classified.....	1	1	1		1											
Face and neck—all.....	5	2	3	4	1											
Nose.....	2	2		2												
Face—not otherwise classified; lips, cheeks, etc.....	3		3	2	1											
Trunk—all.....	16		7	1	3	4	2	1		1			1		3	
Spinal column—vertebrae.....	13		4		2	4	1	1		1			1		3	
Abdominal viscera organs within the abdominal cavity.....	1*		1				1									
Rupture (hernia) inguinal, umbilical, etc.....																
Upper extremities—all.....	2		2	1	1											
Shoulder or shoulder joint.....	1,165	691		831	177	87	30	18	14	6	2					
Elbow or elbow joint.....	23			2	11	8	2									
Forearm (including both radius and ulna).....	10			3	5	2									5	
Wrist or wrist joint.....	27	8		4	11	3	1	3	4		1					
	53			20	20	11	1		1							

Arm, general.	23	16	7	2	2	1	4	8	6	1		
Both arms, or one arm and hand of other arm.	3	3					2	1				
Arm and leg, or foot.	1		1							1		
Hand, general.	21	6	15	3	5	4						
Thumb, one phalanx.	112	77	35	108	4		3					
Thumb, entire (more than one phalanx).	47	29	18	37	10							
Index finger, one phalanx.	94	77	17	85								
Index finger, two phalanges.	88	71	17		3							
Index finger, entire (more than two phalanges).	81	33	48	74	7							
Middle finger, one phalanx.	17	16	1	17								
Middle finger, two phalanges.	32	29	3	32								
Middle finger, entire (more than two phalanges).	42	15	28	42								
Ring finger, one phalanx.	3	3		3								
Ring finger, two phalanges.	18	15	3	18								
Ring finger, entire (more than two phalanges).	37	15	23	37								
Little finger, one phalanx.	2	1	1	2								
Little finger, two phalanges.	52	45	7	52								
Little finger, entire (more than two phalanges).	55	30	26	55								
Thumb and one finger, one hand.	18	10	8	9	3	6						
Thumb and two or three fingers, one hand.	24	17	7	6								
Thumb and all fingers, one hand.	17	9	8	1	6	8	2			4		
Two fingers, one hand.	158	113	42	99	47	6				6		
Three fingers, one hand.	50	30	20	13	23	11				1		
Four fingers, one hand.	55	23	32	13	18	14	3			7		
Other multiple finger and thumb injuries, both hands.	2		2							1		
Lower extremities—all.	195	83	112	92	47	20	12	2	1	20		
Hip or hip joint.	2		2		1	1						
Knee, other than patella.	24		24	8	8	4	2			2		
Lower leg (including both tibia and fibula).	13	13	23	7	11	1	6	2		4		
Leg, general.	28	5					3					
Both legs, or one leg and foot of other leg.	3		3				1					
Ankle or ankle joint.	34		34	10	14	1	1			3		
Foot.	19	5	14	5	5	4			1	4		
Both feet.	2		2		2							
Great toe, one phalanx.	15	12	3	15	2							
Great toe, entire.	9	6	3	9								

TABLE XVII.

Injured Persons, by Amount of Actual Weekly Wages and Extent of Disability—All Industries.

Weekly wages in dollars	Number of injured persons				
	Total	Deaths	Permanent disabilities	Inde- terminate disabilities	Temporary disabilities
All*-----	59,006	511	1,603	605	56,287
Average (dollars)-----	\$31 32	\$33 39	\$33 32	\$32 52	\$31 23
\$4 and under-----	44	1	-----	2	41
5-----	16	1	-----	-----	15
6-----	28	-----	1	-----	27
7-----	28	1	-----	-----	27
8-----	34	-----	1	1	32
9-----	62	1	-----	1	60
10-----	87	1	2	1	83
11-----	76	-----	1	1	74
12-----	431	7	6	4	414
13-----	106	1	4	1	100
14-----	445	3	6	4	432
15-----	746	3	13	7	723
16-----	890	2	24	8	856
17-----	900	5	16	4	875
18-----	1,979	8	41	13	1,917
19-----	1,153	2	26	6	1,119
20-----	1,262	16	30	17	1,199
21-----	2,414	21	50	11	2,332
22-----	1,437	6	35	14	1,382
23-----	1,849	19	46	9	1,775
24-----	4,726	29	121	57	4,519
25-----	2,408	12	64	17	2,315
26-----	1,707	12	48	26	1,621
27-----	2,351	20	59	21	2,251
28-----	2,245	25	54	17	2,149
29-----	1,680	13	39	10	1,618
30-----	4,582	37	120	43	4,382
31-----	775	10	19	8	738
32-----	1,622	25	40	22	1,535
33-----	1,928	13	51	25	1,839
34-----	569	8	21	9	531
35-----	2,518	26	80	41	2,371
36-----	2,545	22	83	27	2,413
37-----	705	6	25	7	667
38-----	1,047	11	36	12	988
39-----	1,581	19	46	15	1,501
40-----	1,002	4	30	5	963
41-----	881	10	40	5	826
42-----	1,763	18	49	31	1,665
43-----	445	3	13	6	423
44-----	1,187	7	51	16	113
45-----	762	12	22	6	722
46-----	945	10	33	11	891
47-----	256	2	7	5	242
48-----	848	9	24	5	810
49-----	398	4	15	8	371
50-----	903	6	25	14	858
51 and over-----	2,640	40	86	32	2,482

*This includes tabulatable injuries only; 3,267 cases omitted for which wages were not reported.

TABLE XVIII.
Injured Persons, by Amount of Actual Weekly Wages and Main Industrial Divisions.

Weekly wages in dollars	Number of injured persons														
	Total	Agriculture	Mining and quarrying	Oil production	Lumber and wood	Metal and machinery manufacturing	Other manufacturing	Construction— (engineering, building, and boat building)	Vessel operation and stevedoring	Railroad operation	Public utilities	Cartage and storage	Commercial enterprise and clerical	Care and custody of premises	Miscellaneous
All*	59,006	4,197	1,805	3,072	3,871	4,378	8,360	10,186	914	4,682	2,843	3,596	7,844	2,284	974
Average (dollars)	\$31 32	\$23 81	\$30 68	\$47 49	\$28 64	\$31 45	\$27 68	\$35 74	\$32 60	\$30 08	\$32 26	\$31 02	\$29 61	\$25 01	\$40 63
\$4 and under	44	3				1	6					6	26	2	
5	16	1				1	1					3	9	1	
6	28	2				2	5				3	2	11	3	
7	28	6					6					3	11	2	
8	34	3		1			8	2				1	12	4	
9	62	25				3	8					4	14	6	
10	87	7				3	18	3		1		7	31	10	2
11	76	10			2	6	8	9				3	27	7	
12	431	130			3	26	72	18	3	2		16	80	54	4
13	106	26		1	25	11	14	2			2	2	30	14	2
14	445	105			25	42	101	17				29	130	61	6
15	746	182			59	47	139	30	1		1	16	165	81	6
16	890	84	3		63	45	341	6	1			29	130	130	1
17	900	138	2	1	61	64	224	24	1			15	155	91	6
18	1,979	500	12	4	144	121	390	91	3			72	312	201	16
19	1,153	116	7	1	114	80	346	45	3		3	22	113	55	2
20	1,262	157	8		105	74	273	60	9		26	59	235	116	11
21	2,414	516	59		190	84	361	304	13	20	160	105	277	183	22
22	1,437	106	22	1	167	191	325	187	11	41	19	59	162	74	6
23	1,849	253	67	3	129	84	284	158	17	34	69	165	273	116	17
24	4,726	423	129	16	395	357	764	921	22	107	310	191	387	111	78
25	2,408	149	72	4	108	137	354	393	146	137	63	272	565	161	34
26	1,707	50	132	4	195	171	275	231	26	259	46	49	162	40	53
27	2,351	149	81	8	239	144	349	380	20	126	208	173	346	70	58
28	2,245	106	205	16	107	137	314	589	60	106	195	127	186	73	24
29	1,680	94	79	11	143	177	253	166	40	136	80	130	309	50	12
30	4,582	266	253	62	319	331	600	833	58	302	208	453	668	118	111
31	775	32	13	5	74	70	75	111	58	103	35	64	109	24	2
32	1,622	56	189	32	124	108	244	239	42	120	175	92	155	35	11
33	1,928	41	81	45	168	155	260	385	18	181	98	168	276	31	21

34	569	15	4	5	46	85	76	59	41	101	15	25	81	13	3
35	2,518	91	106	109	85	141	301	448	30	272	194	178	446	82	35
36	2,545	77	31	74	186	289	285	625	33	122	138	248	357	39	41
37	705	19	26	44	23	47	76	82	14	180	32	54	93	13	2
38	1,047	19	9	37	43	136	102	222	22	112	62	58	205	14	6
39	1,581	25	49	196	88	116	82	423	12	99	139	206	124	6	16
40	1,002	11	7	83	24	83	153	83	17	184	41	61	209	24	22
41	881	13	6	26	52	84	97	136	14	158	54	46	169	20	6
42	1,763	50	38	211	104	136	127	504	9	55	150	141	139	23	76
43	445	6	2	6	15	50	59	27	102	46	36	6	79	9	2
44	1,187	5	8	314	64	103	105	368	13	20	38	57	69	5	18
45	762	15	3	89	30	43	84	121	5	91	32	56	108	19	66
46	945	17	37	257	23	41	81	245	8	21	52	39	113	8	3
47	256	4	3	70	15	20	18	82	1	13	7	8	11	2	2
48	848	22	7	31	49	91	64	362	22	16	37	17	68	9	53
49	398	6	8	212	7	16	20	61	1	9	26	17	13	2	11
50	903	8	4	163	20	43	65	392	1	61	7	35	78	15	107
51 and over	2,640	58	43	927	35	173	147	740	15	66	58	34	180	57	

*This includes tabulatable injuries only; 3,267 cases omitted for which wages were not reported.

TABLE XIX.

Injured Persons by Five Year Age Groups and Extent of Disability—All Industries.

Age group in years	Number of injured persons				
	Total	Deaths	Permanent disabilities	Inde-terminate disabilities	Temporary disabilities
All ages*-----	59,730	513	1,635	582	57,000
Average age (years)-----	34	38	37	40	34
14 to 19-----	4,184	14	89	18	4,063
20 to 24-----	10,353	57	218	40	10,038
25 to 29-----	9,535	62	216	52	9,205
30 to 34-----	8,525	75	218	65	8,167
35 to 39-----	8,218	76	228	98	7,816
40 to 44-----	6,399	50	189	80	6,080
45 to 49-----	4,809	57	166	68	4,518
50 to 54-----	3,452	44	124	56	3,228
55 to 59-----	1,987	28	88	32	1,839
60 to 64-----	1,235	16	57	46	1,116
65 and over-----	1,033	34	42	27	930

*This includes tabulatable injuries only; 2,543 cases omitted for which age was not reported.

TABLE XX.
Injured Persons by Five Year Age Groups and Main Industrial Divisions.

Age groups	Number of injured persons														
	Total cases	Agriculture	Mining and quarrying	Oil production	Lumber and woodworking	Metal and machinery manufacturing	Other manufacturing	Construction—engineering, building and boat building	Vessel operation and stevedoring	Railroad operation	Public utilities	Cartage and storage	Commercial enterprises and clerical	Care and custody	Miscellaneous
All ages*	59,730	4,202	1,737	3,058	3,893	4,394	8,409	10,069	1,190	5,210	2,852	3,576	7,899	2,260	981
Average age (years)	34	35	33	32	34	33	33	36	36	35	35	31	32	36	36
14 to 19 years	4,184	336	30	98	352	414	918	420	8	144	74	297	904	143	46
20 to 24 years	10,453	668	219	729	661	810	1,491	1,447	148	844	514	810	1,639	328	145
25 to 29 years	9,435	579	236	677	546	721	1,298	1,456	186	740	420	669	1,444	317	146
30 to 34 years	8,525	530	268	529	464	682	1,107	1,400	193	833	458	555	1,053	302	151
35 to 39 years	8,218	495	306	426	458	586	1,091	1,518	221	868	467	460	882	311	129
40 to 44 years	6,399	385	261	262	409	436	821	1,266	177	704	347	310	688	237	96
45 to 49 years	4,809	358	171	168	353	314	647	1,002	103	489	249	201	469	190	95
50 to 54 years	3,452	335	112	86	260	205	463	726	81	292	165	136	363	163	65
55 to 59 years	1,987	180	80	51	169	119	243	418	35	158	93	62	224	114	41
60 to 64 years	1,235	186	31	18	99	58	180	241	21	74	39	48	129	80	31
65 years and over	1,033	150	23	14	122	49	150	175	17	64	26	28	104	75	36

*This includes tabulatable injuries only; 2,543 cases omitted for which age was not reported

TABLE XXI.
Sex, Conjugal Condition and Nativity of Injured Persons, by Main Industrial Divisions.

Industrial divisions	Number of injured persons								
	Total	Sex		Conjugal condition			Nativity		
		Male	Female	Married	Single	Unknown	American	Foreign	Unknown
All-----	62,273	59,529	2,744	32,296	28,152	1,825	41,845	14,879	5,549
Agriculture-----	4,411	4,300	51	1,755	2,479	177	2,794	1,263	354
Mining and quarrying-----	1,860	1,859	1	819	920	121	794	872	194
Oil producing-----	3,119	3,118	1	1,661	1,427	31	2,854	188	77
Foods and beverages-----	4,560	3,962	598	2,411	2,017	132	2,771	1,416	373
Lumber and wood manufacturing-----	4,032	3,989	43	1,696	2,237	99	2,462	1,212	358
Metal and machinery manufacturing-----	4,549	4,472	77	2,367	2,092	90	3,048	1,105	396
Chemical manufacturing-----	1,128	1,088	40	688	424	16	758	332	38
Other manufacturing-----	3,109	2,652	457	1,692	1,339	78	1,895	962	252
Engineering construction-----	2,784	2,784	---	1,204	1,510	70	1,698	904	182
Building construction-----	5,804	5,803	1	3,495	2,041	268	4,095	1,186	523
Boat building-----	1,937	1,937	---	1,131	783	23	1,127	469	341
Vessel operation and stevedoring-----	1,242	1,242	---	692	498	52	688	289	265
Railroad operation-----	5,325	5,300	25	3,317	1,907	101	3,697	1,373	255
Cartage and storage-----	3,751	3,750	1	1,944	1,675	132	2,892	499	360
Public utilities-----	2,908	2,902	6	1,461	1,418	29	1,919	569	420
Commercial enterprises, clerical and professional-----	8,310	7,475	835	4,295	3,766	249	6,230	1,359	721
Care and custody-----	2,404	1,854	550	1,081	1,217	106	1,357	734	313
Miscellaneous-----	1,040	982	58	587	402	51	766	147	127

TABLE XXII.
Tabulatable Injuries, by Main Industrial Divisions and Month of Occurrence.

Industrial divisions	Number of injuries												
	Total	Janu-ary	Feb-ruary	March	April	May	June	July	August	Sep-tember	Oc-tober	No-vember	Decem-ber
All.....	62,273	4,861	4,339	4,997	5,279	5,177	5,351	5,408	5,866	5,560	5,607	5,098	4,750
Agriculture.....	4,411	272	280	316	360	385	454	444	467	432	376	352	273
Mining and quarrying.....	1,860	160	139	149	144	151	158	143	139	170	165	198	144
Oil production.....	3,119	266	232	297	326	301	273	255	277	238	185	210	259
Food and beverages.....	4,560	308	252	283	306	315	334	431	598	558	515	368	292
Lumber and wood manufacturing.....	4,032	215	215	247	295	383	421	345	420	378	422	363	328
Metal and machinery manufacturing.....	4,549	436	365	439	407	366	429	356	415	328	347	322	339
Chemical manufacturing.....	1,128	124	102	124	86	106	82	91	69	87	98	71	88
Other manufacturing.....	3,109	219	196	226	279	252	294	224	307	265	306	267	274
Engineering construction.....	2,784	171	179	205	200	253	234	225	260	280	293	285	199
Building construction.....	5,804	410	396	460	483	427	449	491	523	542	584	560	479
Boat building.....	1,937	268	228	277	242	242	197	159	132	83	53	31	25
Vessel operation and stevedoring.....	1,242	111	82	119	93	88	105	124	107	126	107	93	87
Railroad operation.....	5,325	480	378	346	423	443	429	476	470	459	529	447	445
Cartage and storage.....	3,751	254	253	312	333	305	333	356	357	324	325	300	299
Public utilities.....	2,908	280	234	263	286	241	222	306	270	236	204	193	173
Commercial enterprises, clerical and profes-sional.....	8,310	637	572	654	697	679	661	656	751	740	763	739	761
Care and custody.....	2,404	184	165	171	213	175	189	226	220	226	240	202	193
Miscellaneous.....	1,040	66	71	89	106	65	87	100	84	88	95	97	92

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